



# **Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. for sole proprietorships and civil law partnerships in the segment of small and medium-sized enterprises, local government units and corporate clients**

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Valid from 30 April 2026

## **General principles of Effecting Payment Orders**

1. Verification and authorization of a payment order submitted to the Bank is carried out by:
  - 1) identifying the person submitting the instruction based on the person's current identity document,
  - 2) verification of the authority of the person submitting the instruction on behalf of the Account Holder with the Bank's established rules of representation, including those specified in the System,
  - 3) placing a handwritten signature by the person authorized to submit an instruction.

## **Principles of Effecting Domestic Payment Instructions**

1. Outgoing

- 1) Domestic Payment Instructions in PLN submitted electronically to be settled within Poland (external payments) as well as internal transfers within ING Bank (without currency conversion) are effected – result in debiting the account – in real time (24 hours 7 days a week, hereinafter referred to as “24/7”).
- 2) Domestic Payment instructions involving currency conversion submitted electronic are effected – result in debiting the account – by the cut-off times indicated below (not 24/7):

<b>Payment Instruction placement form</b>	<b>Payment Instruction type</b>	<b>Cut-off time</b>
<b>electronic</b>	Domestic transfer from foreign currency accounts and internal transfer involving currency exchange	<b>by 17:00</b> on Business Days

- 3) Electronic Payment Instructions in PLN submitted in different form agreed with ING Bank are effected - result in debiting the account - on the next business day (following the day of the order) at the latest.
- 4) Electronic Payment Instructions are sent to the Recipient's Payment Services Provider only on Business Days by the cut-off times indicated in the table below. Instructions submitted on Business Days after those cut-off times will be sent to the Recipient's Payment Services Provider on the following Business Day.

<b>Transfer type</b>	<b>Time</b>	<b>Forwarding to the clearing system</b>
<b>Domestic transfer (Elixir, Tax Office, Social Insurance)</b>	14:30	on business day in 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> clearing session of the Elixir system
<b>Urgent domestic transfer (cleared in the Sorbnet3 system)</b>	14:30	processed in the Sorbnet3 system on the same business day
<b>Express Elixir transfer</b>	24/7	processed in real time without any time limits

- 5) ING Bank processes Domestic Transfers through:
    - a) the Elixir system:
      - i. if the Transfer amount is under PLN 1,000,000.00,
      - ii. regardless of the Transfer Amount – Transfers to accounts of tax authorities and the Social Insurance Institution.
    - b) the Sorbnet3 system – if the Transfer Amount is equal to or exceeds PLN 1,000,000.00,
    - c) the ING Bank internal system – regardless of the Transfer amount if both the Payer Account and the Beneficiary Account are held at ING Bank,
    - d) Express Elixir transfers:
      - i. if the Transfer Amount is equal to or does not exceed PLN 100,000,
      - ii. the Beneficiary Bank is a system member and it is available when the Payment Instruction is being processed.
  - 6) At Client's request, ING Bank processes Domestic Transfers under PLN 1,000,000.00 in the Sorbnet3 system, save for transfers to tax authorities and the Social Security Institution.
2. Incoming – ING Bank will credit the Recipient's accounts with ING immediately after crediting the ING Bank account with this amount:

Transfer type	Time	Collection from the clearing system
Domestic Elixir transfer	after 11:00	1st clearing session of the Elixir system
	after 15:00	2nd clearing session of the Elixir system
	after 17:30	3rd clearing session of the Elixir system
Domestic transfer is cleared in the Sorbnet3 system	by 16:00	upon receipt of the Payment Instruction
Express Elixir transfer	24/7	in real time, 24/7
BlueCash transfer	24/7	in real time, 24/7
Internal transfer without currency conversion to accounts maintained at ING Bank	24/7	in real time, 24/7

## Principles of revocation of domestic Payment Orders

- The Client may revoke the Payment Order submitted in the ING Business System, NG Business Mobile App and WebService only if:
  - the revocation refers to a single domestic transfer, which satisfies the following conditions: it does not require currency conversion, it is not performed in real time, it is not a domestic Split Payment transfer and it is not a transfer to the Tax Office, the Social Insurance Institution or the Agricultural Social Insurance Fund, and
  - the Bank verifies whether, in the performed settlement process, there is a technical [operational] possibility to revert the results of the submitted Payment Order.
- Detailed terms and conditions of submitting instructions to cancel single Payment Orders in the ING Business System:

Transfer type – with the current performance date	When the transfer may be cancelled
Domestic Elixir transfer (not applicable to Split Payment transfers, transfers requiring currency conversion, transfers to accounts of the Tax Office, Social Insurance Institution and Agricultural Social Insurance Fund)	submitted for <b>the 1st Elixir session</b> , may be revoked by 9:00 on the transfer instruction day or by 9:00 on the next business day
	submitted for <b>the 2nd Elixir session</b> , may be revoked by 13:00 on the transfer instruction day
	submitted for <b>the 3rd Elixir</b> , may be revoked by 15:30 on the transfer instruction day
Domestic transfer settled in the Sorbnet3 system	submitted on a business day after 14:30, on Saturday, on Sunday or on a public holiday, may be revoked by 7:00 on the next business day
Express Elixir transfer (including Split Payment)	Revocation impossible

3. If the revocation of the Payment Order is performed successfully, the bank account will be credited with the amount of the revoked payment order at the latest on the first business day, following the day when the instruction to revoke the Payment Order is submitted.
4. The Bank reserves the right not to perform the instruction to revoke the transfer for the reasons beyond its control.

## Principles of Effecting FX Payment Instructions

1. For outgoing foreign currency Payment Instructions (external transfer) and to accounts at ING Bank (internal transfers):
  - 1) Cut-Off Time for accepting Payment Instructions to debit the Client's account on the same Business Day. Payment Instructions submitted after the Cut-Off Time are deemed submitted on the following Business Day.

Payment Instruction placement form	Payment Instruction type	Cut-off time
<b>electronic</b>	External FX transfer	<b>by 17:00</b> on Business Days
	Internal FX transfer with currency conversion	<b>by 19:00</b> on Business Days
	Internal FX transfer without conversion	without any time limits
<b>SWIFT messages within the Remote Payment Management service (Payment Initiation Relay or Request for Transfer [MT101]) / MT101 (ang.: Request for Transfer [MT101])</b>	External FX transfer	<b>by 17:00</b> on Business Days
	Internal FX Transfer	<b>by 19:00</b> on Business Days
	External domestic transfer	<b>by 14:30</b> on Business Days
	Internal domestic Transfer	<b>by 19:00</b> on Business Days
<b>in a different form agreed with ING Bank</b>	FX transfer	<b>by 14:30</b> on Business Days

- 2) FX Payment Instructions submitted in different form agreed with ING Bank are effected - resulting in a debit to the account - on the next business day (following the day the order was submitted) at the latest.
- 3) Cut-off times for outgoing (external) Payment Instructions submitted electronically for selected currencies. Urgent Payment Instructions delivered after cut-off time for a given currency are effected with the Value Date of the following Business Day.

Currency	Value date D	Value date D+1	Value date D+2
USD	16:30	17:00	17:00
GBP, CAD	16:00	17:00	17:00
EUR	15:30	17:00	17:00
EUR – SEPA European transfer	14:00	17:00	Not applicable
CHF, HUF	14:30	17:00	17:00
PLN	14:00	17:00	17:00
RON	12:30	17:00	17:00
CZK	12:00	17:00	17:00
SEK, NOK,	10:30	17:00	17:00
TRY, DKK, CZK	10:00	17:00	17:00
AUD, JPY	not available	15:00	17:00
ZAR	not available	14:00	17:00
CNY	not available	14:00	17:00

#### 4) Principles of Effecting FX Payment Instructions

- a) Payment order in EUR processed to the recipient bank operating in the Republic of Poland or in the territory of another Member Country or SEPA Country, settled in the SEPA (Single Euro Payments Area) system submitted by 14:00 ING Bank process for settlement on the same business day. The payment order is not treated as an urgent payment.
- b) For ING Bank to be able to effect a Payment Transaction the Client is obliged to provide the full scope of information in the payment order in accordance with the Regulations and additionally relevant information in the Payment Instruction. The information is specific to the country of destination:
  - i. for EUR payments to EU Member States - the bank account number of the recipient, in the IBAN format,
  - ii. for Countries using the IBAN format – account number in this standard and BIC of the Beneficiary Bank,
  - iii. for other countries, excluding countries indicated in “Restrictions for processing of Payment Instructions” item 3) – Beneficiary Account number and Beneficiary Bank BIC,
  - iv. for the USA – BIC or the so-called FW/ABA number (nine-digit bank code identifying banks in the clearing systems in the USA) and full name of the beneficiary bank.
- c) Payment Instructions meeting the requirements referred to in item a) are treated as standard instructions sent for automatic clearing in the so-called STP mode.

- d) Should a Payment Instruction in the currency of one of the Member States be addressed to the Bank of the Beneficiary operating in the Republic of Poland or in the territory of another Member State or SEPA Member, it is necessary to provide the account number in the IBAN format.
  - e) By placing a Payment Instruction expressed in renminbi currency (China), the Client authorises ING Bank to pass to the Beneficiary Bank any and all data and documents submitted by the Client, required for the instruction processing. Therefore, the Client undertakes to submit commercial documents to ING Bank, should they be required by the Beneficiary Bank.
  - f) The Client may not revoke the submitted Payment Order from the moment ING Bank receives it.
- 5) Cut-Off Time for incoming FX Payment Instructions.

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ING Bank credits the Client's account with the received payments on Business Days, immediately after the funds are booked to ING Bank account subject to the clause 31 point 2 and 3 Of the **by 19:00** Terms and Conditions

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## Principles of Payment Orders effected by Payment Service Providers and their agents on behalf of and for third parties

1. While ordering the execution of a Payment Order on behalf of and for third parties, Payment Service Providers and their agents (hereinafter: Payment Service Providers, or PSPs), acting in accordance with the following legal regulations:
  - 1) Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets and amending Directive (EU) 2015/849, hereinafter the "Regulation",
  - 2) "Counteracting Money Laundering and Terrorism Financing Act of 1 March 2018", hereinafter the "Act", and
  - 3) "General Terms and Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.", §44, item 3, hereinafter the General Terms and Conditions,have the duty to provide additional data:
  - 1) the payer's and the payee's payment account numbers or the unique transaction identifier,
  - 2) the name and surname/business name of the payer and of the payee,
  - 3) additionally, in the case of the payer:
    - address, including the name of the country, or
    - official personal document number and customer identification number;
    - if the payer is a natural person, the address may be replaced by the date and place of birth.subject to the certain exclusions. In view of the above, we have introduced the following guidelines:
2. Payment Orders effected on behalf of:

Where the original payer is not the holder of bank account debited with the transfer amount but a third party on whose behalf the PSP effects a Payment Order, such a transaction is an outgoing transaction made on behalf of a third party.

Types of Payment Orders made on behalf of third parties:

  - 1) where the information on the original payer should accompany the transfer of funds, hereinafter referred to as "POBO" (Payments on behalf of);

- 2) where the information on the third party does not accompany the transfer of funds because it is subject to exclusions set out in the Regulation or in the Act, hereinafter referred to as “POBO-X” (Payment on behalf of – Exception) – this also applies to liquidity management in regard to third party’s funds.

## Domestic transfers:

When ordering such a transaction (that is, an internal transfer, Elixir, Express Elixir, SORBNET), please give the required data in the field “payment details (payment description)”, as per the table below.

## FX transfers:

When ordering such a transaction (that is, an internal transfer, European SEPA, SWIFT, TARGET), you can use the Dbtr tag of the pacs.008 message. If you are unable to take advantage of the above method for completing the fields in the SEPA/SWIFT/TARGET message, please give the required data in the field “payment details (payment description)”, as per the table below.

### Type of transaction ordered from a PSP account with the bank on behalf of:

		POBO		
Does the PSP maintain a payment account for the original payer?	POBO-X	where all PSPs are based in the EEA	where not all PSPs are based in EEA (<EUR 1,000)	where not all PSPs are based in EEA (≥EUR 1,000)*
<b>YES, it does</b> (payment account no. 5678)		<b>/OPF/AU/5678/</b>	<b>/OPF/AN/5678/John Smith/</b>	<b>/OPF/AN/5678/John Smith/1/New Street 1, Warsaw.PL/</b>
<b>NO, it does not</b> (unique transaction identifier 9876)	<b>/OPF/X/</b>	<b>/OPF/IU/9876/</b>	<b>/OPF/IN/9876/John Smith/</b>	<b>/OPF/IN/9876/John Smith/1/New Street 1, Warsaw.PL/</b>

\* there are 3 types of required information:

1. the payer’s address ending with a period and a two-character country code type ISO3166-1 alfa-2 (preceded by **/1/**);
2. the official personal document number (preceded by **/2/**) and the official identification number of the payer (preceded by **/3/**) – this data should be provided collectively;
3. date and place of birth (preceded by **/4/**).

Choose one of the above required details and enter it in the field.

Additional information (free text) may be added after the required description.

In the above structure, there are always 7 or 9 system slash marks. 9 system slash marks appear when provided data concern an official personal document and the payer’s identification number. Additional information (free text) may be added after the last slash.

Despite the use of a limited range of data due to exclusion (AU/IU tag), additional data categories can be included in the message, placed after the above tags (e.g., /OPF/AU/1234/Jan Nowak/// or /OPF/IU/1234/Jan Nowak/1/ul. Nowa 1, Warsaw.PL/).

### 3. Payment Orders effected for:

Where the ultimate payee is not the holder of bank account credited with the transfer amount but a third party on whose behalf PSP effects Payment Orders, such a transaction is an incoming transaction received for a third party.

Types of Payment Orders made in favour of third parties:

- 1) where the information on the ultimate payee should accompany the transfer of funds, hereinafter referred to as "COBO" (Collections on behalf of);
- 2) where the information on the third party does not accompany the transfer of funds because it is subject to exclusions set out in the Regulation or in the Act, hereinafter referred to as "COBO-X" (Collections on behalf of - Exception) - this also applies to liquidity management in regard to third party's funds.

### Domestic transfers:

When ordering such a transaction (that is, an internal transfer, Elixir, Express Elixir, SORBNET), please give the required data in the field "payment details (payment description)", as per the table below.

### FX transfers:

When ordering such a transaction (that is, an internal transfer, European SEPA, SWIFT, TARGET), you can use the Cctr tag of the pacs.008 message. If you are unable to take advantage of the above method for completing the fields in the SEPA/SWIFT/TARGET message, please give the required data in the field "payment details (payment description)", as per the table below.

#### Type of transaction accepted at the PSP account with the bank for:

Does the PSP maintain a payment account for the ultimate payee?	COBO-X	COBO	
		where all PSPs are based in the EEA	where not all PSPs are based in EEA (<EUR 1,000)
<b>YES, it does</b> (payment account no. 5678)	/OPT/X/////	/OPT/AU/5678////	/OPT/AN/5678/John Smith///
<b>NO, it does not</b> (unique transaction identifier 9876)		/OPT/IU/9876////	/OPT/IN/9876/John Smith///

Additional information (free text) may be added after the required description.

In the above structure, there are always 7 system slash marks. Additional information (free text) may be added after the last slash.

Despite the use of a limited range of data due to exclusion (AU/IU tag), additional data categories can be included in the message, placed after the above tags (e.g., /OPF/AU/1234/Jan Nowak/// or /OPF/IU/1234/Jan Nowak/1/ul. Nowa 1, Warsaw.PL/). In this case, there are 7 or 9 system slashes, depending on the type of additional data categories provided.

#### 4. Payment Orders effected on behalf of and for:

Where the outgoing transaction being ordered is a transaction effected on behalf of a third party and for a third party, then it is necessary to provide information concerning the original payer and the ultimate payee in line with the item and the table concerning payments on behalf of (POBO/POBO-X) and the item and the table concerning payments for (COBO/COBO-X).

When giving data in the field “payment details (payment description), the data concerning the original payer (POBO/POBO-X) should be separated from the details of the ultimate payee (COBO/COBO-X) with a slash mark. Additional information (free text) may be added after the required description.

In the above structure, there are always 14, 16 or 18 system slash marks. 16 slash marks appear when provided data concern an official personal document and the payer’s or recipient’s identification number. 18 slash marks appear when provided data concern an official personal document and the identification number of the payer and recipient. Additional information (free text) may be added after the last slash.

#### 5. Clarification of acronyms and symbols:

Tag	Definition	Description:
OPF	<b>It means that the holder of bank account debited with the transfer amount is not the original payer.</b> This is a transaction ordered “on behalf of” – ordered by an entity/a person other than the holder of the account being debited	Payment Organisation (From:)
OPT	<b>It means that the holder of bank account credited with the transfer amount is not the ultimate payee.</b> This is a transaction received “for” – received for an entity/a person other than the holder of the account being credited	Payment Organisation (To:)
X	<b>The payer’s data do not need to be supplied</b> (because it is a transaction under an exclusion)	eXception
A	<b>The transaction is made from/to the payment account kept by the PSP for the original payer/ultimate payee.</b> The number of that account is given after the nearest slash mark.	Account
I	<b>The transaction is not made from/to the payment account kept by the PSP for the original payer/ultimate payee.</b> The unique identifier of that transaction is given after the nearest slash mark.	Identification number (ID)
U	<b>Each one PSP is based within the EEA, that is why the details of the original payer/ultimate payee are abbreviated.</b> Only the payment account number/ the unique transaction identifier (transaction ID) is given after the nearest slash mark.	Union/EU (more specifically: EEA)
N	<b>At least one PSP is based outside the EEA, that is why the details of the original payer/ultimate payee are extended.</b> The payment account number/ the unique transaction identifier (transaction ID) is given after the nearest slash mark, and the name and surname/business name of that original payer/ultimate payee are given after the following slash mark.	Non-EU (specifically: non-EEA)

In case of POBO – Where the EUR 1,000 threshold is exceeded, the flag of the type of the required data concerning the original payer is given after the next slash mark. The details of the original payer are given after the following slash mark, in line with the information below the table, in the section concerning POBO transfers. Where the EUR 1,000 threshold has not been exceeded, the data may also be given but it is not mandatory.

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## Restrictions for processing of Payment Instructions

1. ING Bank Śląski S.A. does not make any payments:
  - 1) from and to accounts with banks in Russia or Belarus, except for accounts kept with:
    - a) ING Bank (Eurasia) JSC (BIC: INGBRUMM),
    - b) AO Citibank, Moscow (BIC:CITIRUMX).
  - 2) if the payer or the beneficiary of the transaction is an entity owned/controlled by the government of Belarus,
  - 3) sent for clearing via or for any of the following countries:
    - a) Iran,
    - b) North Korea,
    - c) Cuba,
    - d) Sudan,
    - e) Syria,and in particular:
    - a) if the payer or the beneficiary of the transaction is:
      - i. a natural person residing or an entity having its registered office in any of those countries,
      - ii. the government of any of those countries,
      - iii. an entity owned or controlled by the government of any of those countries,
      - iv. a natural person or an entity acting on behalf of the government of any of those countries,
    - b) if a financial institution of any of those countries is involved in the payment,
    - c) if the payment concerns goods or services:
      - i. originating from any of those countries,
      - ii. transported via any of those countries,
      - iii. controlled by the government of any of those countries.
  - 4) if the payment is related with any of the following territories of Ukraine:
    - a) Crimea,
    - b) Luhansk Oblast,
    - c) Donetsk Oblast,
    - d) Zaporizhzhia Oblast,
    - e) Kherson Oblast.and in particular:

- a) if the payer or the beneficiary of the transaction is:
    - i. a natural person residing or an entity having its registered office in any of those territories,
  - b) if a financial institution from any of those territories is involved in the payment,
  - c) if the payment concerns goods or services:
    - i. originating from any of those territories,
    - ii. transported via any of those territories.
2. Furthermore, please be informed that the Bank does not make any payments:
- 1) that may violate domestic or international sanctions, most significantly those imposed by Poland, the European Union, the United States of America or the United Nations,
  - 2) denominated in the Russian rubles,
  - 3) that are subject to restrictions published on the Bank's websites,
  - 4) in case of which it is impossible to complete the duties as part of the customer due diligence measures.
3. Examples:
- 1) transactions originating from or sent to countries subject to sanctions and/or embargoes,
  - 2) transactions originating from or sent to entities subject to sanctions,
  - 3) transactions involving financial institutions subject to sanctions and/or indicated on the Bank's websites,
  - 4) transactions concerning the payment for goods and/or services subject to sanctions and/or embargoes.

## Bank accounts for bailiffs

1. Rules for opening and operating:
  - 1) ING Bank opens and maintains bank accounts intended for:
    - a) servicing and settling the bailiff's office in terms of settling the funds collected during enforcement and advances collected to cover cash expenses,
    - b) handling and settlement of obtained enforcement fees.
  - 2) The condition for opening and maintaining the above-mentioned bank accounts is to have a Basic Settlement Account from which fees and commissions relating to the above-mentioned accounts will be charged, in accordance with the Table of Fees and Commissions.
2. Termination of the Basic Settlement Account agreement designated for collecting fees and commissions is tantamount to the termination of the Bank Account Agreement described in point 1 and results in the closure of all these Bank Accounts on the date of expiry of the notice period for the Basic Settlement Account agreement, without the need to obtain the consent of the president of the competent court district.

## VAT Accounts

1. Principles of opening and maintaining
  - 1) ING Bank opens and maintains one VAT Account, regardless of the number of Bank Accounts maintained for this Account Holder,
  - 2) at the request of the Account Holder, ING Bank may maintain more than one VAT Account for the same Account Holder, with the provision that only one VAT Account may be maintained for one Bank Account,
  - 3) the VAT Account is maintained in PLN solely with PLN Bank Accounts,

- 4) ING Bank shall not issue any Payment Instruments with the VAT Account,
  - 5) ING Bank issues with the VAT Account bank statements solely in the electronic form available in the System or in any other mode agreed upon with ING Bank,
  - 6) ING Bank shall not charge fees or commissions for opening and maintaining VAT Account, while for other activities it charges fees and commissions in compliance with the Table of Fees and Commissions,
  - 7) ING Bank shall inform the Account Holder about the number of the VAT Account and the principles and term of informing about the account balance in the VAT Account:
    - a) via the System,
    - b) in a customary manner.
  - 8) The rights to manage the funds accumulated in the VAT Account are the same as the rights granted to the User for the Current Account through which the VAT Account is debited with the Payment Instruction amount. Access to balances, transaction history, statements, list of related settlement accounts in the System requires an instruction for granting rights to the VAT Account.
2. Settlement principles:
- 1) Settlements on the VAT account are effected in line with the Value-Added Tax Law of March 11, 2004, and on the basis of other acts,
  - 2) no cash payment transactions – cash deposits/withdrawals, can be effected to/from VAT Accounts,
  - 3) as part of “own transfer”:
    - a) a VAT Account Holder may credit VAT Account with Cash collected on other VAT Accounts maintained at ING Bank or at other banks for the same Account Holder,
    - b) a VAT Account Holder may debit the VAT Account in order to transfer the Cash Funds to other VAT Accounts maintained at ING Bank or at other banks for the same Account Holder.
  - 4) VAT Account crediting and debiting is effected by debiting or crediting, respectively, the Bank Account of the Holder of the VAT Account maintained by ING Bank,
  - 5) payment with the use of the split payment mechanism i.e. with the use of the VAT Account is effected in PLN, in the form of a transfer order/ direct debit by way of the System functionality or in another mode as agreed upon with ING Bank,
  - 6) A Bank Account Holder shall be liable for the correctness of data provided for settlements in the VAT Account.

## Principles of Domestic Orders/ BLIK Transactions

1. Transactions available as part of BLIK:
  - 1) Payment for goods, services or public law liabilities in designated points equipped with POS terminals to execute such a transaction; other equipment that enables such a transaction or online,
  - 2) Cash withdrawals in designated machines, including ATMs,
  - 3) Cash deposits in the Bank and Planet Cash CDMs.
2. Daily limits available as part of BLIK.
  - 1) All transactions as part of BLIK service (online-, POS- and cash transactions): PLN 0, PLN 500, PLN 1,000, PLN 2,500, PLN 5,000, PLN 10,000, other amount\*, where:
    - a) BLIK online transactions: PLN 0, PLN 500, PLN 1,000, PLN 2,500, PLN 5,000, PLN 10,000, other amount\*
    - b) BLIK cash transactions: PLN 0, PLN 500, PLN 1,000, PLN 2,500, PLN 5,000, PLN 10,000, other amount\*

\* The limit amount entered by the customer, minimum PLN 100. The amount must be divisible by 100. The limit amount cannot be higher than PLN 10,000.

## Cash payment services

1. ING Bank processes Payment Instructions for cash deposits and withdrawals in PLN, both in banknotes and coins and in foreign currencies, solely in banknotes, subject to section 2.
2. ING Bank does not effect FX withdrawals in coins. If an FX Payment Instruction cannot be effected in banknotes, ING Bank will pay the equivalent of this amount in PLN, according to the separate currency conversion regulations.
3. ING Bank accepts Payment Instructions for cash deposit in the form of:
  - 1) open deposit – on the basis of a paper Instruction submitted personally at all cash branches,
    - a) In the case of making open cash deposits to the Bank Account, in order to ensure safety of Clients' funds, ING Bank holds the right to confirm the data identifying the person submitting a Payment Instruction against the ID document or other document allowing for identification, accepted by ING Bank,
    - b) Open cash deposits to accounts maintained at ING Bank may be effected by a person submitting a Deposit Payment Instruction on behalf of the Account Holder under a separate authorisation issued by this holder, in compliance with the information published at ING Bank branches and on the ING Bank's website.
  - 2) open deposit – via CDM,
  - 3) closed deposit – under a separate agreement concluded with the Client.
4. ING Bank accepts Payment Instructions for cash withdrawal in the form of:
  - 1) open withdrawal – on the basis of a paper Instruction submitted personally at all cash Branches,
  - 2) open withdrawal – via ATM,
  - 3) open/closed withdrawal – under separate agreements concluded with the Client.
5. If the Payment Instruction amount exceeds the amount specified in the Communication on advising withdrawals from Bank Accounts, the Client is obliged to Advise the Bank thereon.
6. As regards Cash Deposits, ING Bank immediately provides funds for the Client, however not later than on the Business Day following the receipt of the Payment Instruction and funds.
7. ING Bank processes Payment Instructions for cash withdrawals on the basis of a paper form of the Bank's Proof of Withdrawal for the Customer who is the Account Holder in accordance with the rights set out in the "Proxy Authorization Form".
8. ING Bank processes Payment Instructions for cash withdrawals on the basis of a paper form of the Bank's Proof of Withdrawal for a third party who is not the Customer and the Account Holder, up to PLN 10,000 or the equivalent in convertible currencies in which ING Bank conducts cash transactions.
9. Currencies in which we maintain Non-Cash Settlement Accounts: CZK, HUF, SEK, CHF, NOK, DKK, TRY, RON, CAD, ZAR, CNY, AUD, JPY

## Electronic Withdrawal System

1. To withdraw cash at ING Bank branch the withdrawing person is obliged to:
  - 1) present an ID document,
  - 2) provide the data required by ING Bank to effect the withdrawal.

- a) Reference number,
  - b) No reference number.
2. ING Bank shall effect the cash withdrawal solely to the withdrawing person whose identity is verified against the data provided in the instruction by the Account Holder.
3. In the case of non-residents, ING Bank issues cash exclusively at Cash Service Points.
4. Account Holder may set the following withdrawal limits:
  - 1) one-off,
  - 2) daily,
  - 3) weekly.
5. Addresses of ING Bank Branches can be found on ING Bank website.
6. The execution of cash withdrawal transactions is carried out in accordance with the rules set out in the Communication on advising withdrawals from Bank Accounts.

## Direct Debit

1. ING Bank provides Payment Service in the form of a Direct Debit as a Beneficiary Bank and/or Payer Bank.
2. The Beneficiary is obliged to send to ING Bank a Payment Instruction solely in the electronic form indicating the payment date and amount, no later than:
  - 1) by 18:00 on a Business Day preceding the indicated payment date, unless the Direct Debit Agreement provides otherwise – with regard to Payment Instructions effected from payment accounts of the payer held outside ING Bank,
  - 2) by 9:00 at the indicated payment date – with regard to Payment Instructions effected between Payment Accounts held at ING Bank.

## Complaints

ING Bank offers the following channels for submitting a complaint:

- 1) ING Business,
- 2) personally at any branch,
- 3) by phone at the number provided on the bank's website,
- 4) by mail to the correspondence address:

**ING Bank Śląski S.A.**  
ul. Sokolska 34  
40-086 Katowice
- 5) to the address for electronic delivery entered in the electronic address database AE: PL-69368-51081-ERVRU-12, provided that the registered electronic delivery service is activated in accordance with the relevant legislation and the agreements concluded between client and ING Bank.

## Customer service/ assistance

**Office Hours**

08:00 - 16:00

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**Business Days** Monday – Friday

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Telephone Number + 48 (32) 357 00 24

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**Business Days** Monday – Friday

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ING Business Chat 08:00 – 18:00

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Website [www.ing.pl](http://www.ing.pl)

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In the case of loss, theft, appropriation or unauthorised use of a payment instrument, or the need to report a technical incident or other damage that would threaten the security, please contact us using the following contact details:

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Telephone in the case of card loss: + 48 32 357 00 12  
in the case of blocked System access: + 48 (32) 357 00 24

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ING Bank Śląski S.A. with its registered office in Katowice, ul. Sokolska 34, 40-086 Katowice, registered by the District Court Katowice-Wschód in Katowice, 8th Commercial Division of the National Court Register under KRS number 0000005459, with tax identification number NIP: 634-013-54-75, with paid-up share capital of PLN 130,100,000.00. [www.ing.pl](http://www.ing.pl)

Page: 15 of 15. Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. for sole proprietorships and civil law partnerships in the segment of small and medium-sized enterprises, local government units and corporate clients