

Dear Sir/Madam,

on April 24 this year, we are making changes to our regulations.

Which regulations are changing

- Regulations for opening and maintaining bank accounts at ING Bank Śląski S.A.
- Regulations for opening and maintaining bank accounts at ING Bank Śląski S.A. for natural persons conducting business activity in the segment of companies, local governments and corporations.

What, among other things, are the changes in regulations

- We add provisions stating that it is necessary to have an Internet Banking System to be able to fully use bank accounts.
- We will make bank statements available to you only in electronic form in the System.
- We resign from providing the possibility of submitting a transfer order at the Bank's Branch.
- We are more precisely specifying the provisions referring to closing a clearing account in a situation when there is a positive balance in the VAT account associated with it.
- We are adding information about the possibility of submitting or revoking consent for a payment order also through ING Business.
- We are adding provisions about ING Business Karty (ING Business Cards). This is a module of the System that gives its user access to certain functions only within the scope of the possessed cards.
- We define situations when the Signature Specimen Card used by the bank becomes invalid.
- We make stylistic and organizational changes.
- We introduce provisions informing about the possibility of signing certain documents with a qualified signature.

Where the amended documents are located

The new regulations are available at the bank's branches and on the website:

www.ing.pl/dokumenty-fis-i-korporacji/regulaminy-i-wnioski

Acceptance of changes

If you agree to these changes, you don't need to do anything. If you do not agree to the changes, you can - until April 23, 2023 - submit to our bank:

- **a termination of the Agreement** - then the Agreement will expire with immediate effect and without payment. However, you must do it no later than until the date from which these changes are applicable,
- **an objection** - then if you do not terminate the Agreement to us, we may terminate it.

Information about BFG

We provide the "Information Sheet for Depositors" ([link](#)). We confirm our participation in the mandatory deposit guarantee system and present the principles and scope of deposit protection. This is our annual obligation in accordance with the Act on the Bank Guarantee Fund.

Legal basis: Act of 10 June 2016 as amended on the Bank Guarantee Fund, deposit guarantee system and forced restructuring.

Kind regards,

ING Bank Śląski Team

