

We are changing the regulations of the accounts and the system

on June 3, 2024, we are changing the regulations for opening and maintaining bank accounts at ING Bank Śląski S.A.

On June 3, 2024 we are changing:

- *The Regulations for opening and maintaining bank accounts at ING Bank Śląski S.A. and*
- *The Regulations for opening and maintaining bank accounts at ING Bank Śląski S.A. for natural persons conducting business activity from the segment of companies and local governments as well as corporations.*

What, among other things, will change

1. We are introducing a rule that all instructions must be made in online banking using dedicated applications (in the Regulations we call them "Bank Forms"). Only in a situation where we do not make a certain application available in the system can you send it by a binding message in ING Business or submit it at a bank branch.
2. We are adding new grounds that allow us to terminate agreements in certain situations:
 - a) if we resign from providing certain services or make reasonable modifications to online banking and, as a result, are unable to service accounts under existing terms,
 - b) when you suspend conducting your business activity for more than 6 months,
 - c) when you conduct activity or undertake activities, related to the trading of virtual currencies or crypto-assets, and in connection with the conducted analysis we assess that we cannot meet the financial security measures,
 - d) when we have information that justifies the suspicion that you are violating or facilitating the violation of national and international sanctions (restrictions) by third parties,
 - e) when you carry out transactions with counterparties or through banks, located in countries that are prohibited under applicable laws or decisions of international organizations and institutions,
 - f) when your company is related by capital or entity to our other clients or clients of the ING Group and the continued due performance of the agreement or the provision of services in the existing segment, will be impossible or significantly hindered,
 - g) when we obtain reliable information on the basis of which there is a reasonable suspicion that the bank's activity may be used for purposes related to committing acts prohibited by law.



3. We are removing provisions for the execution of transfers at the bank's branches. Currently, we do not provide transfer orders at the bank's branches.
4. We are adding provisions on the implementation of the transfer of receivables from the bank account (assignment) and pledge on the account established in favor of third-party institutions.
5. We are adding provisions that entitle us to block access to accounts when we receive information about the change of persons representing the company and at the same time about the risk of unauthorized disposal of money by the revoked representatives. We are defining the rules for the use of such blockades.
6. We are simplifying the provisions on entitlements and the provisions on the rules of communication between us.

Acceptance of changes

If you agree to these changes, you do not have to do anything.

However, if you do not agree with the changes, by June 2, 2024 you can file with our bank:

- termination of the agreement - then the agreement will expire with immediate effect and without incurring payment. However, you must do so no later than the date from which these changes are effective,
- objection - then if you do not terminate the agreement with us, we can terminate it.

Where the revised documents are located

The new content of the Regulations is available at the bank's branches and on the ing.pl website

Information about the Bank Guarantee Fund

We also provide you with the Depositor Information Sheet. In it, we confirm our participation in the mandatory deposit guarantee system and outline the principles and scope of deposit protection. This is our annual obligation under the act on the Bank Guarantee Fund. We would also like to inform you that guarantee protection does not apply to the funds of entities that, in light of the *Act on the Bank Guarantee Fund, the deposit guarantee system and forced restructuring*, have not been covered by the guarantee system (they are not considered depositors), including in particular those that have not been identified by the bank in accordance with the above-mentioned Act.

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

With best regards

Team of ING Bank Śląski



Linki:

Regulations → www.ing.pl/dokumenty-fis-i-korporacji/regulaminy-i-wnioski
[Depositor Informtion Sheet](#)