

List of changes to the General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A. and to Announcement from 14 March 2021

No	No. of provision	Provision	Explanation
General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A.			
General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A. valid to 13 March 2021		General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A. valid from 14 March 2021	
1.	§ 3	ING Group ING Bank N.V. with the registered office in Amsterdam, the Kingdom of the Netherlands (the Netherlands), and other subsidiaries and related entities of ING Bank N.V. listed on the website http://www.ingbank.pl/dokumenty-rf/lista-spolek-zaleznych .	Update of web site address
2.	§ 3	Authorised Signatory's Rights Form document based upon which ING Bank verifies powers and executes instructions on behalf of the Account Holder.	editorial correction of the provision
3.	§ 3	Announcement pertaining to the General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A.	Update of definition
4.	§ 3	Reference Interest Rate Interest rate used as the basis for calculating interest, coming from a public source e.g. published by	Reference Interest Rate Interest rate used as the basis for calculating interest, coming from a public source e.g. published

		the National Bank of Poland (NBP), and which can be verified by both parties and which is presented for information purposes on the Bank's website at www.ingbank.pl	by the National Bank of Poland (NBP), and which can be verified by both parties and which is presented for information purposes on the Bank's website at www.ing.pl	
5.	§ 3	Signature Specimen Card a document used to verify the rights to make instructions on behalf of the Account Holder	Signature Specimen Card A document based on which the bank verifies the natural person's authorisation to give instructions on behalf of the Account Holder	editorial correction of the provision
6.	§ 3	Client Party to the Agreement with ING Bank including Payer or the Payee of Payment Services.	Client Existing or future party to an Agreement with ING Bank as well as the Payer and Recipient of Payment Services.	editorial correction of the provision
7.	§ 3	Qualified Electronic Signature	Qualified Electronic Signature Declaration of intent submitted in accordance with art. 78 point 1 of the Civil Code act dated 23 April 1964.	Add new definition
8.	§ 3	Payment Transfer Payment Transaction with an instruction to credit the Bank / Payment Account of the Payee or to debit the Bank/Payment Account of the Payer with a specific amount of money expressed in convertible currency including the currencies of the Member States, and made to ING Bank by the Payee of the Payer holding the Bank / Payment Account at ING Bank	Payment Transfer Payment Transaction with an instruction to credit the Bank / Payment Account of the Payee and to debit the Bank/Payment Account of the Payer with a specific amount a specific amount of money expressed in convertible currency including the currencies of the Member States, and made to ING Bank by the Payee of the Payer holding the Bank / Payment Account at ING Bank	editorial correction of the provision
9.	§ 3	Bank Account a bank account maintained by ING Bank for the Account Holder in Polish zloty and / or convertible currencies offered by ING Bank which is a Primary Account or an Auxiliary Account.	Bank Account a bank account maintained by ING Bank for the Account Holder in Polish zloty and / or convertible currencies offered by ING Bank, which is a Primary Account or an Auxiliary Account, Payment Account, Separate Bank Account, VAT Account or Joint Account.	24/7
10.	§ 3	Force Majeure occurrence of unnatural and unpredictable circumstances independent from the party that refers	Force Majeure occurrence of external unnatural and unpredictable circumstances independent of and unforeseen by	Update of definition

to such circumstances, the effects of which would be unavoidable despite all the efforts to prevent them

ING Bank which led, directly or indirectly, to ING Bank's failure to deliver or failure to properly deliver on the Agreement. The following events are considered Force Majeure:

- 1) flood, earthquake, thunder, hurricanes, tornadoes, volcano eruptions and other similar occurrences,
- 2) electricity supply breaks beyond the scope of the Bank's influence.

Force Majeure clause also refers to sovereign acts (such as international treaties, legal acts, ordinances, regulations, resolutions of authorised government agency/administration) based on which a given transaction or transactions of a certain type with particular parties, or transactions within a certain timeframe, cannot be performed by ING Bank. ING Bank will announce to the public the Force Majeure occurrence and, if possible, its duration.

11.	§ 3	Balance the balance of Funds on the Bank Account of the Account Holder. ING Bank recognises the current Balance that reflects the actual balance of funds on the Bank Account including any Blockings of Funds, and the Available Balance – the balance of Funds less any Blockings of Funds and plus any approved credit limits.	Balance the balance of Funds on the Bank Account of the Account Holder. ING Bank recognises 1) the current Balance that reflects the current balance of funds on the Bank Account including any Blockings of Funds, and 2) the Available Balance – the balance of Funds less any Blockings of Funds and plus any approved credit limits, and 3) the Negative Balance reflecting the existing overdraft in the Bank Account.	editorial correction of the provision
12.	§ 3	Available Balance balance of Funds on the Bank Account decreased by Blocking of Funds, bailiff seizure and increased by the amount of the granted credit limits	Record deleted	Provision removed
13.	§ 3	Agreement/ Bank Account Agreement an agreement between the Account Holder and ING Bank defining the principles of Bank Accounts	Agreement/ Bank Account Agreement an agreement between the Account Holder and ING Bank defining the principles of Bank Accounts maintenance	editorial correction of the provision

		maintenance, rules for the use of the System and the principles of provision of other services by ING Bank		
14.	§ 4, ust. 4	In case of documents issued abroad, ING Bank may request the Applicant to have their compliance with the law of the place of issue be confirmed by the relevant Polish diplomatic service or consulate, or in a different way as agreed with ING Bank, and when a document is issued in a foreign language, a translation into Polish by a certified translator is also required.	In case of documents issued abroad, ING Bank may request the Applicant to provide confirmation of their compliance with the law of the place of issue by a relevant Polish diplomatic service or consulate, or in a different way as agreed with ING Bank, and when a document is issued in a foreign language, a translation into Polish by a certified translator.	editorial correction of the provision
15.	§ 5 ust. 4	The notification mentioned in Section 3 is effective for ING Bank as from the Business Day following the date of receiving the notification by ING Bank, unless ING Bank and the Account Holder agree otherwise	The notification referred to in par. 3 shall be effective towards ING Bank, at the latest from the next Business Day from the date ING Bank receives the notification, unless ING Bank and the Account Holder agree otherwise.	editorial correction of the provision
16.	§ 6 ust 5-6	No record	5. The Account Holder will: 1) make deductions for the fund referred to in art. 15 point 1hb of the Corporate Income Tax Act; 2) inform ING Bank that the Special Purpose Payment Account is dedicated to collect relevant deposits that match the deductions from the reserve capital for investment purposes; 6. ING Bank shall not be liable for consequences resulting from the Client's failure to inform the bank that the Payment Account is dedicated to the intended purpose stated in point 5.	New provision concerning new tax regulations
17.	§. 15, ust. 1, pkt 3)	due to termination notice by the Account Holder or ING Bank: provided that the VAT Account maintained solely for the closed Bank Account shows a zero Balance.	due to termination by the Account Holder or ING Bank: provided that the VAT Account maintained solely for the closed Bank Account shows a zero Balance.	editorial correction of the provision
18.	§ 15 ust.,1 pkt 3), lit a)	a consent of a competent head of the tax office to transfer to the indicated Bank Account of the Account	a consent of a competent head of the tax office to transfer the balance to the indicated Bank Account of	editorial correction of the provision

		Holder wherefor the VAT Account is maintained of the Balance, or	the Account Holder for which the VAT Account is maintained, or	
19.	§ 15 ust.1, pkt 3), lit c)	transfer of in the VAT Account at the closing date of VAT Account, to a separate account maintained by ING Bank which is not a Bank Account - if none of the above conditions was fulfilled as at the day of termination of the Bank Account Agreement	transfer of the VAT Account balance at the closing date of VAT Account, to a separate account maintained by ING Bank which is not a Bank Account - if none of the above conditions was fulfilled as at the Day of Termination of the Bank Account Agreement.	editorial correction of the provision
20.	§ 15 ust. 9-11	No record	Notice of Agreement termination as well as other communication connected with the Agreement or required by law will be sent by ING Bank to the address of the registered seat of the Account Holder or an address indicated by the Account Holder. Should the Account Holder fail to inform us about the change of address ING will deem the written notice successfully delivered to the Account Holder's latest address known to ING Bank. Points 9-10 do not violate the provisions under which ING Bank is authorised to present its declarations and notifications in System.	clarification of the rules for delivering correspondence
21.	§ 21 ust.2, pkt 5)	in case of telecommunications instructions – in a manner and in accordance with principles specified in separate agreements binding the parties	Record deleted	Provision removed
22.	§ 21 ust.2, pkt 4), lit. b)	For other Payment Transactions – by inserting into or passing the Payment Card in front of a device specified in the Principles of the issuing and use of Payment Cards issued by ING Bank Śląski S.A. and, if required, by giving the PIN number or signing by the cardholder the receipt printed by the device in accordance with the signature on the reverse side of the Payment Card.	For other Payment Transactions - in accordance with the provisions of Regulations of issue and use of Payment Cards at ING Bank Śląski S.A.	Reference to the current regulation
23.	§ 22 ust.1	The Client or another Payment Services user cannot revoke the Payment Order once it is received by ING Bank.	The Client or another Payment Services user can revoke the Payment Order under terms specified in Announcement	Revoking Payment Order
24.	§ 31 ust. 5	ING Bank will process a foreign Payment Transfer before the deadline specified in Sections 4 and 5 on	ING Bank will process a foreign Payment Transfer before the deadline specified in Sections 4 and 5 on	Update of web site address

		the condition of marking the Payment Order as “urgent”, giving the value date and delivering it to ING Bank by the relevant Cut-Off Time for each foreign currency. Detailed information on available Cut-Off Times is published on the ING Bank’s internet site www.ingbank.pl and in the Announcement	the condition of marking the Payment Order as “urgent”, giving the value date and delivering it to ING Bank by the relevant Cut-Off Time for each foreign currency. Detailed information on available Cut-Off Times is published on the ING Bank’s internet site www.ing.pl and in the Announcement	
25.	§ 40, ust. 5	Should the User fail to notify in line with Section 4 within one month after the Payment Account was debited or after the day when transaction should have been executed, the User’s claims towards the Provider due to unauthorized, not executed or unduly executed Payment Transactions shall expire.	Should the User fail to notify the Provider in line with Section 4 within one month (if the law stipulates longer periods, the longer period will be applied) after the Payment Account was debited or after the day when transaction should have been executed, the User’s claims towards the Provider due to unauthorized, not executed or unduly executed Payment Transactions shall expire	clarification of the rules for delivering correspondence
26.	§ 55 ust. 2	ING Bank executes payments according to terms specified in the Communication on rules of notification of cash withdrawals from bank accounts with limits on cash withdrawals feasible in a particular branch of ING Bank. This Communication is available on the website of ING Bank www.ingbank.pl/filesserver/item/1001748 .	ING Bank executes payments according to terms specified in the Communication on rules of notification of cash withdrawals from bank accounts with limits on cash withdrawals feasible in a particular branch of ING Bank. This Communication is available on the website of ING Bank www.ing.pl/filesserver/item/1001748 .	Update of web site address
27.	§ 58 pkt 2	The liability of ING Bank shall not cover the losses resulting from activities carried out on the basis of untrue or incomplete information provided by the Account Holder caused by circumstances independent of ING Bank – Force Majeure that caused a breakdown of the System, in particular in case of international conflicts, acts of terrorism or sabotage, war activities, revolutions, revolts, social unrest, lockouts, natural disasters or orders of the government authorities and state administration	The liability of ING Bank shall not cover the losses resulting from activities carried out on the basis of untrue or incomplete information provided by the Account Holder caused by circumstances independent of ING Bank – Force Majeure	Update of force majeure definition
28.	§ 63 ust. 1	In addition, in the remaining scope, in particular with regard to notifications, Complaints, messages, or ING Bank’s services, the parties agree on the following additional means of communication: 1) phone, 2) E-mail,	In addition, in the remaining scope, in particular with regard to notifications, Complaints, messages, or ING Bank’s services, the parties agree on the following additional means of communication: 1) phone, 2) E-mail,	

		3) ING Bank's website www.ingbank.pl/kontakt , 4) other means of communication agreed between the parties	3) ING Bank's website www.ing.pl/kontakt , 4) other means of communication agreed between the parties	
29.	§ 63, ust 2, pkt 3)	verbally (including but not limited to phone communication)	verbally (and by phone)	Update the provision to legal requirements
30.	§ 64 ust 7	In the relations between the parties, in particular to the Agreement and the General Conditions, as well as any other agreements and arrangements made between the parties, the provisions of the PSA, whose exemption in relations with entities other than consumers is allowed in accordance with the provisions of the PSA, shall not apply	In the relations between the parties, in particular to the Agreement and the General Conditions, as well as any other agreements and arrangements made between the parties, the provisions of the PSA, whose exemption in relations to entities other than consumers is allowed in accordance with the provisions of the PSA, shall not apply.	editorial correction of the provision
31.	§ 66 ust. 1	The General Conditions together with other regulations included in the Agreement, have been prepared in Polish. The Polish language version of these documents constitutes the sole basis for the interpretation of the Framework Agreement	The General Conditions together with other regulations included in the Agreement, have been prepared in Polish or/and English. The Polish language version of these documents constitutes the sole basis for the interpretation.	editorial correction of the provision
32.	§ 66 ust. 2	The correspondence including any notifications, information and other messages shall be made only in Polish	The correspondence including any notifications, information and other messages shall be made only in Polish or English	editorial correction of the provision
33.	§ 66 ust. 3	No record	Unless the General Conditions state otherwise, the Client and ING Bank can submit declarations of intent signed with a Qualified Electronic Signature	Add new provision - Qualified Electronic Signature

Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A.

Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. valid to 13 March 2021			Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. from 14 March 2021		
Principles of Effecting Domestic Payment Instructions Outgoing Payment Instructions in PLN, to be settled in the Country (external transfer) and directed to Payment Accounts at ING Bank (internal transfers), as well as incoming Payment Instructions. 1. Outcoming 1) The time of placing Payment Instructions by which the Payment Instructions will result in the debiting of the Payment Account and transfer of the funds to the Payment Service Provider of the Beneficiary on the same Business Day.			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 in PLN submitted on paper as well as domestic payment instructions involving currency conversion are effected – result in debiting the account – by the cut-off times indicated below (not 24/7):		
Payment Instruction placement form	Payment Instruction type	Cut-off time	Payment Instruction placement form	Payment Instruction type	Cut-off time
Paper-based at ING Bank branches	Domestic transfer	During the business hours of the Branch	paper-based at ING Bank branches	Domestic transfer	during the business hours of the Branch
	Domestic transfer from FX accounts	by 14.30 On Business Days			
in electronic version	Domestic transfer	by 20.00 on Business Days including Saturdays unless it is a bank holiday	electronic	Domestic transfer from foreign currency accounts and internal transfer involving currency exchange	by 17.00 hrs on Business Days
	Domestic transfer from FX accounts	by 17:00 On Business Days			

	Express ELIXIR domestic transfer	8.00-20:00 on Business Days including Saturdays unless it is a bank holiday	3) Paper-based and 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. <table><tr><th>Transfer type</th><th>Time</th><th>Forwarding to the clearing system</th></tr><tr><td>Domestic transfer (Elixir, Tax Office, Social Insurance)</td><td>11:30</td><td>on business day in 1st or 2nd clearing session of the ELIXIR system</td></tr><tr><td>Urgent domestic transfer (cleared in the Sorbnet2 system)</td><td>14:30</td><td>processed in the Sorbnet2 system on the same business day</td></tr><tr><td>Express ELIXIR transfer</td><td>24/7</td><td>processed in real time without any time limits</td></tr></table>	Transfer type	Time	Forwarding to the clearing system	Domestic transfer (Elixir, Tax Office, Social Insurance)	11:30	on business day in 1st or 2nd clearing session of the ELIXIR system	Urgent domestic transfer (cleared in the Sorbnet2 system)	14:30	processed in the Sorbnet2 system on the same business day	Express ELIXIR transfer	24/7	processed in real time without any time limits					
Transfer type	Time	Forwarding to the clearing system																		
Domestic transfer (Elixir, Tax Office, Social Insurance)	11:30	on business day in 1st or 2nd clearing session of the ELIXIR system																		
Urgent domestic transfer (cleared in the Sorbnet2 system)	14:30	processed in the Sorbnet2 system on the same business day																		
Express ELIXIR transfer	24/7	processed in real time without any time limits																		
	Express ELIXIR domestic transfer from the 24-Hour Account	Without any time limits																		
SWIFT message in the MT 101 format	External domestic transfer	by 14.30 On Business Days																		
	Internal domestic transfer	by 19:00 On Business Days																		
2) The Cut-Off Time for placing Payment Instructions by which the Payment Instruction will result in the debiting of the Payment Account on the same Business Day and transfer of the funds to the Payment Service Provider of the Beneficiary on the following Business Day. Payment Instructions submitted after the Cut-Off Time are deemed submitted on the next Business Day. <table><tr><th>Transfer type</th><th>Time</th><th>Forwarding to the clearing system</th></tr><tr><td>Domestic Elixir transfer</td><td>11:30</td><td>on the same business day in 1st or 2nd clearing session of the ELIXIR system</td></tr><tr><td>Domestic transfer to the Tax Office</td><td>11:30</td><td>on the same business day in 1st or 2nd clearing session of the ELIXIR system</td></tr><tr><td>Domestic transfer to the Social Insurance Institution</td><td>11:30</td><td>on the same business day as part of 1st or 2nd clearing session of the Elixir system</td></tr><tr><td>Domestic transfer in the form of the MT101 message</td><td>14.30</td><td>on the same business day as part of 1st, 2nd or 3rd clearing session of the Elixir system</td></tr><tr><td>Urgent domestic transfer (cleared in the Sorbnet2 system)</td><td>14:30</td><td>processed in the Sorbnet2 system on the same business day</td></tr></table>			Transfer type	Time	Forwarding to the clearing system	Domestic Elixir transfer	11:30	on the same business day in 1st or 2nd clearing session of the ELIXIR system	Domestic transfer to the Tax Office	11:30	on the same business day in 1st or 2nd clearing session of the ELIXIR system	Domestic transfer to the Social Insurance Institution	11:30	on the same business day as part of 1st or 2nd clearing session of the Elixir system	Domestic transfer in the form of the MT101 message	14.30	on the same business day as part of 1st, 2nd or 3rd clearing session of the Elixir system	Urgent domestic transfer (cleared in the Sorbnet2 system)	14:30	processed in the Sorbnet2 system on the same business day
Transfer type	Time	Forwarding to the clearing system																		
Domestic Elixir transfer	11:30	on the same business day in 1st or 2nd clearing session of the ELIXIR system																		
Domestic transfer to the Tax Office	11:30	on the same business day in 1st or 2nd clearing session of the ELIXIR system																		
Domestic transfer to the Social Insurance Institution	11:30	on the same business day as part of 1st or 2nd clearing session of the Elixir system																		
Domestic transfer in the form of the MT101 message	14.30	on the same business day as part of 1st, 2nd or 3rd clearing session of the Elixir system																		
Urgent domestic transfer (cleared in the Sorbnet2 system)	14:30	processed in the Sorbnet2 system on the same business day																		

Express ELIXIR transfer	8.00-20:00	processed in real time on a business day and on Saturdays (unless Saturday is a bank holiday), the transfer sent to a domestic bank (Express ELIXIR system member) directly once it has been placed	
Express ELIXIR transfer (made from the 24-Hour Accounts)		processed in real time without any time limits	
Internal transfer to accounts maintained at ING Bank	20:00	on the same business day and on Saturdays unless it is a bank holiday	
4) ING Bank processes Domestic Transfers through: a) the Elixir system: – if the Transfer amount is under PLN 1,000,000.00, – regardless of the Transfer Amount – Transfers to accounts of tax authorities and the Social Insurance Institution. b) the Sorbnet2 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: – if the Transfer Amount is equal to or does not exceed PLN 100,000, – the Beneficiary Bank is a system member and it is available when the Payment Instruction is being processed. 5) At Client's request, ING Bank processes Domestic Transfers under PLN 1,000,000.00 in the Sorbnet2 system, save for transfers to tax authorities and the Social Security Institution. 2. Incoming – ING Bank provides the receiver/recipient with the amount of received payment order immediately after crediting mentioned funds on ING Bank account. 1) Cut-off time for Payment Instruction delivery:			4) ING Bank processes Domestic Transfers through: a) the Elixir system: – if the Transfer amount is under PLN 1,000,000.00, – regardless of the Transfer Amount – Transfers to accounts of tax authorities and the Social Insurance Institution. b) the Sorbnet2 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: – if the Transfer Amount is equal to or does not exceed PLN 100,000, – the Beneficiary Bank is a system member and it is available when the Payment Instruction is being processed. 5) At Client's request, ING Bank processes Domestic Transfers under PLN 1,000,000.00 in the Sorbnet2 system, save for transfers to tax authorities and the Social Security Institution. 6) The Client may recall the submitted Payment Instruction subject to positive verification of such possibility by the ING Bank. 7) The Client cannot recall Payment Instructions sent to accounts within ING Bank (internal transfers). 2. Incoming

Typ przelewu	Godzina	Odbiór z systemu rozliczeniowego	1) ING Bank will credit the Recipient's accounts with ING immediately by the following cut-off times:		
Przelew krajowy ELIXIR	11:00 15:00 17.30	I sesja rozliczeniowa systemu ELIXIR II sesja rozliczeniowa systemu ELIXIR III sesja rozliczeniowa systemu ELIXIR	Transfer type	Time	Collection from the clearing system
Przelew krajowy rozliczany w systemie Sorbnet2	do godz. 16.00	w momencie wpływu Zlecenia Płatniczego	Domestic Elixir transfer	11:00	1st clearing session of the ELIXIR system
Przelew Express ELIXIR	8.00-20.00	w momencie wpływu Zlecenia Płatniczego		15:00	2nd clearing session of the ELIXIR system
				17:30	3rd clearing session of the ELIXIR system
Przelew Blue Media	8.00-20.00	w momencie wpływu Zlecenia Płatniczego	Domestic transfer is cleared in the Sorbnet2 system	by 16:00	upon receipt of the Payment Instruction
Przelew Express ELIXIR (realizowany z rachunków całodobowych)	Bez ograniczeń czasowych	w momencie wpływu Zlecenia Płatniczego	Express ELIXIR transfer	8:00-20:00	in real time, 24/7
Przelew Blue Media (realizowany z rachunków całodobowych)	Bez ograniczeń czasowych	w momencie wpływu Zlecenia Płatniczego	Blue Media transfer	8:00-20:00	in real time , 24/7
Przelew wewnętrzny na rachunki prowadzone w ING Banku	20:00	w tym samym dniu roboczym oraz w soboty pod warunkiem, iż sobota nie jest jednocześnie dniem wolnym od pracy	Internal transfer without currency conversion to accounts maintained at ING Bank	24/7	in real time , 24/7
Principles of Effecting FX Payment Instructions 1. Refer to outgoing Payment Instructions in the currencies specified in the FX Table of ING Bank, addressed to Payment Service Providers, in PLN addressed to Payment Service Providers not running business activity in the Republic of Poland (external transfer) and to Payment Accounts at ING Bank (internal transfers): 1) Cut-Off Time for accepting Payment Instructions by which the Payment Instructions result in the debiting of the Client's account on the same Business Day. Payment Instructions submitted after the Cut-Off Time are deemed submitted on the next Business Day.			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			
Paper-based at ING Bank branches		FX transfer		by 14:30 on Business Days			
in electronic version		External FX transfer		by 17:00 on Business Days			
		Internal FX transfer		by 19:00 on Business Days			
		“EUR internal transfer without conversion from the 24-Hour Account to the 24-Hour Account maintained by ING Bank”		Without any time limits			
SWIFT message in the MT 101 format		External FX transfer		by 17:00 on Business Days			
		Internal FX transfer		by 19:00 on Business Days			
2) Cut-off times for outgoing (external) Payment Instructions delivery for selected currencies submitted in electronic form. Urgent Payment Instructions delivered after the hour set for a given currency are effected with the Value Date of the next Business Day.							
Currency	Value date D	Value date D+1	Value date D+2	Currency	Value date D	Value date D+1	Value date D+2
USD	16.30	17:00	17:00	USD	16.30	17:00	17:00
GBP, CAD	16:00	17:00	17:00	GBP, CAD	16:00	17:00	17:00
EUR	15:30	17:00	17:00	EUR	15:30	17:00	17:00
EUR – SEPA European transfer	11:30	17:00	Not applicable	EUR – SEPA European transfer	11:30	17:00	Not applicable
CHF, HUF	14:30	17:00	17:00	CHF, HUF	14:30	17:00	17:00
PLN, BGN	14:00	17:00	17:00	PLN, BGN	14:00	17:00	17:00

Payment Instruction placement form		Payment Instruction type		Cut-off time			
Paper-based at ING Bank branches		FX transfer		by 14:30 on Business Days			
electronic		External FX transfer		by 17:00 on Business Days			
		Internal FX transfer with currency conversion		by 19:00 on Business Days			
		Internal FX transfer without conversion		without any time limits			
SWIFT message in the MT 101 format		FX transfer		By 17:00 on Business Days			
		Internal FX Transfer		By 19:00 on Business Days			
2) 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	Currency	Value date D	Value date D+1	Value date D+2
USD	16.30	17:00	17:00	USD	16.30	17:00	17:00
GBP, CAD	16:00	17:00	17:00	GBP, CAD	16:00	17:00	17:00
EUR	15:30	17:00	17:00	EUR	15:30	17:00	17:00
EUR – SEPA European transfer	11:30	17:00	Not applicable	EUR – SEPA European transfer	11:30	17:00	Not applicable
CHF, HUF	14:30	17:00	17:00	CHF, HUF	14:30	17:00	17:00
PLN, BGN	14:00	17:00	17:00	PLN, BGN	14:00	17:00	17:00

RON	12:30	17:00	17:00
CZK	12:00	17:00	17:00
RUB	11:30	17:00	17:00
SEK, NOK,	10:30	17:00	17:00
TRY, DKK, CZK	10:00	17:00	17:00
AUD, JPY	No option to process outgoing Payments	15:00	17:00
ZAR	No option to process outgoing Payments	14:00	17:00
CNY	No option to process outgoing Payments	10:00	17:00
INR	No option to process outgoing Payments	No option to process outgoing Payments	17:00

3) 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 11:30 ING Bank process for settlement on the same business day. The payment order is not treated as submitted as an urgent payment.
- b) For ING Bank to be able to effect a Payment Transaction the Client is obliged to provide in the Payment Instruction in the case of sending the instruction to:
 - Member States and where the currency of the transfer is the euro (EUR), the bank account number of the recipient, in the IBAN format,
 - the Countries using IBAN format – account number in this standard and BIC of the Beneficiary Bank,

RON	12:30	17:00	17:00
CZK	12:00	17:00	17:00
RUB	11:30	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	10:00	17:00
INR	not available	not available	17:00

3) 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 11:30 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 relevant information in the Payment Instruction. The information is specific to the country of destination :
 - for EUR payments to EU Member States), the bank account number of the recipient, in the IBAN format,
 - for Countries using the IBAN format – account number in this standard and BIC of the Beneficiary Bank,
 - for other countries, excluding countries indicated in paragraph 5 item c) – Beneficiary Account number and Beneficiary Bank BIC,

– other countries, with excluding countries indicated in par 5 item c) – Beneficiary Account number and for indicating the Beneficiary Bank – Beneficiary Bank BIC, respectively, – USA – BIC or the so-called FW/ABA number (nine-digit bank code identifying banks in clearing systems in the USA) and full name of the beneficiary bank. c) Payment Instructions meeting terms and conditions, referred to in item 1) are treated as standard instructions sent for automatic clearing in the so-called STP mode. d) Should 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 only. e) The Client, by placing a Payment Instruction expressed in renminbi currency (China), authorises ING Bank to pass to the Beneficiary Bank any and all data and documents submitted by the Client, required for instruction processing. Therefore, the Client undertakes to submit commercial documents to ING Bank, should they be required by the Beneficiary Bank.	– 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 1) 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.
24-Hour Accounts 1. ING Bank offers 24-hour settlements with no time constraints, according to the following rules: 1) For PLN accounts: a) for PLN internal transfers (without conversion),	24-Hour Accounts Provisions removed.

b) for Express ELIXIR transfers, provided that: – at the time of transfer processing there are sufficient funds in the debited account, – the transfer amount does not exceed PLN 100,000.00, – the Beneficiary Bank is an Express ELIXIR system member, – both the Beneficiary Bank and the Beneficiary's account are available when the transfer is sent. 2) For EUR accounts: a) EUR internal transfers (without conversion), provided that: – at the time of transfer processing there are sufficient funds in the debited account, – the debited account (of the transaction sender) and the credited account (of the Beneficiary) are maintained in EUR at ING Bank, – the transfer amount is in EUR. 2. ING Bank shall reserve the right to refuse a Client the 24-hour settlements.									
Complaints ING Bank offers the following channels for submitting a complaint: 1) ING Business, 2) complaint form on the Bank's website www.ingbank.pl, 3) personally at any branch, 4) by phone : 800 163 01 2 lub (32) 357 00 62Office hours: Mon-Fri 8:00 - 19:00, 5) by mail to the correspondence address: 6) ING Bank Śląski S.A. ul. Sokolska 34 40-086 Katowice Customer service/ assistance <table> <tr> <td>Office Hours</td><td>08:00 - 18:00</td></tr> <tr> <td>Business Days</td><td>Monday – Friday</td></tr> </table>	Office Hours	08:00 - 18:00	Business Days	Monday – Friday	Complaints ING Bank offers the following channels for submitting a complaint: 1) ING Business, 2) complaint form on the Bank's website www.ingbank.pl, 3) personally at any branch, 4) by phone (32) 357 00 62Office Office hours: Mon-Fri 8:00 - 18:00, 5) by mail to the correspondence address: 6) ING Bank Śląski S.A. ul. Sokolska 34 40-086 Katowice Customer service/ assistance <table> <tr> <td>Office Hours</td><td>08:00 - 18:00</td></tr> <tr> <td>Business Days</td><td>Monday – Friday</td></tr> </table>	Office Hours	08:00 - 18:00	Business Days	Monday – Friday
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Telephone Number	801 242 242, + 48 (32) 357 00 24	Telephone Number	+ 48 (32) 357 00 24
E-mail	bc@ingbank.pl	Website	www.ingbank.pl
Website	www.ingbank.pl	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:	
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:		Telephone	in the case of card loss: + 48 32 357 0012
Telephone	in the case of card loss: + 48 32 357 0012		in the case of blocked System access: + 48 (32) 357 00 24
	in the case of blocked System access: +48 801 242 242, + 48 (32) 357 00 24		