Announcement

for users of the Internet Banking System for holders of Refugee Accounts

Komunikat dla użytkowników Systemu bankowości internetowej dla posiadaczy Konta dla Uchodźców [EN]

effective from 7 July 2026

ING BANK ŚLĄSKI

TABLE OF CONTENTS

EXPLANATION OF TERMS 3

TECHNICAL REQUIREMENTS 3

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM 5

LIST OF INSTRUCTIONS ORDERED VIA THE HELPLINE AND CONFIRMED WITH AN AUTHORISATION CODE 8

INTERNET BANKING SYSTEM CERTIFICATION 8

CHAT IN THE INTERNET BANKING SYSTEM 8

RULES ON THE USE OF THE ARCHIVES 8

EXPLANATION OF TERMS

Bank – ING Bank Śląski Spółka Akcyjna (we)

Moje ING – the client version of the system available through a web browser, adjusted for all devices (computer, smartphone, tablet)

Moje ING mobile – the user version of the mobile application for smartphones

user – an entity within the meaning of Article 1.44 of the *Terms and Conditions of Providing Services of the ING Bank Śląski S.A. Internet Banking System for Refugee Account Holders*

When we refer to a bank outlet in the Announcement in relation to a particular action – information on which outlets carry out particular actions can be found in the List of actions carried out in outlets and via the bank's helpline. The list is available on notice boards at the outlets and on our website.

TECHNICAL REQUIREMENTS

Technical requirements related to communication with the System or certain applications, programs, file types or related to Internet browsers and operating systems.

MOJE ING
INTERNET BANKING SYSTEM

Operating system	Minimum version
Apple OS X	10.15+
Windows	10+

Web browser	Minimum version
Mozilla Firefox	140+
Google Chrome	140+
Safari	16+
Microsoft Edge	140+

MOJE ING MOBILE
MOBILE APPLICATION

Operating system	Minimum version
iOS	16.0+
Android	10.0+

The mobile application is available on Google Play and App Store

FILE FORMATS IN AN ELECTRONIC SAFE	doc, docx, ls, xlsx, pdf, txt, csv, bmp, gif, png, jpg, jpeg, tiff, tif, ppt, pptx, odt, ods, odp

The online banking system functions properly only on stable operating systems.

The bank does not recommend using it on test versions (such as alpha or beta releases).

Security key standard

The security keys used by the user must comply with the FIDO2 standard, approved by the FIDO Alliance and the World Wide Web Consortium (W3C). The keys can be connected to a computer or mobile device via one of the USB-A, USB-C or Lightning ports, or using a Bluetooth or NFC connection.

In special cases, for security reasons, the Bank may not allow the use of a particular type of key.

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM

	Moje ING	Moje ING mobile
ACCOUNTS AND SAVINGS		
Information on the current balance	✓	✓
Balance available after each transaction	✓	✓
View: transaction history, pending transactions, blocks	✓	✓
Aggregate history of savings and settlement accounts (including history of account card), savings accounts	✓	✓
Transaction confirmation	✓	✓
Statements and export of statements in PDF/MT940 format	✓	✓
Downloading a transaction list in the PDF, CSV format	✓	✓

	Moje ING	Moje ING mobile
PAYMENT ORDERS		
Transfer in Polish zlotys into own accounts and any account in Poland	✓	✓
Foreign currency transfer	✓	✓
Transfer in Polish zlotys to the accounts of the Social Insurance Institution, Tax Office, and other tax authorities	✓	✓
Transfer within the “Pay with ING” service	✓	✓
Giving consent for charging the account under a direct debit	✓	✓
Review and withdrawal of consent for charging the account under a direct debit. Review of transactions executed under a direct debit, cancellation of an (unexecuted) transaction and an instruction for a refund of the amount of the (executed) transaction under a direct debit	✓	✓
Phone top-up	✓	✓
Submitting/changing/cancelling a standing order	✓	✓
Save recipients and transfer to a defined recipient	✓	✓
Setting / changing the default account for transfers	✓	✓

	Moje ING	Moje ING mobile
CARDS		
Assigning a PIN code and activating a payment card on the account	✓	✓

Changing a PIN code for an account payment card	✓	✓
Cancelling an account payment card	✓	✓
Changing limits for account card transactions	✓	✓
	Moje ING	**Moje ING mobile**
Information on payment cards held on account	✓	✓
Switching on/off of a contactless feature of a payment card on the account	✓	✓
Blocking and unblocking a payment card for an account	✓	✓
Managing cards added to Google Wallet (deletion, temporarily blocking, unblocking a card)	✓	✓
Adding a Visa zblizeniowa card to Apple Wallet	x	✓ iOS
Adding a Visa zblizeniowa card to Google Wallet	x	✓ Android
Managing cards added to Apple Pay Wallet (deletion, temporarily blocking, unblocking a card)	✓	✓
Managing cards added to Garmin Pay (deletion, temporarily blocking, unblocking a card)	✓	✓
Confirmation of adding a card to an external Apple Wallet, Google Wallet, Garmin Pay	x	✓
Adding Mastercard card to Click to Pay	✓	✓
Shipment with your card – information about the delivery status of your card shipment	✓	✓

SERVICES SUPPORTING FINANCIAL MANAGEMENT		
Categorization of transactions and category management (change, split categories)	✓	✓
Analysis of expenses	✓	✓
	Moje ING	**Moje ING mobile**
Presentation, management, and planning of future transactions	✓	✓
Financial month - monthly summary of your finances	✓	✓

OTHER		
Activation of access to the System	✓	✓
Checking the register of operations executed in the System	✓	✓
Blocking access to the System	✓	✓

Unlocking access to the system	x	✓
Enabling/disabling restricted access to Moje ING	✓	✓
Enabling/disabling/extending the validity of sensitive transfers	✓	✓
Changing the password for accessing the System	✓	✓
Assigning a PIN code to the mobile application	✓	✓
Changing authorisation data	✓	✓
Daily limit for online payments	✓	✓
Submitting a complain	✓	✓
View messages from the Bank	✓	✓
Chat – a form of communication with the Bank	✓	✓
My Documents – a service for storing electronic documents/files, including an electronic mail delivery system. When you save a file in the HEIC format, it will automatically be converted to the JPG format.	✓	✓
Change/confirmation of the user's data	✓	✓
Viewing the account balance before logging in – an amount or percentage	x	✓
Sending the account number by a text message or e-mail	x	✓
Possibility of downloading/saving/sending PDF files by e-mail	x	✓
Saving of a receipt	x	✓
Possibility of downloading/saving/sending PDF files by e-mail	x	✓
Viewing agreements for products opened in Moje ING	✓	✓
Adding/removing a device to/from the list of trusted mobile devices	✓	✓
Push notifications	x	✓
Logging with biometric features	x	✓
Presentation of information on enforcement seizures	✓	✓
Disclaimer an identification document	✓	✓
Viewing the account balance on the Apple watch (an amount or percentage) Function available after activating Moje ING mobile application on your phone and setting your account balance view on the screen before logging in	x	✓
Widget – view your account balance in a pre-defined percentage on your phone's desktop	x	✓
Visa Offers	x	x
Reporting a trip abroad	x	x

LIST OF INSTRUCTIONS ORDERED VIA THE HELPLINE AND CONFIRMED WITH AN AUTHORISATION CODE

Instructions made over the telephone via the Bank's helpline such as: unblocking the card, temporary blocking of the card, cancelling the card, activating/deactivating contactless payments on the card, changing the limits for card transactions, cancelling an ID document, setting or deleting the daily limit for transactions, are given by transmitting such an instruction to a Bank employee together with a text message verification code, if the process requires it. The above-mentioned text message verification code will be sent by the Bank to the client's phone number for authentication in the Internet Banking Systema

INTERNET BANKING SYSTEM CERTIFICATION

The issuer of the certificate for the Internet Banking System is Identrust.

CHAT IN THE INTERNET BANKING SYSTEM

The chat room is open Monday to Friday from 8.00 am to 10.00 p.m., Saturdays from 8.00 am to 16.00 pm.

RULES ON THE USE OF THE ARCHIVES

1. Thanks to the Archives, the user has access, after closing the Internet Banking System, to the documents stored in the electronic mail delivery system.
2. In order to log in to the Archives, the user must first provide us with his/her data with which he/she will log in – an e-mail address and a telephone number for authentication. The user may provide these details when closing the Online Banking System. After closing the access to the System, he/she will be able to provide these data only at a bank outlet providing this service.
3. The user logs on to the Archives at **login.ingbank.pl/archives** by means of the e-mail address provided earlier and a one-time password received on the telephone number for authentication.
4. The user can block access to the Archives after logging in via the *Block* button. Access to the Archives may also be blocked for the same reasons as the Online Banking System.
5. Instructions on how to unblock the Archives or change the login details for the Archives are only accepted at a bank outlet providing this service.