



## We are Amending our Conditions

As of 30 April 2026, we are amending the Conditions that apply to bank accounts and the Internet Banking System.

### Which Conditions are we amending?

- General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.
- General Conditions of Opening and Maintaining Bank Accounts 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.

### What are the amendments?

Amendments we are introducing to the Conditions include (among others):

#### 1. SWIFT service

We are introducing new provisions for the service, which previously operated as MT101. Now we are using a broader, more global name for it – the SWIFT service. The amendments are due to the transition of banks to the new ISO 20022 standardised formats. It is a global initiative involving banks around the world. The existing contracts and the way the MT101 service operates are not changing. Payment processing remains the same and fully secure.

#### 2. Fallback clauses for benchmarks

We will inform you what we will do if the benchmark is withheld or withdrawn from publication for reasons beyond our control.

#### 3. VAT Account

We are clarifying the definition of a VAT account and specifying that it is a non-interest bearing account.

#### 4. Age of the System User

We are specifying that the User of the ING Business System must be an adult. This rule does not apply to people using the ING Business Card module.

#### 5. Termination of the Contract

We are adding a provision that allows us to terminate your Contract if circumstances arise with respect to you or entities that have a personal or capital relationship with you that may expose us to financial, legal, reputational or other risks.

#### 6. Changes to the functionality of the ING Business System

We are advising that we may introduce changes to the functionality of the Internet Banking System which may require you to update your user authorisations.

#### 7. Contact details of Users

We are adding a provision that each ING Business System User must have a unique e-mail address and telephone number.

#### 8. Electronic Withdrawal System (SWE)

We are advising that if you are a non-resident, you can withdraw cash using the Electronic Payments System (SWE) service only at our branches that provide cash services. You will not do that at ATMs.

## 9. Access to the Brokerage Office application

We are adding a provision that after you log into the ING Business System, you will have the option to go to the Brokerage Office's Internet System (when we make this feature available).

10. We are also introducing some editorial and organisational changes.

## Where to find the amended Conditions?

New Conditions are available at our branches and on our website [www.ing.pl](http://www.ing.pl).

## How to accept the amended Conditions?

If you agree to these amendments, you don't have to do anything.

However, if you do not agree with the amendments, you can, until 29 April 2026:

- terminate the Contract with us, in which case the Contract will expire with immediate effect.
- submit an objection, in which case if you do not terminate the Contract with us, it will expire on the day before the proposed amendments come into force, that is on 29 April 2026.

Kind regards,  
ING Bank Śląski Team