

## Payment Transaction Limits

### I. Cards with PLN Accounts, Cards with EUR Accounts, Company Prepaid Cards and Individual Payment Identification Cards

1. The limits in regard to the Cards with PLN Accounts, Company Prepaid Cards and Individual Payment Identification Cards are set in PLN. The limits in regard to the Cards with EUR Accounts are set in EUR. The limit amount must be divisible by 100.
2. The monthly limit on Cashless- and Cash Transactions may be set only in regard to Cards with PLN/EUR Accounts. These limits are optional.
3. Daily Limit on Cashless Transactions – the maximum daily amount set by ING Bank and the Client in regard to Cashless Transactions in PLN (for Cards with PLN Accounts, Company Prepaid Cards and Individual Payment Identification Cards) and in EUR (Cards with EUR Accounts), including the daily limit on:
  - 1) Remote transactions – a Cashless Payment Transaction made on a remote basis, such as: a phone order, a postal order, an online order. The limit on remote transactions may not be higher than the Daily Limit on Cashless Transactions.
  - 2) Transactions made abroad – all Cashless Payment Transactions made in a currency other than PLN. The limit on transactions in a currency other than PLN may not be higher than the Daily Limit on Cashless Transactions.
4. Daily Limit on Cash Transactions – the maximum daily amount set by ING Bank and the Client in regard to Cash Transactions in PLN (for Cards with PLN Accounts, Company Prepaid Cards and Individual Payment Identification Cards) and in EUR (Cards with EUR Accounts), including the daily limit on:
  - 1) Withdrawals made abroad – all Cash Payment Transactions made in a currency other than PLN. The limit on withdrawals in a currency other than PLN may not be higher than the Daily Limit on Cash Transactions.
5. The limits referred to in items 2, 3 and 4 may be changed via ING Business.

**Table No. 1 – Limit Amounts in PLN and EUR**

Daily Limit on Cashless Transactions	Daily Limit on Remote Transactions	Daily Limit on Transactions Made Abroad	Daily Limit on Cash Transactions	Daily Limit on Cash Withdrawals Made Abroad
0*	0	0	0	0
1 000	1 000	1 000	1 000	1 000
2 500	2 500	2 500	2 500	2 500
5 000	5 000	5 000	5 000	5 000
10 000	10 000	10 000	10 000	10 000
25 000	25 000	25 000	25 000	Other amount**
50 000	50 000	50 000	50 000	
Up to the balance amount	Up to the balance amount	Up to the balance amount	Other amount**	

\* It is possible to select PLN 0 as the Daily Limit on Cashless Payment Transactions only when the Daily Limit on Cash Payment Transactions is also PLN 0 (the card is used only for cash deposits via the Cash Deposit Machine) – not applicable to the Card with EUR account.

\*\* Limit amount entered by the customer, minimum 100. The amount must be divisible by 100. For cash transaction limits, the limit amount must not exceed 50,000.

## II. Charge Cards and Credit Cards

1. Card Spending Limit – in the case of:
  - 1) Charge Cards – a renewable monthly limit up to which Payment Transactions with a Charge Card can be made within one Billing Cycle.
  - 2) Credit Cards – the maximum limit up to which the Credit Account may be charged due to the use of the Credit Card. The amount of the used up Card Spending Limit bears interest in accordance with the rules set out in these General Terms and Conditions of Payment Cards Issue and Usage.
2. Daily Limit on Cashless Transactions – Unused Card Spending Limit in PLN, including the daily limit on:
  - 1) Remote transactions – a Cashless Payment Transaction made on a remote basis, such as: a phone order, a postal order, an online order. The limit on remote transactions may not be higher than the Daily Limit on Cashless Transactions.
  - 2) Transactions made abroad – all Cashless Payment Transactions made in a currency other than PLN. The limit on transactions in a currency other than PLN may not be higher than the Daily Limit on Cashless Transactions.
3. Daily Limit on Cash Transactions – the maximum daily amount of Cash Transactions in PLN set by ING and the Client , including the daily limit on:
  - 1) Withdrawals made abroad – all Cash Payment Transactions made in a currency other than PLN. The limit on withdrawals in a currency other than PLN may not be higher than the Daily Limit on Cash Transactions.
4. Subject to item 5, the limits referred to in items 1, 2 and 3 may be changed via ING Business.

Table No. 2 – Limit Amounts in PLN

Daily Limit on Cashless Transactions	Daily Limit on Remote Transactions	Daily Limit on Transactions Made Abroad	Daily Limit on Cash Transactions	Daily Limit on Cash Withdrawals Made Abroad
0	0	0	0	0
1 000	1 000	1 000	1 000	1 000
2 500	2 500	2 500	2 500	2 500
5 000	5 000	5 000	5 000	5 000
10 000	10 000	10 000	10 000	10 000
25 000	25 000	25 000	25 000	Other amount*
50 000	50 000	50 000	50 000	
Other amount*	Other amount*	Other amount*	Other amount*	
Up to the balance amount	Up to the balance amount	Up to the balance amount		

\* Limit amount entered by the customer, minimum 100. The amount must be divisible by 100. For cash transaction limits, the limit amount must not exceed 50,000.

### III. Functionalities relating to the card service in ING Business System, broken down into:

1. **ING Business** for the company – users authorised by the company get full access to the System.
2. **ING Business Mobile** – selected functions of the System are available in the mobile app installed on devices
3. **ING Business Cards** – selected functions of the System are available for registered Card Users

	ING Business for the company	ING Business Mobile	ING Business Cards
Activating the Card and assigning the PIN code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Changing the PIN code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Card closing or stop-listing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Temporary card block	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ordering a card (all types)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Replacing a digital card with a physical version of the card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personalisation of the card ordered (only prepaid cards)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card transactions history	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
List of cards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Card details	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Confirming a 3D Secure transaction	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Downloading a bank statement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Subscribing to the dispatch of bank statements to a designated e-mail address	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Subscribing to the dispatch of notices of completed and rejected card transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Resigning from a card renewal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resuming a card (only prepaid cards)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Changing the form of credit card debt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Changing the phone number to 3D Secure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Changing the card distribution manner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Submitting an application for the activation of Apple Pay or Google Pay payments for the company	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing the Apple Pay/Google Pay tokens	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Changing the daily- and month transactional limits on the card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Turning on/turning off contactless payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Adding insurance with the card (only prepaid cards)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Changing the interest-free period on the credit card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Changing the credit card billing cycle	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previewing the card account balance, the credit card account balance or the prepaid card account balance*	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Changing the overdraft limit on the credit- or charge card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing the card Credit Limit (applying for a limit/changing the limit)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assigning a name to the card in the System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Generating a report in the System using the export templates	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Linking an FX account with a card with a PLN/EUR account	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adding a card to Apple Pay	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preview of digital cart data	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

\* in ING Business Cards except for cards with the account without the account balance preview