

## What is ING BankOnLine?

ING BankOnLine stands for free access – via the Internet – to your personal account, current account and / or savings account. ING BankOnLine has been designed for both individual clients and small businesses.

### What may you do with ING BankOnLine:

1. You may access your account 24/7;
2. You may make free transfers in to the accounts at ING Bank Śląski and other banks;
3. You may accumulate funds in the Open Savings Account (*Otwarte Konto Oszczędnościowe*) and invest your money in investment funds;
4. You may repay your credit card or obtain information about the limit used;
5. You may make FX transfers;
6. You may top up your mobile phone.

## Ordering and Activation

### ING BankOnLine may be activated:

- via the Internet,
- at the Bank's branch.

### If you have decided to activate the service via the Internet:

1. Send your application on the website [www.ingbank.pl/udostepnienie](http://www.ingbank.pl/udostepnienie)
2. You will receive by mail an envelope with a one-off activation code.
3. Call our Help-Line 0 801 601 607 to activate the service. Our consultants are at your disposal Monday through Friday from 7.30 to 19.00 and on Saturdays from 7.30 to 13.00.

### If you have decided to activate the service at the branch:

1. Sign the agreement at any Bank's branch.
2. You will receive the data necessary to activate the system:
  - **User ID** (*Identyfikator użytkownika*) stated in the personal account agreement,
  - an envelope with a **one-off activation code** (*Jednorazowy kod aktywacyjny*).

### How to activate the service:

You may find all technical and computer configuration details on our website: [www.ingbank.pl/pomoc](http://www.ingbank.pl/pomoc)

1. Prepare:
  - **User ID** – you have it in the account agreement (for the service activate at the branch) or it appeared on the screen during service activation via the Internet. Memorise it as you will need it log into the system;



Example: Should your password be: “ingbankonline” and should the system indicate the fields 2, 4, 5, 9 and 10 to fill in, then the letters: n, b, a, n and l should be entered only.

The screenshot displays the ING BankOnLine interface. At the top, there is the ING logo and the text 'ING BankOnLine'. Below this, a navigation menu includes 'Home page', 'Transfers', 'Accounts', 'Savings and investments', 'Cards', 'Loans', 'Contact', 'Applications', and 'bankujesz-kupujesz.pl'. A 'Welcome' message is followed by login information: 'Last logging: 2008-06-03 09:18 IP address: 10.87.121.241' and 'Failed logging: 2008-06-02 09:01 IP address: 10.87.121.241'. A 'Messages' section lists three messages from 03.06.2008. Below this, there are two tables. The first table, 'Current / personal account', shows details for 'KONTO Z LWEM Standard' with account number 27 1050 1243 1000 1050 0078 0078 and a balance of 10 000 117,62 PLN. The second table, 'Savings accounts', shows details for 'OKO w PLN (firma)' with account number 17 1214 1230 1670 0022 9055 1050 and a balance of 0,00 PLN. A promotional banner on the right says 'Bankujesz-kupujesz: coś extra za to, że jesteś z nami!'.

## Transfers

Via ING BankOnLine you may make transfers into:

- Accounts at ING Bank Śląski,
- Accounts at other banks, also abroad,
- Social Security Office accounts [Polish: ZUS],
- Revenue office accounts.

How to make a transfer:

1. From the upper menu choose Transfers bookmark.
2. From the left menu choose the New transfer option and then the transfer type.
3. In the Account to Debit field choose the account to be debited with the transfer amount.
4. Fill in all indicated fields – should you have any doubts, use the context help or contact our Help-Line.
5. Save the transfer order or select the Send option.

6. You are in the ING BankOnLine system. You may use all options shown in the bookmarks on the first screen.

ING BankOnLine

Settings | Security | Help | Print | Refresh

Home page | Transfers | Accounts | Savings and investments | Cards | Loans | Contact | Applications | bankujesz-kupujesz.pl | Exit

Welcome

Last logging: 2008-06-03 09:38 IP address: 10.87.121.241  
Failed logging: 2008-06-02 09:01 IP address: 10.87.121.241

**New transfer** [New transfer from template](#)

Debited account : KONTO Z LWEM Standard; 10 000 117,62 PLN  
KONTO Z LWEM Standard 14 5532 1214 1000 0023 0023 5532

Account recipient (26 digits): 86 0023 5532 1000 0023 0538 0023  
ING Oddział w Katowicach

Recipient's name and address : John English  
Happy Street  
Remain 115 characters.

Amount: 1 500,00 PLN

Title : Transfer  
Remain 132 characters.

Date of transfer (leave today's date to make transfer now): 2008-06-03

Save transfer | Send transfer | Save recipient

Should the transaction require authorisation, key in the Authorisation Code:

**Please enter authorisation code** (separate for each instruction, which requires authorisation), which you have just received from Bank:

- in the form of SMS (to mobile phone number given earlier)
- via HaloŚląski service (option available only to active Users of HaloŚląski service at 0 800 10 20 30 or +48 32 205 44 43)

Authorisation code:

Cancel | Send

Should the transaction not require authorisation, accept it by choosing the Send option.

**THIS TRANSACTION DOES NOT REQUIRE AUTHORISATION**

Please confirm transaction execution by pressing "Send"

To read more about the new authorisation method, go to: [ww.ingbank.pl/dodatkowaautoryzacja](http://ww.ingbank.pl/dodatkowaautoryzacja)

## Master transfers

This function is useful when you make frequent transfers to the same payee.

How to make a master transfer:

1. Fill in the Transfer form as if you were to make a transfer and choose the Save the Master Transfer option.
2. Key in the master transfer name.
3. Choose the group it will belong to.
4. Accept the transfer by choosing the Save the Master Transfer option.

Note: saving a master transfer does not mean that it is being sent!

**SAVE TEMPLATE**

**Model transfer name:**

**Group selection:**

If you want to send the transfer

1. From the upper menu select Transfers/ Master Transfers bookmark.
2. Select the group and indicate the relevant transfer.
3. Send your transfer.

Master transfers may be modified and deleted.

## FX transfers

A useful function if you wish to make one of the following operations:

- currency conversion – allows for currency conversion within accounts held by one client and for transfer between FX accounts maintained in the same currency,
- FX transfer – allows for payment of funds to an account with ING Bank Śląski, to another bank in Poland or any bank abroad,
- European transfer – allows for Euro transfers to the banks located in all the EU states, inclusive of Poland. In this case you need to indicate the beneficiary's account (IBAN format) and BIC (SWIFT) code of the bank to which the payment is addressed.

To convert the currency:

1. Select Transfers bookmark from the upper menu.
2. Select the Transfers option and then Currency Conversion from the left menu.
3. Indicate the debited account and choose the credit or debit amount.
4. Making a transfer by clicking the Send a Transfer button.

To make an FX transfer:

1. Select Transfers bookmark from the upper menu.
2. Select the Transfers option and then FX Transfer from the left menu. .
3. Fill in all the indicated fields – in case of any doubts use the context assistance or contact our Help-Line.
4. Make an FX transfer by clicking the Send a Transfer button. As for domestic transfers, it is possible to save the FX transfer and European transfer as a master FX transfer order with use of the option Save the Transfer.

Note: Saving a master FX transfer is not equivalent to its sending!

## Standing order

A useful function if you make on a regular basis transfers for the same beneficiary, to the same account and in the same amount.

How to define a standing order:

1. Select Transfers/ Standing Orders bookmark from the upper menu.
2. From the left menu select the New Standing Orders option.
3. Fill in all the indicated fields with relevant data in the part: Standing Order and Payment Plan.
4. Approve the standing order by clicking the Place an Order option.  
You may modify and delete standing orders.

## Transfers with deferred payment date

A useful function if you for example go away or you simply wish to place the transfer order with a future date.

How to make a transfer with deferred payment date:

1. Fill in the transfer form in the same way as for a standard transfer.
2. In the Date field enter the future date on which the transfer is to be executed.
3. Approve the transfer by selecting the Send option.

## Topping up a mobile phone

A function useful for the holders of pre-paid mobile phones (domestic operators only).

How to top up your mobile phone:

1. Select Transfers/ Topping up a mobile phone bookmark from the upper menu.
2. Select the account from which you want to top up you mobile phone.
3. Select the operator, give his number and choose how much you want to top up.
4. Approve the amount by selecting the Send option.

## Confirming the transaction

This function allows for checking the confirmation of a transaction made from a given account in the time interval defined by you.

How to confirm the transaction:

1. From the upper menu select Accounts bookmark and then History of Transactions from the left menu.
2. Define the period when you made the transaction to be confirmed with use of Previous and Next buttons.
3. Select the Data Extraction option.
4. Select the Confirmation option placed next to the transaction that you wish to confirm. The confirmation may be printed with use of the Print or Transfer to pdf option.



## Statements

This function provides access to current accounts (5-6 months backwards) and archival statements (as of 01.02.2003).

How to obtain a statement:

Select Accounts bookmark from the upper menu, then Current Statements or Archival Statements.

## Savings and investments

The system allows for depositing savings and managing investments.

You may open a new savings account or a new register for the mutual funds participant or invest funds accumulated in the accounts already held with the Bank.

## Credit Card Repayment

This function allows for repaying the credit card debt.

How to repay with a credit card?

1. Select Cards/ Credit Cards bookmark from the upper menu.
2. From the left menu select the Credit Card Repayment option and then decide if you want to repay the entire debt, the minimum amount or any amount.
3. Select the Send option.

## Assistance

You have blocked the system or forgotten your password?

1. Go to any branch of the Bank and place the instructions to unblock the system or file the unblocking request via the Bank's website [www.ingbank.pl/odblokowanie](http://www.ingbank.pl/odblokowanie). You will be able to unblock the access and redefine a password to the system as well as determine the mode for receipt of authorisation codes.
2. If you place the instructions to unblock the system in a branch, you will receive an envelope with a one-off activation code, with the use of which you will activate access via the Bank's website: [www.ingbank.pl/aktywacja](http://www.ingbank.pl/aktywacja).
3. If you file the unblocking request via the Bank's website, a package with a one-off activation code will be sent to your correspondence address. Then you should contact our Help-Line. The next step is to activate access to ING BankOnLine via the Bank's website: [www.ingbank.pl/aktywacja](http://www.ingbank.pl/aktywacja).