

DISCLOSURE POLICY OF ING BANK ŚLĄSKI S.A.
Principles of Communication of ING Bank Śląski S.A. with Clients

1. General Principles of Communication with Clients

Being a public trust organisation, ING Bank Śląski (“Bank”) pursues disclosure policy which consists in keeping an open and transparent line of communication with its clients and prospective clients.

In its communication to clients, the Bank applies the requirements of the provisions of law, in particular those relating to data confidentiality and security and abides by the Principles of Corporate Governance for Supervised Institutions, by ensuring for clients proper access to information about offered products, among other things.

2. Bank’s Communication with Clients

The Bank discloses the information as required by binding laws in line with deadlines arising under relevant provisions of law. The rules and deadlines for answering clients’ complaints are set forth in contractual provisions regarding individual products, binding upon the Bank and clients. For other matters, the rules and deadlines provided by the Bank on the website of ING Bank Śląski in the Notice Board tab: Complaints – information for clients, apply.

Clients may ask questions concerning Bank’s offer via contact channels indicated on the Bank’s website in the Contact tab. The Bank responds to the received inquiries immediately. The maximum response deadline is 30 days. If the nature of the issue entails extension of the said period, the Bank will inform the concerned party thereof.

3. Communication with Clients

Moreover, the Bank uses the following channels to communicate with clients:

- Bank’s websites;
- Internet & mobile banking systems;
- marketing information carriers at branches;
- mail, telephone, e-mail, text-messaging and personal contact with Bank representatives.
- wide-coverage media; and
- social media.

The Bank’s website is the basic source of information about the Bank where it publishes all the documents required under provisions of law as well as other materials.

4. Adopting and Amending Disclosure Policy

This Disclosure Policy is implemented by the Bank Management Board resolution.

The amendments hereto can be made only by way of Bank Management Board resolution.