

**Message for the Users
of the internet
banking System**

effective from 11th December 2024



Table of contents

Types of payment accounts in the internet banking System	3
Definitions of terms	3
Technical requirements	4
Security key standard	4
Functionality of the internet banking System	5
Functionality of the internet banking System for a child aged 6 to 13	11
Online banking System functionality that is not available for users without personal identity verification	12
Other instructions processing mode in the internet banking System	14
List of instructions made via helpline approved with the authorisation code	14
Online banking System certification	15
Chat in the internet banking System	15
Archive usage principles	15

Types of payment accounts in the internet banking System

The internet banking System (the system) is provided to persons with rights to payment accounts, such as:

- **Personal account in PLN or in foreign currencies** – within the meaning of the *General terms and conditions of rendering services by ING Bank Śląski S.A. as part of maintaining payment accounts for natural persons.*
- **Primary payment account** – as provided for in the *General terms and conditions of rendering services by ING Bank Śląski as part of maintaining payment accounts for natural persons.*
- **Savings account in PLN or in foreign currencies** – within the meaning of the *General terms and conditions of rendering services by ING Bank Śląski S.A. as part of maintaining payment accounts for natural persons.*

No payment account is required, if the internet banking System is provided under a Framework Agreement on using the internet banking System (Framework Agreement).

Definitions of terms

Bank – ING Bank Śląski S.A. (us)

Moje ING – a system version for users. It is available via a web browser in the RWD technology on all devices (computer, smartphone and tablet)

Moje ING mobile – a mobile application version for smartphones for users

User – an entity within the meaning of § 1 ust. 61) of the *General terms and conditions of rendering ING Bank Śląski S.A. internet banking System services*

When we refer to a bank outlet in the Message in regard to a specific activity – you will find the information on the outlets in which we perform the individual activities in the List of activities performed in the bank outlets and on our bank's helpline. [The list](#) is available on the table board in our bank outlets and on our website.

Technical requirements

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

The internet banking System Moje ING

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

Web browser	Minimal version
Mozilla Firefox	119+
Google Chrome	119+
Safari	16+
Microsoft Edge	119+

Mobile application for the phone Moje ING mobile

Operating system	Minimal version
iOS	15.0+
Android	9.0+

The mobile app is available in Google Play and App Store

File formats in the electronic safe

doc, docx, xls, xlsx, pdf, txt, csv, bmp, gif, png, jpg, jpeg, tiff, tif, ppt, pptx, odt, ods, odp

Security key standard

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

In special cases, for security reasons, the Bank may prevent the use of a specific type of key.

Functionality of the internet banking System

Accounts and savings	Moje ING	Moje ING mobile
Current balance	✓	✓
Post-transaction balance	✓	✓
View of: history of transactions, pending transactions, blockades	✓	✓
Aggregate history of personal accounts (account card history included), primary payment accounts, savings accounts, accounts of prepaid and virtual cards, and a renewable loan	✓	✓
Transaction confirmation	✓	✓
Bank statement and bank statement export in PDF/MT940 format	✓	✓
Downloading a list of transactions in PDF or CSV format	✓	✓
Opening of a personal account in PLN with the option to order a payment card	✓	✓
Opening of a personal account in EUR with the option to order a payment card and a personal account in USD/GBP	✓	✓
Opening of a primary payment account with an option of ordering a payment card	✓	✓
Entering into an insurance agreement offered with: the personal account in PLN, primary payment account, Open Savings Account in PLN, and opting out from the insurance	✓	✓
Changing the personal account in PLN and the primary payment account offer	✓	✓
Opening a savings account (including the Smart Saver, the Individual Pension Security Accounts), the term deposit	✓	✓
Closing of a savings account and term deposit	✓	✓
Granting/ revoking a power of attorney	✓	✓
Closing of a personal account with the exception of the following accounts: – with an unsettled debit card transaction, with a serviced seizure – designated for repayment of credit facilities with collateral, cash loans for two borrowers, revolving cash loans and overdraft facilities in a shared account, accounts for minor and legally incapacitated persons. For an account designated for repayment of other credit facilities – it is required to change the cash loan repayment mode/ close the overdraft facility in Moje ING or in a bank outlet performing the activity	✓	✓
Payment orders	Moje ING	Moje ING mobile
PLN transfer into own accounts and any account in Poland	✓	✓
FX transfer	✓	✓
Currency translation between own accounts	✓	✓
Transfer from a credit card	✓	✓
PLN transfer to the accounts of the Social Insurance Institution (ZUS), Tax Office (US) or other tax authorities	✓	✓
Charity transfer	✓	✓
Phone transfer	✗	✓
A transfer as part of the “Płać z ING” service	✓	✓
Transfer in response to a BLIK request	✗	✓
Quick transfer- PLN transfer to one's own account without logging into the mobile application	✗	✓

Payment orders	Moje ING	Moje ING mobile
Placing consent to debiting the account under a direct debit	✓	✓
Overview and withdrawal of consents to debiting the account under a direct debit Overview of transactions processed under a direct debit, cancellation of an (unprocessed) transaction and an instruction for a refund of the amount of the (processed) transaction under a direct debit	✓	✓
Telephone top-up	✓	✓
Game and multimedia codes top-up	✓	✓
Standing order set-up, modification, cancellation	✓	✓
Saving beneficiaries and a transfer to the predefined beneficiary	✓	✓ beneficiaries only

Investments	Moje ING	Moje ING mobile
Overview of investment assets	✓	✓
Overview of registers and pending orders	✓	✓
Purchase/ conversion/ repurchase of investment fund units	✓	✓
Investment profile check	✓	✓
Conclusion of an agreement on provision of the services of accepting and transmitting the orders to buy or buy back titles in collective investment schemes (so-called intermediation agreements)	✓	✓
Aggregate history of orders and transactions for open-end mutual funds	✓	✓
Presentation of history of processed transactions on a quote chart of the fund held	✓	✓
Set-up and cancellation of an Investment Term Deposit (ILT)	✓	✓
Opening and service of the brokerage account	✓	✓
Set-up of a term deposit with a fund	✓	✓
Opening of an Individual Pension Security Account (IKE ING)	✓	✓
Opening of an Individual Retirement Protection Account (IKZE Inwestycyjne)	✓	✓
Purchase/ conversion/ change of units of Goldman Sachs Mutual Funds under IKE ING and IKZE Inwestycyjne	✓	✓
Granting/ revocation of powers of attorney to open-ended mutual funds	✓	✓
Regular investment service with a capital accumulation simulation	✓	✓
Aggregate purchase/ redemption of participation units	✓	✓
Grouping of open-end funds into portfolios (also for IKE ING and IKZE Inwestycyjne funds) together with presentation and service (only for mutual funds in PLN)	✓	✓
Placing consent to receiving electronic confirmations from mutual funds	✓	✓
Disabling overview of the registers with zero assets	✓	✓
Presentation of funds quotes along with charts	✓	✓
Presentation of given fund gains and losses	✓	✓
Presentation of all investment costs before purchase	✓	✓
Presentation of funds and structured deposits in correspondence with knowledge, experience, financial situation, risk tolerance and investment goal	✓	✓
Confirmation of mutual funds order	✓	✓

Investments	Moje ING	Moje ING mobile
Overview of investment insurance assets	✓	✓
Overview of investment insurance profits and losses plus charts	✓	✓
Redemption of closed-end investment fund certificates (in an emergency path)	✓	✓
Cards	Moje ING	Moje ING mobile
PIN set-up for and activation of a payment card to the account, or a credit or prepaid card	✓	✓
Stoplisting of a payment card to the account, or of a credit or prepaid card	✓	✓
Change of transactional limits for the payment card to the account or the prepaid card	✓	✓
Change of transactional limits for the credit card	✓	✓
Credit card debt repayment	✓	✓
Pay in instalment service for credit card	✓	✓
Credit cards – card details, authorisations, transactions made and limit utilised	✓	✓
Credit card balance preview before logging (amount- or percentage-based display)	✗	✓
Overview of transactions for credit cards	✓	✓
Credit card billing cycle change	✓	✓
Service of automated credit card repayment	✓	✓
Ordering an additional credit card	✓	✓
Ordering of a payment card to the account	✓	✓
Ordering of Mastercard prepaid card	✓	✓
Ordering of a virtual ING Visa card	✓	✓
Ordering of a My ING Visa payWave card	✓	✓
Change of the Visa payWave card image	✓	✓
Replacing a debit or credit card	✓	✓
Enabling/ disabling contactless mobile phone payments for the Visa payWave card	✓ disabling option only	✓
Activation of the package of cash withdrawals for the Visa payWave card and enabling/ disabling automatic package activation renewal	✓	✓
Details of payment cards to the account and prepaid cards	✓	✓
Insurance waiver for the payment card to the account	✓	✓
Enabling/ disabling the contactless functionality for the payment card to the account	✓	✓
Enabling/ disabling the contactless functionality for the credit card	✓	✓
Blocking and unblocking of the payment card to the account and the prepaid card	✓	✓
Blocking and unblocking of the credit card	✓	✓
Attaching/ detaching the personal account in EUR, USD or GBP to/from the Visa payWave card	✓	✓
Service for cards added to Google Pay (card removal, temporary blocking and unblocking)	✓	✓
Addition of Visa payWave card and credit cards for clients to Apple Pay	✗	✓ iOS

Cards	Moje ING	Moje ING mobile
Service for cards added to Apple Pay (card removal, temporary blocking and unblocking)	✓	✓
Service for cards added to Garmin Pay (card removal, temporary blocking and unblocking)	✓	✓
Activation of contactless payments with phone for a prepaid Mastercard card for a child from 6 to 13 years of age	✓	✓
Support for contactless payments with the phone of a child from 6 to 13 years of age (blocking, unblocking, resignation)	✓	✓
Confirmation of adding a card to mobile wallets Apple Pay, Google Pay, Garmin Pay	✗	✓
Closing of debit cards	✓	✓
Shipment with your card – information about the status of cards delivery	✓ n/a Platinum credit card and Visa Infinite	✓ n/a Platinum credit card and Visa Infinite
List preview your card for e-commerce	✓	✓
Visa Mobile service activation	✗	✓
Manage Visa Mobile service (adding and removal cards and setting card as default to Visa Mobile payments)	✓	✓
Disabling Visa Mobile service	✓	✓
Confirming Visa Mobile payment	✗	✓
Closing the main and additional credit card by the Account Owner and closing the additional card by the Additional card user.	✓	✓
Closing of prepaid cards	✓	✓
Blocking / unblocking payments for subscriptions - maximum five locks for each selected card	✓	✓

Credit facilities	Moje ING	Moje ING mobile
Preview of history of repayments and repayment schedule	✓	✓
Filing credit card application and conclusion of a credit card agreement	✓	✓
Filing cash loan application and conclusion of a cash loan agreement	✓	✓
Filing overdraft application and conclusion of an overdraft agreement	✓	✓
Filing an application and conclusion of an annex to the agreement – overdraft/ credit card limit increase, change of account for loan repayment	✓	✓
Cash loan or mortgage facility repayment/prepayment	✓	✓
Consolidation of credit facilities from other banks	✓	✓
Real property insurance with NN for mortgage facilities – basic package and extended package	✓	✓
Grace period for mortgage facility waiver	✓	✓
Providing documents confirming the fulfillment of the condition of the mortgage contract	✓	✓
Preview of the conditions for the mortgage loan agreement (only for loans fully disbursed)	✓	✓
Launching the next tranche of the mortgage loan	✓	✓
Extension of the construction period and the delivery date for the notarial deed for a mortgage loan	✓	✓
Shortening mortgage's credit period	✓	✓

Finance management-assisting services	Moje ING	Moje ING mobile
Categorization of transactions and category management (change, split categories)	✓	✓
Analysis of expenses	✓	✓
Setting up, editing, removing the budget (monthly spending limit)	✓	✓
Setting up/ editing/ cancelling the savings goal, transactions from/ to this goal, goal history with post-transaction balance	✓	✓
Overview, management and planning of future transactions	✓	✓
Financial month - monthly summary of your finances	✓	✓
Money Coach	✓	✓
Other	Moje ING	Moje ING mobile
System access activation	✓	✓
Check of the register of operations made in the System	✓	✓
System access blocking	✓	✓
Unlocking access to the system	×	✓
Blocking/ unblocking of account access in the System	✓	✓
Change of System password	✓	✓
PIN set-up for the mobile application	✓	✓
Change of authorisation data	✓	✓
Daily online payment limit	✓	✓
Complaint filing	✓	✓
Preview messages from the bank	✓	✓
Chat – a form of communication with the Bank	✓	✓
My documents – service of storage of electronic documents/files, including the electronic system for correspondence delivery. <small>When saving the file in HEIC format, it will be converted automatically to JPG format.</small>	✓	✓
User data change/ confirmation	✓	✓
Account balance preview before logging - as amount or percentage	×	✓
Account number dispatch by a text message or e-mail	×	✓
Option to download/ save/ send PDF files by e-mail	×	✓
Receipt saving option	×	✓
Preview of agreements for the products set up in Moje ING	✓	✓
Adding/ removing a device to/ from the list of trusted mobile devices	✓	✓
Push notifications	×	✓
Logging with biometric features	×	✓
Presentation of information about attachments to accounts	✓	✓
Account/ credit/ cash loan/ term deposit facility banking reference	✓	✓
Add an account from another bank – available for adults who have full capacity to perform acts in law	✓	✓

Other	Moje ING	Moje ING mobile
Payment initiation service with another payment service provider - available for accounts added by the user as part of the service add an account from another bank	✓	✓
Family 800+ application	✓	✓
Good Start benefit application	✓	✓
Access to mojeID - an online identity verification service	✓	✓
Data transfer request - eID	✓	✓
Application for the registration of a sole proprietorship in the Central Registry and Information about Business Activities (CEIDG)	✓	✓
ID card stoplisting	✓	✓
Downloading of Discount codes	✓	✓
The use of Moje ING within the Węzeł Krajowy for: ePUAP identification and authentication, authorisations related to the use of the trusted profile, confirmation of the trusted profile	✓	✓
Salary transfer instruction	✓	✓
FX Platform - currency exchange service	✓	✓
BIK Raports and Alerts - order	✓	✓
Preview of the account/ accounts or credit card/ cards balance on Apple Watch (as percent or amount)	✗	✓
<small>The function is available after activation of Moje ING mobile application in your telephone and setting the preview of the account/accounts and credit card/cards balance on the screen before logging.</small>		<small>iOS</small>
Launching Autopay service provided by Blue Media SA and the option of launching a direct debit for providing this service	✓	✓
Payments for parking and transport tickets	✗	✓
Widget - view your account balance on your phone (in the pre-set percentage)	✗	✓

BLIK	Moje ING	Moje ING mobile
BLIK activation and enabling/ disabling a BLIK code download before logging	✗	✓
BLIK debit transaction processing	✗	✓
Processing of a BLIK transaction from the beneficiary	✓	✓
BLIK credit transaction processing - CDM deposits	✗	✓
BLIK details	✓	✓
BLIK deactivation	✓	✓
Account and limit change for BLIK	✓	✓
Adding/ deleting a phone number for receiving BLIK transfers	✓	✓
Request for a BLIK transfer	✗	✓
BLIK contactless payments activation	✗	✓
BLIK contactless payments service (deactivating, blocking, unblocking)	✓	✓
Manage the application;s access to contacts on the phone within BLIK Transfers	✓	✓
Manage the application's access to contacts on the phone within BLIK Transfers	✓	✓

Parent panel for a child aged between 6 and 13	Moje ING	Moje ING mobile
Management of requests (preview / acceptance / rejection)	✓	✓
Changing a child's personal data	✓	✓
Changing a child's authorisation data	✓	✓
Checking the register of operations performed in the child's System	✓	✓
Blocking access to the child's System	✓	✓
Changing the password to access the child's System	✓	✓
Changing PIN for a child's mobile application	✓	✓
Activation of BLIK	✓	✓
Deactivation of BLIK	✓	✓
Adding/ deleting a phone number for receiving BLIK Transfers by a child	✓	✓
Managing your child's trusted browsers	✓	✓
Managing your child's trusted mobile devices	✓	✓

Functionality of the internet banking System for a child aged 6 to 13

Accounts and savings	Moje ING	Moje ING mobile
Information on the current balance	✓	✓
Balance available after each transaction	✓	✓
Preview: transaction history, pending transactions, blockades	✓	✓
Summary history of savings and checking accounts basic payment account, savings accounts, prepaid card accounts	✓	✓

Payment orders	Moje ING	Moje ING mobile
Request to the parent to send a transfer in Polish zloty to own accounts and to any account in the country	✓	✓
Request to a parent for a BLIK Phone Transfer	×	✓
Request to a parent for transfer to prepaid card, account and savings*	✓	✓

Cards	Moje ING	Moje ING mobile
Information on prepaid cards held	✓	✓
Request to a parent to enable contactless phone payments for prepaid card Mastercard*	✓	✓

Financial management support services	Moje ING	Moje ING mobile
Transactions categorisation and category management (change, breakdown of categories)	✓	✓
Creation/ editing/ deletion of a savings target, transactions from/ to the target, target history with balance after transaction	✓	✓

Other	Moje ING	Moje ING mobile
Logging with biometric features*	×	✓
Blocking access to the System	✓	✓
Assigning a PIN code to the mobile application during the System Activation process	×	✓
Preview of account balance (amount or percentage) before logging*	×	✓
Sending account number by text message or e-mail	×	✓
System activation	✓	✓
Push notifications*	×	✓
Preview of account balance(s) or prepaid card(s) on the Apple Watch (as a Widget - preview of account balance in a pre-defined percentage on the phone dashboard)*	×	✓
Adding a device to the list of trusted mobile devices (as part of the System Activation process)	×	✓

BLIK	Moje ING	Moje ING mobile
Consent to access contacts on the mobile	✓	✓
Details of BLIK Mobile Phone Transfers	✓	✓
Deactivation of BLIK Phone Transfers	✓	✓

* Functionality available to a child aged 6 to 13 can turn on and off independently.

Online banking System functionality that is not available for users without personal identity verification

- setting up an trusted profile
- filing an application as part of the Family 800+ programme
- filing an application for a benefit under the Good Start programme
- filing an application for the registration of a sole proprietorship in the Central Registry and Information about Business Activities (CEIDG)
- opening a sole proprietor account by client
- signing a cash loan agreement (not applicable to users who entered into the online banking agreement after 20 May 2013 and users who entered into the Framework Agreement)
- examining the investment profile
- entering into an agreement on provision of the services of accepting and transmitting the orders to buy or buy back titles in collective investment schemes (so-called intermediation agreement)
- acquisition/ conversions/ redemption of participation units in mutual funds (also as part of ING Individual Pension Account, or ING IKE)
- opening a fund-linked term deposit, IKE ING
- access to mojEID – an online identity verification service
- data transfer request – eID

BLIK Mobile Platform

Transactions available in BLIK:

- BLIK transaction
- BLIK transaction from the beneficiary
- BLIK contactless transaction
- Phone transfer

Instructions processed based on the mobile device identification

Display of a BLIK code without logging into the mobile application and its use to make a payment transaction. The option is available for one user only on a device added to the list of trusted mobile devices.

Every cashless transaction with BLIK code (domestic payment transactions) at POS with value equal or more than 50 PLN is authorised with a "Confirm" button and PIN code for the mobile application.

Cashless transactions with BLIK code (domestic payment transactions) at POS less than 50 PLN are authorised with a "Confirm" button or with a "Confirm" button and PIN code for the mobile application.

BLIK contactless transactions (domestic and abroad payment transactions) at POS are authorised by unblocking the phone (by PIN code, fingerprint, facial recognition or symbol)

Available daily limits as part of BLIK service

All transactions with BLIK code (online-, cash- and POS transactions):

PLN 0, PLN 200, PLN 500, PLN 1 000, PLN 2 000, PLN 3 000, PLN 4 000, PLN 5 000, PLN 10 000

- BLIK transactions, BLIK transactions from the recipient – online:
PLN 0, PLN 200, PLN 500, PLN 1 000, PLN 2 000, PLN 3 000, PLN 4 000, PLN 5 000, PLN 10 000
- BLIK cash transactions:
PLN 0, PLN 200, PLN 500, PLN 1 000, PLN 2 000, PLN 3 000, PLN 4 000, PLN 5 000, PLN 10 000

BLIK contactless payments:

- domestic: 0 PLN, 200 PLN, 500 PLN, 1 000 PLN, 2 000 PLN, 3 000 PLN, 4 000 PLN, 5 000 PLN, 10 000 PLN, 50 000 PLN
- abroad: 0 PLN, 200 PLN, 500 PLN, 1 000 PLN, 2 000 PLN, 3 000 PLN, 4 000 PLN, 5 000 PLN, 10 000 PLN, 50 000 PLN

BLIK phone transfers:

- limit of a single phone transfer: 0 PLN, 500 PLN, 1 000 PLN
- limit of a single transfer upon request: 0 PLN, 500 PLN, 1 000 PLN
- daily limit of phone transfers: 0 PLN, 1 000 PLN, 2 000 PLN
- daily limit of transfers upon request: 0 PLN, 1 000 PLN, 2 000 PLN

Limits apply to customers from 18 years old.

For customers between 13 and 17 years old the limits remain unchanged and are:

- limit of a single phone transfer: 500 PLN
- limit of a single transfer upon request: 500 PLN
- daily limit of phone transfers: 1 000 PLN
- daily limit of transfers upon request: 1 000 PLN

Other instructions processing mode in the internet banking System

Instructions and orders concerning mutual funds

from 9:00 am to 7:15 pm on any business day are forwarded by the Bank to mutual funds on the same day at 7.15 pm

from 7:15 pm on any business day D until 9:00 am on the following business day (D+1) are forwarded by the Bank to mutual funds on D+1

on Saturday and non-business days are forwarded by the Bank to the mutual funds at 9:00 am on the first business day following a non-business day

Regular Investment Instructions are effected every business day, from Monday to Friday, at 10.00 am. If there are no funds available in the account, the next attempt to generate a purchase order is made at 4:00 pm and 6:00 pm.

All Goldman Sachs Funds and ING Core Fund Account purchases are made as a Direct Deposit. A transfer for purchasing units of mutual funds, including a Direct Deposit in the case of the Goldman Sachs Mutual Funds processed via the internet banking System is a transfer into an account of the fund and is processed in accordance with the transfer processing rules applicable at ING Bank Śląski S.A.

Opening of a personal account, savings account and term deposit

They are processed based on the technical capabilities of the Bank's IT system, however, not later than on the third business day counted from the instruction date.

Closure of a personal account in PLN, savings account in PLN/EUR/USD/GBP

They are processed based on the technical capabilities of the Bank's IT system, however, not later than on the next business day counted from the instruction date.

Closure of the Individual Retirement Security Account

Until 7:00 a.m. from Monday to Friday processed on the same day

after 7:00 a.m. from Monday to Friday, on Saturdays and non-working days carried out on the next business day

List of instructions made via helpline approved with the authorisation code

Placement of the following instructions by phone at 32 357 00 69: unblocking a card, temporary blocking of a card, enabling/disabling the contactless functionality for a card, change of transactional limits for a card, ID stoppage, removing a store/ browser from purchases without a BLIK code, change of the account for BLIK service, change of limits on BLIK payments for adult users, unblocking BLIK contactless payments, setting or removing a daily limit on transactions, is carried out by providing by the user such an instruction together with SMS code to the employee of the Bank, if the process requires it. The customer will receive the SMS code indicated above from the Bank to the phone number for authorization in the Internet banking System.

Online banking System certification

Entrust company is the issuer of the certificate for the online banking System.

Chat in the internet banking System

Chat is open from Monday to Friday, from 8:00 to 22:00 hours and on Saturday, 08:00 to 16:00 hours.

Archive usage principles

1. With the Archive, the user has access, upon closure of the internet banking System, to the documents saved in the electronic system for mail delivery.
2. To log in to the Archive, the user first has to provide us with their data which they will use to log in – the e-mail address and authorisation telephone number. The user may forward the data when closing the internet banking System. After access to the System has been closed, it will be possible to give the data only in a bank outlet performing the activity.
3. The user logs in to the Archive at the website login.ingbank.pl/archiwum using the formerly provided e-mail address and the one-off password sent to the authorisation telephone number.
4. The user may block access to the Archive after login into it with the Block button. Access to the Archive may also be blocked for the same reasons as applicable to the Online Banking System.
5. The instruction to unblock the Archive or change the Archive login data will only be accepted from the user in a bank outlet performing the activity.

