

Message for the Users of the internet banking system

Effective from 12 December 2025

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Types of payment accounts in the internet banking system

Clients who have access to one of the following payment accounts may use the internet banking system:

- Savings and settlement account in Polish zlotys (PLN) or in another currency,
- Primary payment account,
- Savings account in Polish zlotys (PLN) or another currency.

Definitions of the accounts are provided in the General Terms and Conditions of Providing Services by ING Bank Śląski S.A. as part of Maintaining Payment Accounts for Natural Persons. You do not need to have a payment account if access to the internet banking system arises from a separate framework agreement.

Definition of terms

- Bank, we ING Bank Śląski S.A.
- Moje ING, System our internet banking system, which you can use on a computer, smartphone, or tablet
- Moje ING mobile, Moje ING application the mobile version of Moje ING designed for mobile devices
- **SBI Terms and Conditions** Terms and Conditions on the provision of services through the internet banking system of ING Bank Śląski S.A.
- User a person who uses the System in accordance with the SBI Terms and Conditions

Definitions of terms are provided in the SBI Terms and Conditions.

If a message refers to a bank outlet, the details on where a given matter can be handled can be found:

- in the List of activities performed at outlets and via the helpline,
- on notice boards in outlets,
- and on our website.

Technical requirements

For the System to function properly, your device must meet the following technical requirements.

Moje ING internet banking system

| Operating system | Minimum version |
|------------------|-----------------|
| Apple OS X | 10.15+ |
| Windows | 10+ |
| Web browser | Minimum version |
| Mozilla Firefox | 119+ |
| Google Chrome | 119+ |
| Safari | 16+ |
| Microsoft Edge | 119+ |

Moje ING mobile application

| Operating system | Minimum version |
|------------------|-----------------|
| iOS | 16.0+ |
| Android | 10.0+ |

The mobile application is available in Google Play and the App Store.

The internet banking system functions correctly only on stable operating systems.

We do not recommend using it on test versions of operating systems (such as alpha or beta releases).

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File formats supported 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, we may prevent the use of a specific type of key.

Functionality of the internet banking system

| Accounts and savings | Moje ING | Moje ING mobile |
|--|----------|-----------------|
| Information on the current balance | ② | ② |
| Balance available after each transaction | ② | ② |
| Viewing: transaction history, pending transactions, blocks | ② | ② |
| Aggregate history of savings and settlement accounts (account card history | | |
| included), primary payment accounts, savings accounts, accounts of prepaid | | |
| and virtual cards, and a renewable loan | | |
| Transaction confirmation | • | ② |
| Statements and export of statements in PDF/MT940 format | ② | ② |
| Downloading a transaction list in the PDF, CSV format | ② | Ø |
| Opening of a savings and settlement account in PLN with the option to order a payment card | • | • |
| Opening of a savings and settlement account in EUR with the option to order | | |
| a payment card and a savings and settlement account in USD/GBP | ② | Ø |
| Opening of a primary payment account with an option of ordering a paymen | t | |
| card | • | • |
| Entering into an insurance agreement offered with: the savings and | | |
| settlement account in PLN, primary payment account, Open Savings Account | | |
| in PLN, and opting out from the insurance | | |
| Changing the savings and settlement account in PLN and the primary | | |
| payment account offer | | |
| Opening a savings account (including the Smart Saver, the Individual Pension | 3 | |
| Security Accounts), the term deposit | | |
| Closing of a savings account and term deposit | | ② |
| Granting / revoking a power of attorney | ② | Ø |
| Closing of a savings and settlement 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 fo two borrowers, revolving cash loans and overdraft facilities in a shared account, accounts for minor and legally incapacitated persons. For an account designated for the 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. | Ø | |

| Payment orders | Moje ING | Moje ING mobile |
|--|----------|-----------------|
| PLN transfer into own accounts and to any account in the country | • | • |
| Foreign currency transfer | ② | • |
| Currency translation between own accounts | ② | • |
| Transfer from a credit card | ② | • |
| Transfer in PLN to the accounts of the Social Insurance Institution, Tax Office, and other tax authorities | • | • |
| Transfer to charity | ⊘ | • |
| Transfer to a phone | 8 | • |
| Transfer within the "Pay with ING" service | ② | • |
| BLIK request transfer | × | • |
| Quick transfer – a PLN transfer to one's own account without logging into the mobile application | 8 | • |
| Giving consent to have the account charged under a direct debit | ② | • |
| Review and withdrawal of consent to have the account charged under a direct debit Overview of transactions executed under a direct debit, | • | • |
| cancellation of a (not yet processed transaction and an instruction for a refund of the amount of the (processed) transaction under a direct debit | • | • |
| Phone top-up | • | • |
| Game and multimedia codes top-up | • | • |
| Submitting/changing/cancelling a standing order | • | • |
| Setting/changing the default account for transfer | • | • |
| Investments | Moje ING | Moje ING mobile |
| Displaying investment assets | Ø | • |
| Displaying registers and pending orders | Ø | • |
| Purchase / conversion / repurchase of investment fund units | Ø | • |
| Investment profile check | Ø | • |
| Entering into an agreement on the provision of the services of accepting and transmitting the orders to buy or buy back titles in collective investment schemes (so-called intermediation agreement) | • | • |
| Collective history of orders and transactions for open-end investment funds | ② | • |
| Displaying history of completed transactions on the chart of the quotations of the owned fund | • | • |
| Opening and closing of an Investment Term Deposit Account (ILT) | ② | • |
| Opening and handling of a brokerage account | Ø | • |

| Investments | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Opening of a Deposit Account with a Fund | • | • |
| Opening of an Individual Pension Account (IKE ING) | • | • |
| Opening of an Individual Retirement Security Account (Investment IKZE) | • | • |
| Acquisition / conversion / exchange of Goldman Sachs Investment Fund Units under the ING IKE and Investment IKZE | • | • |
| Granting / revoking a power of attorney for Open-End Investment Funds | • | • |
| Regular investment service with a capital accumulation simulation | • | • |
| Collective purchase / repurchase of units | • | • |
| Grouping open-end funds into portfolios (also applicable to ING IKE and Investment IKZE funds), with display and management (available only for funds denominated in PLN) | • | • |
| Setting up consent to receive electronic confirmations from investment funds | • | • |
| Hiding registers with zero amounts of assets | • | • |
| Displaying fund quotations with charts | • | • |
| Displaying profits and losses for a given fund | • | • |
| Displaying full investment costs before purchase | • | • |
| Displaying funds and structured deposits in line with knowledge, experience financial standing, risk tolerance, and investment goal | • | • |
| Confirmation of order placement for investment funds | • | • |
| Displaying investment insurance assets | ② | • |
| Displaying profits and losses for investment insurance, including charts | • | • |
| Redemption of investment certificates of closed-end investment funds (via emergency procedure) | • | • |

| Cards | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| PIN code set-up for and activation of a debit card, a credit card, or a prepaid card | • | • |
| Changing the PIN code for a debit card, a credit card, or a prepaid card | ② | 0 |
| Blocking a debit card, a credit card, or a prepaid card | • | 0 |
| Changing limits for transactions made with a debit card or a prepaid card | • | 0 |
| Changing limits for transactions made with a credit card | • | 0 |
| Credit card debt repayment | • | • |
| "Convert to Instalments" service for credit cards | • | • |
| Credit cards – information on the card, authorisations, executed transactions, utilised limit | • | • |

| Cards | Moje ING | Moje ING mobile |
|---|----------------|-----------------|
| Viewing the credit card status before logging in (as an amount or percentage) | 8 | • |
| List of transactions for credit cards | • | • |
| Changing the credit card billing cycle | • | • |
| Handling of automatic credit card repayment | • | Ø |
| Ordering an additional credit card | • | • |
| Ordering a debit card | • | Ø |
| Ordering a Mastercard prepaid card | • | • |
| Ordering an ING Visa virtual card | • | • |
| Ordering a Moja Karta ING Visa contactless card | • | • |
| Changing the design of a Visa contactless card | • | • |
| Enabling / disabling contactless payments by phone for Visa contactless card | disabling only | • |
| Activation of the cash withdrawal package for the Visa contactless card and enabling/disabling automatic package activation for subsequent validity periods | • | • |
| Information on held debit cards and prepaid cards | • | • |
| Resignation from insurance linked to a debit card | • | • |
| Enabling / disabling contactless functionality on a debit card | • | • |
| Enabling / disabling contactless functionality on a credit card | • | • |
| Blocking and unblocking a debit card or a prepaid card | • | • |
| Blocking and unblocking a credit card | • | • |
| Linking/unlinking a savings and settlement account in EUR/USD/GBP to the Visa contactless card | • | • |
| Managing cards added to Google Pay (deletion, temporary blocking, unblocking) | • | • |
| Adding a Visa contactless card and credit cards for retail clients to Apple Pay | 8 | iOS |
| Adding a Visa contactless card for retail clients to Google Pay | 8 | Android |
| Managing cards added to Apple Pay (deletion, temporary blocking, unblocking) | • | • |
| Managing cards added to Garmin Pay (deletion, temporary blocking, unblocking) | • | • |
| Activation of contactless mobile payments for a child's Mastercard prepaid card (for children aged 6 to 13) | • | • |

| Cards | Moje ING | Moje ING mobile |
|---|--|--|
| Management of a child's contactless mobile payments (for children aged 6 to 13) – blocking, unblocking, cancellation | • | • |
| Confirmation of adding the card to an external wallet Apple Pay, Google Pay, Garmin Pay | 8 | • |
| Closure of debit cards | Ø | Ø |
| Shipment with your card – information about the delivery status of your card shipment | Not applicable to the Platinum Credit Card and Visa Infinite | Not applicable to the Platinum Credit Card and Visa Infinite |
| Viewing the list of "Your Card on the Internet" | Ø | Ø |
| Activation of the Visa Mobile service | 8 | Ø |
| Management of the Visa Mobile service (adding and removing cards, and setting a default card for Visa Mobile payments) | • | • |
| Deactivation of the Visa Mobile service | ② | Ø |
| Confirming Visa Mobile payments | 8 | Ø |
| Closure of the primary and additional credit card by the Account Holder, and closure of the additional card by the Additional Card User | • | • |
| Closure of prepaid cards | ② | Ø |
| Blocking / unblocking subscription payments – up to five blocks per selected payment card | • | 0 |

| Loans | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Viewing the repayment history and the repayment schedule | ② | ② |
| Submission of an application and conclusion of an agreement for a credit card | • | • |
| Submitting an application and concluding a loan agreement | ② | ② |
| Submitting an application and concluding an overdraft agreement | ② | ② |
| Submitting an application and signing an annex to the agreement – increasing the overdraft/credit card limit or changing the repayment account for the loan | • | • |
| Repayment / overpayment of a cash loan or a mortgage product | Ø | ② |
| Consolidation of loans with other banks | ② | ② |
| Property insurance with NN for mortgage products – basic and extended package | • | • |
| Waiver of the grace period for a mortgage loan | • | Ø |
| Submission of documents confirming fulfilment of a condition under the mortgage loan agreement | • | • |
| Withdrawal from the loan agreement | ② | ② |
| Viewing mortgage loan terms (only for fully disbursed loans) | • | • |
| Disbursement of the next tranche of the mortgage loan | • | Ø |
| Extension of the construction period and the deadline for submitting the notarial deed for the mortgage loan | • | • |
| Shortening of the repayment period for the mortgage loan | • | • |

| Financial management support services | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Transactions categorisation and category management (change, breakdown of categories) | • | • |
| Spending analysis | ② | • |
| Setting up, editing, removing the budget (monthly spending limit) | ② | • |
| Creation / editing / deletion of a savings target, transactions from/to the target, target history with balance after transaction | • | • |
| Displaying, managing, and planning future transactions | Ø | • |
| Financial Month – monthly summary of your finances | Ø | • |
| Financial coach | • | • |

| Others | Moje ING | Moje ING mobile |
|--|----------|-----------------|
| Activation of access to the System | • | • |
| Checking the register of operations executed in the System | • | • |
| Blocking access to the System | Ø | • |
| Unblocking access to the System | 8 | • |

| Others | Moje ING | Moje ING mobile |
|--|----------|-----------------|
| Blocking / unblocking access to the account in the System | ⊘ | • |
| Changing the System login password | • | • |
| Assigning a PIN code to the mobile application | Ø | • |
| Changing authorisation details | Ø | Ø |
| Daily limit for online payments | ⊘ | • |
| Submitting a complain | ② | • |
| /iewing messages from the Bank | ② | Ø |
| Chat – a form of announcement with the Bank | ② | Ø |
| My Documents (Moje dokumenty) – a service for storing electronic documents/files, including an electronic mail delivery system. When you save a file in HEIC format it will automatically be converted to JPG format. | • | • |
| Changing / confirming user details | • | • |
| Viewing the account balance (an amount or percentage) before logging | 8 | O |
| Sending account number by text message or e-mail | 8 | Q |
| Functionality to download, save, and send PDF files by email | 8 | • |
| Saving of a receipt | 8 | • |
| Viewing agreements for products opened in Moje ING | Ø | • |
| Adding / removing a device to/from the list of trusted mobile devices | Ø | • |
| Push notifications | 8 | • |
| ogging with biometric features | 8 | • |
| Displaying information on enforcement seizures | Ø | • |
| Certificate regarding an account, deposit, loan, or credit | Ø | • |
| 'Add an account from another bank" service – available to adults with full egal capacity | • | • |
| Payment initiation service with another payment service provider – available for accounts added by the user under the "Add an account from another bank" service | • | • |
| Rodzina 800+ application | • | • |
| Application for a benefit under the Good Start programme | ② | • |
| Access to mojeID – an online identity verification service | Ø | • |
| Application for the registration of a sole proprietorship in the CEIDG | • | • |
| Cancelling an identification document | • | • |
| Downloading discount codes | • | • |
| Using Moje ING within the National Node for identification and authentication in ePUAP, authorisation related to the use of a Trusted Profile, confirmation of a Trusted Profile | • | • |
| Remuneration transfer instruction | ② | • |

| Others | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Currency exchange bureau – foreign currency exchange service | • | • |
| Ordering BIK Reports and Alerts | ② | Ø |
| Viewing account or credit card balances on an Apple Watch (displayed as an amount or percentage) | 8 | O |
| Function available after activating the Moje ING mobile application on your phone and enabling the pre-login account and credit card balance preview on the home screen | | iOS |
| Activation of the Autopay service provided by Autopay Mobility and the option to set up a direct debit for payment for this service | • | • |
| Parking payment function | 8 | Ø |
| Public transport ticket payment function | 8 | ② |
| Widget – viewing the account balance on the phone's home screen, displayed as a predefined percentage value | 8 | • |
| Visa Offers | • | • |
| Notification of travel outside the European Union | • | • |
| BLIK | Moje ING | Moje ING mobile |
| Activating BLIK and enabling / disabling the option to generate a BLIK code before logging in | 8 | • |
| Execution of a BLIK debit transaction | 8 | Ø |
| Execution of a BLIK transaction received from a beneficiary | Ø | 0 |
| Execution of a BLIK credit transaction – cash deposits at deposit ATMs | 8 | 0 |
| BLIK details | Ø | 0 |
| BLIK disabling | Ø | 0 |
| Changing the account used for BLIK and the BLIK transaction limits | Ø | 0 |
| Adding / removing a phone number for receiving BLIK phone transfers | Ø | 0 |
| BLIK transfer request | 8 | • |
| Activation of BLIK contactless payments | 8 | • |
| Management of BLIK contactless payments (deactivation, blocking, unblocking) | • | 0 |
| Management of the application's access to phone contacts for BLIK phone transfers | • | • |
| Parent panel for a child under 6 years of age | Moje ING | Moje ING mobile |
| Changing a child's personal details | | |

| Parent panel for a child under 6 years of age | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Changing a child's personal details | ② | Ø |

| Parent panel for a child aged 6 to 13 | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Managing requests (viewing / accepting / rejecting) | • | ② |
| Changing a child's personal details | • | ② |
| Changing a child's authorisation details | • | • |
| Reviewing the register of operations performed in the child's System | • | • |
| Blocking access to the child's System | • | • |
| Closure of the child's Moje ING service | • | • |
| Changing the child's System login password | • | Ø |
| Changing the PIN code for the child's mobile application | • | • |
| Activation of the child's BLIK service | • | • |
| Deactivation of the child's BLIK service | • | • |
| Adding / removing a phone number for receiving BLIK phone transfers by the child | • | • |
| Management of the child's trusted browsers | • | Ø |
| Management of the child's trusted mobile devices | • | • |
| Parent panel for a child aged 13 to 18 | Moje ING | Moje ING mobile |
| Changing a child's personal details | ② | ② |
| Changing a child's authorisation details | ② | ② |
| Blocking access to the child's System | ② | • |
| Closure of the child's Moje ING service | ② | • |
| Changing BLIK limits for a child | ② | • |
| Changing card payment limits for a child's account | ② | • |
| Managing consent for card-related activities for the child | ② | • |
| Managing consent for the child's independent granting or withdrawal of consent to receive commercial information, including information profiled for marketing purposes | • | • |

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

| Accounts and savings | Moje ING | Moje ING mobile |
|--|---|-----------------|
| nformation on the current balance | Ø | • |
| Balance available after each transaction | • | • |
| Viewing: transaction history, pending transactions, blocks | Ø | • |
| Aggregate history of savings and settlement accounts, primary payment accounts, savings accounts, accounts of cards | • | • |
| 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 the parent to execute a BLIK Phone Transfer | 8 | • |
| Request to a parent for transfer to prepaid card, Account and Open Savings Account | • | • |
| Cards | Moje ING | Moje ING mobile |
| nformation on prepaid cards held | • | • |
| Request to a parent to enable contactless phone payments for prepaid card Mastercard | • | • |
| | | |
| inancial management support services | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown | Moje ING | Moje ING mobile |
| Financial management support services Transactions categorisation and category management (change, breakdown of categories) Treation / editing / deletion of a savings target, transactions from/to the target, target history with balance after transaction | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) Creation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction | Moje ING Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown f categories) reation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others | ⊘ | ⊘ |
| ransactions categorisation and category management (change, breakdown of categories) reation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) creation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* Blocking access to the System | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) reation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* Blocking access to the System Unblocking access to the System ** Assigning a PIN code to the mobile application during the System Activation | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) freation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* Blocking access to the System Unblocking access to the System ** Assigning a PIN code to the mobile application during the System Activation process | Moje ING | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) reation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* Blocking access to the System Unblocking access to the System ** Assigning a PIN code to the mobile application during the System Activation process Viewing the account balance (an amount or percentage) before logging* | Moje ING Solution | Moje ING mobile |
| Transactions categorisation and category management (change, breakdown of categories) Treation / editing / deletion of a savings target, transactions from/to the arget, target history with balance after transaction Others Logging with biometric features* Blocking access to the System Unblocking access to the System ** Assigning a PIN code to the mobile application during the System Activation process Viewing the account balance (an amount or percentage) before logging* Sending account number by text message or e-mail | Moje ING S S S S S S S S S S S S S | Moje ING mobile |
| ransactions categorisation and category management (change, breakdown of categories) Creation / editing / deletion of a savings target, transactions from/to the | Moje ING | Moje ING mobile |

| Others | Moje ING | Moje ING mobile |
|--|----------|-----------------|
| Adding a device to the list of trusted mobile devices (as part of the System Activation process) | 8 | • |

| BLIK | Moje ING | Moje ING mobile |
|---|----------|-----------------|
| Management of the application's access to phone contacts for BLIK phone transfers | • | • |
| BLIK details | • | • |
| BLIK disabling | Ø | • |

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

Internet banking functionality that is unavailable to the user without in-person identity verification

- setting up a 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 CEIDG
- opening a sole proprietor account
- 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)
- investment profile check
- 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 investment 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

BLIK mobile platform

Transactions available in BLIK:

- BLIK transaction
- BLIK transaction from the beneficiary
- BLIK contactless transaction
- Transfer to a phone

^{**} Unblocking of the child's internet banking system is performed by the parent, to whom we send the authorisation code to the telephone number they provided for authorisation.

Instructions processed based on the mobile device identification

A BLIK code is displayed in the mobile application when the client wants to make a payment transaction. There is no need to log in to the mobile application to see it. The option is available for one user only on a device added to the list of trusted mobile devices.

To be completed, a BLIK transaction at a payment terminal must be confirmed by the use of a mobile device. BLIK cashless transactions at payment terminals with a value of PLN 50 or more must be authorised with a mobile application PIN code. Transactions below PLN 50 can be authorised by tapping the "Confirm" button. You may be asked, however, to enter your mobile application PIN code.

Every contactless BLIK cashless transaction must be confirmed at a payment terminal To do so, unlock your mobile device using your PIN code, fingerprint, or facial recognition.

Available daily limits as part of BLIK service

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

0 PLN, 200 PLN, 500 PLN, 1 000 PLN, 2 000 PLN, 3 000 PLN, 4 000 PLN, 5 000 PLN, 10 000 PLN with the following:

BLIK transactions, BLIK transactions from the recipient – online:

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

BLIK transactions - cash:

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

BLIK contactless transactions:

- 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 clients aged 18 and over.

For clients aged 13 to 17, the limits are fixed and amount to:

• 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

Method of processing other instructions submitted via the system

Instructions and orders concerning investment funds

from 9.00 am to 7.15 pm on any are transferred by the Bank to investment funds on the same day at

business day 7:15 pm

from **7.15** pm on any business day D are transferred by the Bank to investment funds on D+1

until 9.00 am on the following business day (D+1)

on Saturday and holidays are transferred 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 Konto Funduszowe SFIO purchases are made as a Direct Deposit.

A transfer for purchasing units of investment funds, including a Direct Payment in the case of the Goldman Sachs Investment Funds executed via the Internet Banking System will be a transfer order into an account of the fund and will be done in accordance with the rules of payment order execution applicable at ING Bank Śląski S.A.

Opening of a savings and settlement account, savings account and term deposit

They are executed 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 savings and settlement account in PLN, savings account in PLN/EUR/USD/GBP

They are executed 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 an Individual Retirement Security Account

until 7.00 am from Monday to Friday executed on the very same day

after 7.00 am from Monday to Friday, on Saturdays and non-working days

executed on the next business day

Closure of a deposit

They are executed 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.

Internet banking system certification

IdenTrust company is the issuer of the certificate for the internet banking System.

Chat in the internet banking system

The chat is open from Monday to Friday, from 8.00 am to 10.00 pm, and on Saturday, from 8.00 am to 4.00 pm.

Rules on the use of the Archive

- 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, you must first provide us with your login details (email address and phone number for authorisation). You can provide these details when closing access to the internet banking system. After access to the System has been closed, you can provide these details only at a bank outlet.
- **3.** The user logs in to the Archive at the website <u>login.ingbank.pl/archiwum</u> sing 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 the Internet Banking System.
- **5.** Instructions on how to unblock the Archive or change the login details for the Archive are only accepted at the bank performing this activity.