

Message

for the Users of
the internet banking system

effective from 4 August 2019

In case of discrepancies between the Polish and English version of this document, the Polish version shall prevail.

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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:

Individual Clients

- **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.*

Entrepreneurs

- **current 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 bank accounts.*

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 individual clients, sole proprietors, single-member partnerships, multiple-member partnerships, entities in the user module and housing communities. 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 individual clients, sole proprietors, single-member partnerships, multiple-member partnerships, entities in the user module and housing communities

client – an entity within the meaning of Article 1.12) of the *General terms and conditions of rendering ING Bank Śląski S.A. internet banking system services*

individual client – a client within the meaning of Article 1.13) of the *General terms and conditions of rendering ING Bank Śląski S.A. internet banking system services*

entrepreneur – an entity within the meaning of Article 1.27) of the *General terms and conditions of rendering ING Bank Śląski S.A. internet banking system services*

Sole proprietor – a client who is a natural person pursuing business, not subject to the provisions of the Accounting Act

Partnerships with single-member representation (Single-member partnership) – a civil law partnership, a professional partnership, a registered partnership, where the declarations of intent on behalf of the partnership can be made just by one of the eligible members and which is not subject to the provisions of the Accounting Act

Partnerships with multiple-member representation (multi-member partnership) – a civil law partnership, a professional partnership, a registered partnership, where the declarations of intent on behalf of the partnership are made by more than one of the members

Entities in the user module – entrepreneurs using the System in the User Module form

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR INDIVIDUAL CLIENTS

	Moje ING	Moje ING mobile
ACCOUNTS AND SAVINGS		
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	✓	✓

PAYMENT ORDERS		
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	x	✓
Quick transfer- PLN transfer to one's own account without logging into the mobile application	x	✓
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 - for tax residents only	✓	✓
Game and multimedia codes top-up - only for tax residents	✓	✓

	Moje ING	Moje ING mobile
Standing order set-up, modification, cancellation	✓	✓
Saving beneficiaries and a transfer to the predefined beneficiary	✓	✓ beneficiaries only
Qlips – service activation and payment processing Service available for personal accounts in PLN and a primary payment account	✓	✓

INVESTMENTS for individual clients

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)	✓	✓
Purchase/ conversion/ change of units of NN Mutual Funds under IKE ING	✓	✓
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 funds) together with presentation and service	✓	✓
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	✓	✓
Overview of investment insurance assets	✓	✓
Overview of investment insurance profits and losses plus charts	✓	✓

CARDS

PIN set-up for and activation of a payment card to the account, or a credit or prepaid card	✓	✓
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	Moje ING	Moje ING mobile
PIN change for the payment card to the account, or for the credit or prepaid card	✓	✓
Stoptlisting 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 – for the agreements concluded from 4.08.2019	✓	✓
Credit cards – card details, authorisations, transactions made and limit utilised	✓	✓
Credit card balance preview before logging (amount- or percentage-based display)	x	✓
Overview of transactions for credit cards	✓	✓
Service of automated credit card repayment	✓	✓
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	✓	✓
Ordering of Mastercard on the phone	x	✓
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	✓	✓
Conclusion of insurance agreement for the payment card to the account	✓	✓
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 individual clients to Apple Pay	x	✓ iOS
Service for cards added to Apple Pay (card removal, temporary blocking and unblocking)	✓	✓

	Moje ING	Moje ING mobile
Closing of debit cards	✓	✓

CREDIT FACILITIES		
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	✓	✓
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	✓	✓
Delivering the documents to confirm the fulfilment of the condition under the mortgage loan agreement	✓	✓

FINANCE MANAGEMENT-ASSISTING SERVICES		
Spending analysis	✓	✓
Setting up, editing, removing the budget (monthly spending limit)	✓	✓
Setting up/cancelling the savings goal, transactions from/to this goal, goal history with post-transaction balance	✓	✓
Overview, management and planning of future transactions	✓	✓
Money Coach	✓	✓

OTHER		
System access activation	✓	✓
Check of the register of operations made in the System	✓	✓
System access blocking	✓	✓
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	✓	✓

	Moje ING	Moje ING mobile
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	✓	✓
User data change/confirmation	✓	✓
Account balance preview before logging - as amount or percentage	x	✓
Account number dispatch by a text message or e-mail	x	✓
Option to download/ save/ send PDF files by e-mail	x	✓
Receipt saving option	x	✓
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	x	✓ iOS, Android
Logging with biometric features	x	✓ iOS, Android
Presentation of information about attachments to accounts	✓	✓
Account/ credit/ cash loan/ term deposit facility banking reference	✓	✓
Family 500+ application	✓	✓
Good Start benefit application	✓	✓
Access to mojID – an online identity verification service	✓	x
Data transfer request – eID – available from 7 August 2019	✓	x
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 under My discounts loyalty programme	✓	✓
Use of Moje ING for: identification and authentication in ePUAP, authorisations relating to the use of the ePUAP trusted profile, confirmation of the ePUAP trusted profile	✓	✓
Use of Moje ING for authentication of the Electronic Services Platform (PUE) in the Social Insurance Institution (ZUS) for the purpose of applying for or accessing the PUE profile in ZUS	✓	x
Salary transfer instruction	✓	✓
FX Platform – currency exchange service	✓	✓
Keyboard Moje ING	x	✓

	Moje ING	Moje ING mobile
Google Assistant voice service for the following functions: quick transfers (look up transfer in Moje ING mobile), BLIK code (look up BLIK in Moje ING mobile), and account balance (look up balance in Moje ING mobile)	X	✓ Android
By using Google Assistant in relations with ING Bank Śląski S.A., you accept the fact that Google Ireland Ltd. may have access to the information you will transfer with the use of Google Assistant. In this way, you may submit the following instructions: information on the account balance, effecting quick money transfer, BLIK code transfer.		

BLIK		
BLIK activation and enabling/disabling a BLIK code download before logging	X	✓
BLIK debit transaction processing	X	✓
Processing of a BLIK transaction from the beneficiary	✓	✓
BLIK credit transaction processing – CDM deposits	X	✓
BLIK details	✓	✓
BLIK deactivation	✓	✓
Account and limit change for BLIK	✓	✓
Addition/deletion of phone number for BLIK transfers	✓	✓

ONLINE BANKING SYSTEM FUNCTIONALITY THAT IS NOT AVAILABLE FOR USERS WITHOUT PERSONAL IDENTITY VERIFICATION

<ul style="list-style-type: none"> • setting up an ePUAP trusted profile • filing an application as part of the Family 500+ programme • filing an application for a benefit under the Good Start programme • access to the Electronic Services Platform of Social Insurance Institution (PUE ZUS) profile • 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 an individual 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) 	<ul style="list-style-type: none"> • 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 • opening a brokerage account <ul style="list-style-type: none"> • Access to mojeID – an online identity verification service • Data transfer request – eID – available from 7 August 2019
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FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR ENTREPRENEURS

	Moje ING	Moje ING mobile
ACCOUNTS AND SAVINGS		
Current balance	✓	✓
Post-transaction balance	✓	✓

	Moje ING	Moje ING mobile
View of: history of transactions, pending transactions, blockades	✓	✓
Aggregate history of current accounts (account card history included), and of accounts of prepaid and virtual cards	✓	✓
Transaction confirmation	✓	✓
Opening of a current account in PLN/EUR with the payment card and a current account in USD/GBP – for sole proprietors	✓	✓
Entering into an insurance agreement offered with: the settlement account in PLN, Open Savings Account in PLN, and opting out from the insurance – for sole proprietors	✓	✓
Current account offer change – for sole proprietors	✓	✓
Opening and closure of a current account (Open Savings Account) – for sole proprietors	✓	✓
Term deposit set-up and closure – for sole proprietors	✓	✓
PAYMENT ORDERS		
PLN transfer into own accounts and any account in Poland, including in the split payment mechanism	✓	✓
FX transfer	✓	✓
Currency translation between own accounts	✓	✓
Przelew z karty kredytowej – dla JDG	✓	✓
PLN transfer to the accounts of the Social Insurance Institution (ZUS), Tax Office (US) or other tax authorities	✓	✓
Phone transfer – for sole proprietors	✓	✓
Quick transfer - PLN transfer to one's own account without logging into the mobile application – for sole proprietors	x	✓
Placing consent to debiting the account under a direct debit	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
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	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Telephone top-up – for tax residents only	✓	✓
Game and multimedia codes top-up	✓	✓
Formation of batches of transfers and ordering their processing, including import of model transfers	✓ not for entities in the user module	✓ not for entities in the user module
Standing order set-up/ modification/ cancellation	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Saving beneficiaries and a transfer to the predefined beneficiary	✓ not for entities in the user module	✓ not for entities in the user module
Qlips – service activation and payment service Service available for the LION ACCOUNT	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only

CARDS		
PIN set-up for and activation of a payment card to the account, or a credit or prepaid card	✓	✓

	Moje ING	Moje ING mobile
PIN change for the payment card to the account, or for the credit or prepaid card	✓	✓
Stoptlisting 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 cards – card details, transactions made and limit utilised	✓	✓
Credit card debt repayment	✓	✓
Pay in instalment service for credit card	✓	✓
Filing credit card application and conclusion of a credit card agreement – for sole proprietors	✓	✓
Overview of transactions for credit cards – for sole proprietors	✓	✓
Ordering of a payment card to the account – for sole proprietors	✓	✓
Service of automated credit card repayment	✓	✓
Ordering of a virtual ING Visa card – for sole proprietors	✓	✓
Ordering of Mastercard on the phone – for sole proprietors	x	✓
Ordering of Mastercard Business prepaid card - for sole proprietors only - available since 2 September 2019	✓	✓
Details of payment cards to the account and prepaid cards	✓	✓
Entering into an insurance agreement for a payment card offered with the account in PLN – for sole proprietors	✓	✓
Resignation from insurance for the payment card with PLN account – for sole traders	✓	✓
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, the prepaid card and credit card	✓	✓
Addition of Visa Business payWave card, MasterCard Business PayPass card and Visa Business credit card to Apple Pay	x	✓ iOS, for sole proprietors
Service for cards added to Apple Pay (card removal, temporary blocking and unblocking)	✓	✓ for sole proprietors
Closing of debit cards	✓	✓
Preview and service of the credit card in the internet banking system available only for the holders of current accounts for entrepreneurs		

CREDIT FACILITIES

Bank statements	✓	✓
Preview of history of repayments and repayment schedule	✓	✓
Filing cash loan/ overdraft application and conclusion of a cash loan/ overdraft agreement – for sole proprietors	✓	✓
Filing overdraft limit increase application and conclusion of a anex to the overdraft agreement – for sole proprietors	✓	✓

	Moje ING	Moje ING mobile
Conclusion of an insurance agreement offered with the overdraft and cash loan – for sole proprietors	✓	✓
Filing a leasing application – for sole proprietors	✓	✓
Cash loan repayment/prepayment	✓	✓

FINANCE MANAGEMENT-ASSISTING SERVICES		
Analysis of inflows and expenses	✓	✓
Analysis of business partners	✓	✓
Overview, management and planning of future transactions	✓	✓

OTHER		
Check of the register of operations made in the System	✓	✓
Bank statements	✓	✓
Bank statement export in PDF/MT940 format	✓	✓
Downloading a list of transactions in PDF or CSV format – not applicable to the term deposit account	✓	✓
System access blocking	✓	✓
Blocking/unblocking of account access in the System	✓	✓
Change of the System password	✓	✓
PIN set-up for the mobile application	✓	✓
Change of authorisation data	✓	✓
Daily online payment limit	✓ for sole proprietors with the shared login only	✓ for sole proprietors with the shared login only
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	✓	✓
Access to the ING Accounting platform – for sole proprietors	✓	✓
Receipt saving option	x	✓
User Module – multi-member account management	✓ not for sole proprietors	✓ not for sole proprietors
User data change/confirmation	✓	✓

	Moje ING	Moje ING mobile
Account balance preview before logging - as amount or percentage	X	✓
Account number dispatch by a text message or e-mail	X	✓
Option to download/ save/ send PDF files by e-mail	X	✓
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	X	✓ iOS, Android
Logging with biometric features	X	✓ iOS, Android
Presentation of information about attachments to accounts	✓	✓
Account/ credit/ cash loan / term deposit facility banking reference – for sole proprietors	✓	✓
ID card stoplisting	✓	✓
Downloading of discount codes under My discounts loyalty programme	✓	✓
Access to mojeID – an online identity verification service	✓	X
Data transfer request – eID – available from 7 August 2019	✓	X
Use of Moje ING for: identification and authentication in ePUAP, authorisations relating to the use of the ePUAP trusted profile, confirmation of the ePUAP trusted profile – for sole proprietors	✓	✓
Use of Moje ING for authentication of the Electronic Services Platform (PUE) in the Social Insurance Institution (ZUS) for the purpose of applying for or accessing the PUE profile in ZUS – for sole proprietors	✓	X
FX Platform – currency exchange service	✓ not for entities in the user module	✓ not for entities in the user module
Keyboard Moje ING	X	✓
Google Assistant voice service for the following functions: quick transfers (look up transfer in Moje ING mobile), BLIK code (look up BLIK in Moje ING mobile), and account balance (look up balance in Moje ING mobile)	X	✓ Android
POS terminal request	✓ for sole proprietors and single-member partnerships only	X
Request for iMoje (payment gateway for online stores) – for sole proprietors	✓	✓
Google Assistant voice service for the following functions: quick transfers (look up transfer in Moje ING mobile), BLIK code (look up BLIK in Moje ING mobile), and account balance (look up balance in Moje ING mobile)	X	✓ Android
By using Google Assistant in relations with ING Bank Śląski S.A., you accept the fact that Google Ireland Ltd. may have access to the information you will transfer with the use of Google Assistant. In this way, you may submit the following instructions: information on the account balance, effecting quick money transfer, BLIK code transfer.	X	Android

BLIK

	Moje ING	Moje ING mobile
BLIK activation and enabling/disabling a BLIK code download before logging	X	✓ for sole proprietors and single-member partnerships only
BLIK debit transaction processing	X	✓ for sole proprietors and single-member partnerships only
Processing of a BLIK transaction from the beneficiary	✓	✓ for sole proprietors and single-member partnerships only
BLIK credit transaction processing – CDM deposits	X	✓ for sole proprietors and single-member partnerships only
BLIK details	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
BLIK deactivation	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Account and limit change for BLIK	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Addition/deletion of phone number for BLIK transfers	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only

ONLINE BANKING SYSTEM FUNCTIONALITY THAT IS NOT AVAILABLE FOR USERS WITHOUT PERSONAL IDENTITY VERIFICATION

<ul style="list-style-type: none"> • setting up an ePUAP trusted profile • access to the Electronic Services Platform of Social Insurance Institution (PUE ZUS) profile 	<ul style="list-style-type: none"> • opening an individual client account by a sole proprietor • 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) <ul style="list-style-type: none"> • Access to mojID – an online identity verification service • Data transfer request – eID – available from 7 August 2019
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BLIK Mobile Platform

Transactions available in BLIK	<ul style="list-style-type: none"> • BLIK transaction • BLIK transaction from the beneficiary • BLIK transfer
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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 (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 (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.

Available daily limits as part of BLIK service:

- All transactions as part of BLIK service (online-, cash- and POS transactions): 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

TRANSFERS AND OTHER INSTRUCTIONS PROCESSING MODE IN THE INTERNET BANKING SYSTEM

Transfer/ payment instruction cut-off time		Transfer/ payment instruction processing time
INDIVIDUAL CLIENTS	ENTREPRENEURS	
none (24/7) <ul style="list-style-type: none"> • internal transfer order which does not require currency translation, with a current processing date into accounts³ of clients maintained with the Bank, including a transfer to the telephone • a domestic transfer placed as an Express ELIXIR transfer or BlueCash or BLIK transfer 	none (24/7) <ul style="list-style-type: none"> • internal transfer which does not require currency translation, with a current processing date into accounts⁴ of clients maintained with the Bank, including a transfer to the telephone • a domestic transfer placed as an Express ELIXIR transfer or BlueCash or BLIK transfer (BlueCash and BLIK transfers cannot be used for split payments) 	are processed on the same day (transfers are processed in real time at the transfer date)
by 15:00 from Monday to Friday <ul style="list-style-type: none"> • TARGET transfer 	by 15:00 from Monday to Friday <ul style="list-style-type: none"> • TARGET transfer 	processed on the same day
by 17:00 from Monday to Friday <ul style="list-style-type: none"> • domestic transfer which requires currency translation with a current processing date • FX transfer outside Poland • SEPA transfer order • transfer order in a foreign currency 	by 17:00 from Monday to Friday <ul style="list-style-type: none"> • domestic transfer which requires currency translation with a current processing date • FX transfer outside Poland • SEPA transfer • transfer in a foreign currency 	
by 19:00 from Monday to Friday <ul style="list-style-type: none"> • internal transfer order (to accounts maintained at the Bank) that requires currency conversion 	by 19:00 from Monday to Friday <ul style="list-style-type: none"> • internal transfer (to accounts maintained at the Bank) that requires currency conversion 	
by 20:00 from Monday to Saturday <ul style="list-style-type: none"> • internal transfer order that does not require currency translation, with a current processing date, unless it is processed in real time • domestic transfer, which does not require currency translation with a current processing date including a transfer to the telephone • internal transfer order on the FX Platform which requires currency translation • a transfer from the account attached under a court or administrative writ of enforcement 	by 20:00 from Monday to Saturday <ul style="list-style-type: none"> • internal transfer that does not require currency translation, with a current processing date, unless it is processed in real time • domestic transfer, which does not require currency translation with a current processing date including a transfer to the telephone • internal transfer on the FX Platform which requires currency translation • standing order 	

<ul style="list-style-type: none"> standing order 		
after 15:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> TARGET transfer 	after 15:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> TARGET transfer 	processed on the next business day
after 17:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> domestic transfer which requires currency translation with a current processing date FX transfer outside Poland SEPA transfer order transfer order in a foreign currency 	after 17:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> domestic transfer which requires currency translation with a current processing date FX transfer outside Poland SEPA transfer transfer in a foreign currency 	
after 19:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> internal transfer order (to accounts maintained at the Bank) that requires currency conversion 	after 19:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> internal transfer (to accounts maintained at the Bank) that requires currency conversion 	
after 20:00 from Monday to Saturday and on non-business days <ul style="list-style-type: none"> internal transfer order that does not require currency translation, with a current processing date, unless it is processed in real time domestic transfer, which does not require currency translation including a transfer to the telephone internal transfer order on the FX Platform which requires currency translation a transfer from the account attached under a court or administrative writ of enforcement standing order 	after 20:00 from Monday to Saturday and on non-business days <ul style="list-style-type: none"> internal transfer that does not require currency translation, with a current processing date, unless it is processed in real time domestic transfer, which does not require currency translation including a transfer to the telephone internal transfer on the FX Platform which requires currency translation standing order 	
Transfer ¹/ Transfer order² with deferred payment date		
Are processed at the payment date set by the client.		
<ul style="list-style-type: none"> when the payment date falls on a non-business day, the transfer will be processed on the nearest business day in the event of cancellation of an outbound transfer/ transfer order with a deferred payment date – such an instruction shall be submitted by 23:59 on the day preceding the payment date 		
Standing orders		
A payment transaction under a standing order is processed as specified in the rules applicable to the account that is debited.		
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 NN 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 NN 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.	
Term deposit set-up	
by 20:00 from Monday to Saturday	processed on the same day
after 20:00 from Monday to Saturday and on non-business days	processed on the next business day
Opening of an FX personal account and savings account for individual clients Opening of a current account for entrepreneurs with single-member representation and other instructions	
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 the term deposit, savings account, current account (Open Savings Account)	
by 17:00 from Monday to Friday	processed on the same day
after 17:00 from Monday to Friday on Saturday and non-business days	processed on the next business day

¹ **Transfer** – as provided for in the *General terms and conditions of rendering services by ING Bank Śląski S.A. as part of maintaining payment accounts*

² **Transfer order** – as provided for in the *General terms and conditions of rendering services by ING Bank Śląski S.A. as part of maintaining bank accounts*

³ **A personal account, a primary payment account or a savings account** 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 and General Terms and Conditions of ING Bank Śląski S.A. Pre-Paid Cards Issue and Usage for Natural Persons.*

⁴ **A current account** within the meaning of the *General terms and conditions of rendering services by ING Bank Śląski S.A. as part of maintaining bank accounts*

LIST OF INSTRUCTIONS MADE AT THE BRANCH AND VIA HELPLINE APPROVED WITH THE AUTHORISATION CODE

Instructions such as: unblocking a debit card, temporary blocking a debit card, cancelling a debit card, cancelling an ID document, removing shop/browser from shopping without the BLIK code, may be effected at the Bank branch by the Bank employee who enters the SMS code sent to the client by the Bank to the authorisation telephone number in the internet banking system and which the client provides to the Bank employee.”

Telephone instructions submitted at telephone number 32 357 00 69 such as: unblocking a debit card, temporary blocking a debit card, cancelling a debit card, cancelling an ID document, removing shop/browser from shopping without the BLIK code, may be effected at the Bank branch by the Bank employee who enters the SMS code sent to the client by the Bank to the authorisation telephone number in the internet banking system and which the client provides to the Bank employee.”

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 24:00 hours and on Saturday, 08:00 to 22:00 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. The Archive is made available to the users being individual clients or sole proprietors with the shared login.
3. 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 at our branch.
4. 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.
5. 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.
6. The instruction to unblock the Archive or change the Archive login data will only be accepted from the user at our branch.

CONTACT PHONE NUMBERS

Technical Help-Line for internet banking system clients

801 601 607, 32 357 00 10

Hot Line

801 222 222, 32 357 00 69

