

## Restrictions regarding processing of Payment Instructions

ING Bank Śląski S.A. reserves the right to suspend processing or refuse to process the payments:

1. coming from or to the benefit of bank accounts in Belarus and the Russian Federation, except for accounts held with the following banks:
  - ING BANK (EURASIA) JSC (BIC: INGBRUMM)
  - AO CITIBANK, MOSCOW (BIC:CITIRUMX)
2. should the transaction sender or beneficiary be an entity owned by the government of Belarus
3. should the transaction be intermediated by or to the benefit of the below mentioned countries:
  - i. Iran,
  - ii. North Korea,
  - iii. Cuba,
  - iv. Sudan,
  - v. Syria,
4. for the commodities or services from one of the countries listed in point 3 of this Announcement or commodities or services controlled by the government of any of these countries,
5. should the transaction sender or beneficiary be one of the following entities:
  - i. natural person / any entity whose place of residence / registered office is located in one of the countries listed in point 3 of this Announcement,
  - ii. government of one of the countries listed in point 3 of this Announcement or entities owned by the government of one of these countries; entities under direct control of governments of one of these countries; natural persons or entities acting on behalf of these governments
6. if the payment involves a financial institution from any of the countries listed in point 3 of this Announcement
7. if the payment is related to any of the listed territories of Ukraine:
  - i. Crimea
  - ii. the Luhansk region
  - iii. Donetsk region
  - iv. Zaporizhia region
  - v. Kherson region
8. should the transaction sender or beneficiary be natural person or an entity established in one of the territories listed in point 7 of this Announcement,
9. if the payment involves a financial institution from any of the territories listed in point 7 of this Announcement,
10. for the commodities or services from one of the territories listed in point 7 of this Announcement or transported through any of the territories listed in point 7 of this Announcement,
11. with respect to which it is not possible to fulfil the obligations under the application of financial security measures,
12. that may violate national or international sanctions, in particular those established by Poland, the European Union, the United States of America or the United Nations,
13. denominated in Russian rubles,
14. subject to restrictions published on the Bank's website