

Message

for the Users of
the internet banking system

effective from 1 July 2018

TABLE OF CONTENTS

Types of payment accounts in the internet banking system	3
Functionality of the Internet banking system for individual clients.....	4
Functionality of the Internet banking system for entrepreneurs.....	7
Transfers and other instructions processing mode in the internet banking system	10
Contact phone numbers.....	12

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 personal and savings 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 personal and savings 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 accounts.*

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

DEFINITIONS OF TERMS

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		
Current account balance	✓	✓
Post-transaction balance	✓	✓
View of: history of transactions, pending transactions, account blockades	✓	✓
Aggregate history of personal accounts (account card history included), savings accounts, accounts of prepaid and virtual cards, and a renewable loan	✓	✓
Transaction confirmation	✓	✓
Bank statement	✓	✓
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	✓	✓
Conclusion of an insurance agreement offered with the PLN account and insurance waiver	✓	✓
Account offer change	✓	✓
Granting/revoking a power of attorney with the personal account	✓	✓

SAVINGS		
Opening of a savings account	✓	✓
Smart Saver set-up	✓	✓
Opening of an Individual Pension Security Account	✓	✓
Closing of a savings account	✓	✓
Conclusion of an insurance agreement offered with the Open Savings Account in PLN and insurance waiver	✓	✓
Term deposit set-up	✓	✓
Term deposit closure	✓	✓
Granting/revoking a power of attorney with the savings account/ term deposit account	✓	✓

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	✓	✓
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	✓	✓
Standing order set-up, modification, cancellation	✓	✓
Saving beneficiaries and a transfer to the predefined beneficiary	✓	✓ beneficiaries only
My bills – service activation and payment processing Service available for personal accounts in PLN	✓	✓

	Moje ING	Moje ING mobile
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	✓	✓

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

	Moje ING	Moje ING mobile
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	✓	✓

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	✓ for selected users	✓ for selected users
Cash loan or mortgage facility repayment/prepayment	✓	✓
Consolidation of credit facilities from other banks	✓	✓
Real property insurance with NN for mortgage facilities – basic package	✓	✓
Grace period for mortgage facility waiver	✓	✓

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	✓	✓
Message preview and dispatch to the Bank	✓	✓
Chat – a form of communication with the Bank	✓	x
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	✓	✓

	Moje ING	Moje ING mobile
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 facility banking reference	✓	✓
Family 500+ application	✓	✓
Good Start benefit application	✓	✓
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	✓	✓
My documents – service of storage of electronic documents/files	✓	✓
Keyboard Moje ING	x	✓

BLIK		
BLIK activation and enabling/disabling a BLIK code download before logging	x	✓
BLIK debit transaction processing	x	✓
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	✓	✓

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR ENTREPRENEURS

	Moje ING	Moje ING mobile
ACCOUNTS		
Current account balance	✓	✓
Post-transaction balance	✓	✓
View of: history of transactions, pending transactions, account 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	✓	✓
Conclusion of an insurance agreement offered with the PLN account and insurance waiver – for sole proprietors	✓	✓
Account offer change – for sole proprietors	✓	✓

SAVINGS		
Opening of a current account (Open Savings Account) – for sole proprietors	✓	✓
Closure of the current account (Open Savings Account) – for sole proprietors	✓	✓

	Moje ING	Moje ING mobile
Conclusion of an insurance agreement offered with the Open Savings Account in PLN and insurance waiver – 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 split payment in the split payment mechanism	✓	✓
FX transfer	✓	✓
Currency translation between own accounts	✓	✓
PLN transfer to the accounts of the Social Insurance Institution (ZUS), Tax Office (US) or other tax authorities	✓	✓
Phone transfer – for sole proprietors	✓	✓
PLN transfer to one's own account without logging into the mobile application	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	✓	✓
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
My bills – 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	✓	✓
PIN change for the payment card to the account, or for the 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 cards – card details, transactions made and limit utilised	✓	✓
Credit card debt repayment	✓	✓
Filing credit card application and conclusion of a credit card agreement – for sole proprietors	✓ for selected users	✓ for selected users
Overview of transactions for credit cards – for sole proprietors	✓	✓
Ordering of a payment card to the account – for sole proprietors	✓	✓
Ordering of a virtual ING Visa card – for sole proprietors	✓	✓
Ordering of Mastercard on the phone – for sole proprietors	x	✓
Details of payment cards to the account and prepaid cards	✓	✓
Enabling/disabling the contactless functionality for the payment card to the account	✓	✓
Blocking and unblocking of the payment card to the account and the prepaid card	✓	✓
Blocking and unblocking of the credit card	✓	✓
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	✓	✓

	Moje ING	Moje ING mobile
Filing cash loan/ credit line application and conclusion of a cash loan/ credit line agreement – for sole proprietors	✓ for selected users	✓ for selected users
Filing credit card limit increase application and conclusion of a credit card limit increase agreement – for sole proprietors	✓ for selected users	✓ for selected users
Conclusion of an insurance agreement offered with the credit line 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		
System access activation	✓	✓
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	✓	✓
Message preview and dispatch to the Bank	✓	✓
Chat – a form of communication with the Bank	✓	x
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	✓	✓
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 facility banking reference – for sole proprietors	✓	✓

	Moje ING	Moje ING mobile
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 – 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 – for sole proprietors	✓	✓
My documents – service of storage of electronic documents/files	✓	✓
Keyboard Moje ING	x	✓

BLIK		
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
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

BLIK Mobile Platform

Transactions available in BLIK	<ul style="list-style-type: none"> • BLIK transaction • BLIK transfer
<p>Instructions processed based on the mobile device identification</p> <p>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.</p> <p>Three cashless transactions at POS are authorised with a “Confirm” button. Each other transaction is confirmed with a PIN code for the mobile application.</p>	

TRANSFERS AND OTHER INSTRUCTIONS PROCESSING MODE IN THE INTERNET BANKING SYSTEM

Transfer/ payment instruction cut-off time	Transfer/ payment instruction processing time
TRANSFER (outgoing) transfer processing means account debiting	
<p>none (24/7)</p> <ul style="list-style-type: none"> • internal PLN transfer which does not require currency translation, with a current processing date into accounts* of clients maintained with the Bank, including a transfer to the telephone • domestic transfer (in PLN to the account at another bank in Poland), placed as an Express ELIXIR transfer • domestic transfer (in PLN to the account at another bank in Poland), placed as a BlueCash transfer 	are processed on the same day (transfers are processed in real time at the transfer date)
<p>by 14:30 from Monday to Friday</p> <ul style="list-style-type: none"> • FX transfer 	

by 18:00 from Monday to Friday <ul style="list-style-type: none"> internal transfer in a foreign currency into accounts maintained with the Bank, with and without currency translation internal transfer in PLN into accounts maintained with the Bank, with currency translation 	processed on the same day
by 20:00 from Monday to Saturday <ul style="list-style-type: none"> internal transfer in PLN that does not require currency translation, with a current processing date, unless it is processed in real time domestic transfer (in PLN to the account at another bank in Poland), including a transfer to the telephone transfer debiting the credit card internal transfer on the FX Platform which requires currency translation 	
after 14:30 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> FX transfer 	processed on the next business day
after 18:00 from Monday to Friday on Saturday and non-business days <ul style="list-style-type: none"> internal transfer in a foreign currency into accounts maintained with the Bank, with and without currency translation internal transfer in PLN into accounts maintained with the Bank, with currency translation 	
after 20:00 from Monday to Saturday and on non-business days <ul style="list-style-type: none"> internal transfer in PLN that does not require currency translation, with a current processing date, unless it is processed in real time domestic transfer (in PLN to the account at another bank in Poland), including a transfer to the telephone transfer debiting the credit card internal transfer on the FX Platform which requires currency translation 	

Transfers with deferred payment date

Are processed at the payment date set by the client.

- 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 a transfer 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 IKE Capital with the Lion

by 19:15 from Monday to Friday	are forwarded by the Bank to mutual funds on the same day
after 19:15 from Monday to Friday on Saturday and non-business days	are forwarded by the Bank to mutual funds on the nearest business day

A purchase order for the units of NN Mutual Funds submitted via the internet banking system is a Direct Deposit within the meaning of the Articles of Association of the NN Mutual Funds.

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

* A personal 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 Personal and Savings Accounts for Natural Persons* and *General Terms and Conditions of ING Bank Śląski S.A. Pre-Paid Cards Issue and Usage for Natural Persons*.

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*

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.

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