

Message

for the Users of
the internet banking system

effective from 20 May 2018

TABLE OF CONTENTS

Types of payment accounts in the internet banking system	3
Functionality of the Internet banking system for individual clients.....	14
Functionality of the Internet banking system for entrepreneurs.....	10
Transfers and other instructions processing mode in the internet banking system.....	24
Contact phone numbers	26

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

ING BankOnLine – a system version available through the browser recommended for PCs

ING BankMobile – a mobile application for smartphones (its downloading option withdrawn)

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

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
ACCOUNTS				
Current account balance	✓	✓	✓	✓
Post-transaction balance	X	X	✓	✓
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	X	X	✓	✓
Transaction confirmation	✓	✓	✓	✓
Bank statement	✓	X	✓	✓
Bank statement export in PDF/MT940 format	✓ additionally OFX format	X	✓	✓
Downloading a list of transactions in PDF or CSV format.	✓ only CSV format	X	✓	✓
Opening of a personal account in PLN with the option to order a payment card	X	X	✓	✓
Opening of a personal account in EUR with the option to order a payment card and a personal account in USD/GBP	X	X	✓	✓
Conclusion of an insurance agreement offered with the PLN account and insurance waiver	X	X	✓	✓
Account offer change	✓	X	✓	✓
Granting/revoking a power of attorney with the personal account	X	X	✓	✓

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

PAYMENT ORDERS				
PLN transfer into own accounts and any account in Poland	X	✓	✓	✓
FX transfer	X	✓	✓	✓
Currency translation between own accounts	X	✓	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Transfer from a credit card	✓	x	✓	✓
PLN transfer to the accounts of the Social Insurance Institution (ZUS), Tax Office (US) or other tax authorities	x	✓	✓	✓
Charity transfer	x	x	✓	✓
Phone transfer	x	✓	✓	✓
PLN transfer to one's own account without logging into the mobile application	x	x	x	✓
Placing consent to debiting the account under a direct debit	x	x	✓	✓
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	x	x	✓	✓
Telephone top-up – for tax residents only	x	✓	✓	✓
Formation of batches of transfers and ordering their processing, including import of model transfers	✓	x	x	x
Standing order set-up, modification, cancellation	x	x	✓	✓
Saving beneficiaries and set-up of model transfers	x	x	beneficiaries only	beneficiaries only
Model transfer and a transfer to the predefined beneficiary	x	✓	to the predefined beneficiary only	to the predefined beneficiary only
My bills – service activation and payment processing Service available for personal accounts in PLN	x	x	✓	✓

INVESTMENTS for individual clients

Overview of investment assets	x	✓	✓	✓
Overview of registers and pending orders	x	x	✓	✓
Purchase/ conversion/ repurchase of investment fund units	x	x	✓	✓
Investment profile check	x	x	✓	✓
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)	x	x	✓	✓
Aggregate history of orders and transactions for open-end mutual funds	x	x	✓	✓
Presentation of history of processed transactions on a quote chart of the fund held	x	x	✓	✓
Set-up and cancellation of an Investment Term Deposit (ILT)	x	x	✓	✓
Opening and service of the brokerage account	x	x	✓	✓
Set-up of a term deposit with a fund	x	x	✓	✓
Opening of an Individual Pension Security Account (IKE ING)	x	x	✓	✓
Purchase/ conversion/ change of units of NN Mutual Funds under IKE ING	x	x	✓	✓
Regular investment service with a capital accumulation simulation	x	x	✓	✓
Aggregate purchase/redemption of participation units	x	x	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Grouping of open-end funds into portfolios (also for IKE ING funds) together with presentation and service	x	x	✓	✓
Placing consent to receiving electronic confirmations from mutual funds	x	x	✓	✓
Disabling overview of the registers with zero assets	x	x	✓	✓
Presentation of funds quotes along with charts	x	x	✓	✓
Presentation of given fund gains and losses	x	x	✓	✓
Presentation of all investment costs before purchase	x	x	✓	✓
Presentation of funds and structured deposits in correspondence with knowledge, experience, financial situation, risk tolerance and investment goal	x	x	✓	✓
Confirmation of mutual funds order	x	x	✓	✓
Overview of investment insurance assets	x	x	✓	✓

TEXT MESSAGE SERVICE				
Particulars of text message offer option	✓	x	x	x
Text message service set-up and cancellation	✓	x	x	x
Change of text message service package and of text message notifications	✓	x	x	x
Change of mobile phone number for the text message service	✓	x	x	x

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	✓	✓ payment cards only	✓	✓
Stoplistening of a payment card to the account, or of a credit or prepaid card	✓	✓ payment cards only	✓	✓
Change of transactional limits for the payment card to the account or the prepaid card	x	x	✓	✓
Change of transactional limits for the credit card	x	x	✓	✓
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	x	x	✓
Overview of transactions for credit cards	✓	✓ for the last 3 months	✓	✓
Service of automated credit card repayment	✓	x	✓	✓
Service of credit card repayment notifications	✓	x	x	x
Ordering of a payment card to the account	x	x	✓	✓
Ordering of a virtual ING Visa card	x	x	✓	✓
Ordering of a My ING Visa payWave card	x	x	✓	✓
Change of the Visa payWave card image	x	x	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Ordering of Mastercard on the phone	X	X	X	✓
Enabling/disabling contactless mobile phone payments for the Visa payWave card – available as of 5 June 2018	X	X	✓ disabling option only	✓
Activation of the package of cash withdrawals for the Visa payWave card and enabling/disabling automatic package activation renewal	X	X	✓	✓
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	X	X	✓	✓
Insurance waiver for the payment card to the account	X	X	✓	✓
Installation of the payment card to the account on the SIM card	X	✓ only Visa payWave card	X	X
Enabling/disabling the contactless functionality for the payment card to the account	✓	X	✓	✓
Enabling/disabling the contactless functionality for the credit card – available as of 28 May 2018 for contactless cards	X	X	✓	✓
Blocking and unblocking of the payment card to the account and the prepaid card	✓ unblocking option only	X	✓	✓
Blocking and unblocking of the credit card	X	X	✓	✓
Attaching/detaching the personal account in EUR, USD or GBP to/from the Visa payWave card	X	X	✓	✓

CREDIT FACILITIES				
Preview of history of repayments and repayment schedule	✓	X	✓	✓
Filing credit card application and conclusion of a credit card agreement	✓	✓ for selected users	✓	✓
Filing cash loan application and conclusion of a cash loan agreement	✓	✓ for selected users	✓	✓
Filing overdraft application and conclusion of an overdraft agreement	X	✓ for selected users	✓	✓
Filing an application and conclusion of an annex to the agreement – overdraft/ credit card limit increase	✓	X	✓ for selected users	✓ for selected users
Cash loan or mortgage facility repayment/prepayment	✓	X	✓	✓
Consolidation of credit facilities from other banks	X	X	✓	✓
Real property insurance with NN for mortgage facilities – basic package	X	X	✓	✓
Grace period for mortgage facility waiver	X	X	✓	✓

FINANCE MANAGEMENT-ASSISTING SERVICES				
Spending analysis	X	X	✓	✓
Setting up, editing, removing the budget (monthly spending limit)	X	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Setting up/cancelling the savings goal, transactions from/to this goal, goal history with post-transaction balance	X	X	✓	✓
Overview, management and planning of future transactions	X	X	✓	✓
Money Coach	X	X	✓	✓

OTHER				
System access activation	X	X	✓	✓
Check of the register of operations made in the System	✓	X	✓	✓
System access blocking	✓	X	✓	✓
Blocking/unblocking of account access in the System	✓	X	✓	✓
Change of System password	✓	X	✓	✓
PIN set-up for the mobile application	X	✓	✓	✓
Change of authorisation data	✓	X	✓	✓
Daily online payment limit	✓	X	✓	✓
Complaint filing	X	X	✓	✓
Message preview and dispatch to the Bank	X	X	✓	✓
Chat – a form of communication with the Bank – available as of 23 May 2018	X	X	✓	X
User data change/confirmation	X	X	✓	✓
Account balance preview before logging	X	✓ as graphics	X	✓ as amount or percentage
Account number dispatch by a text message or e-mail	X	✓	X	✓
Option to download/ save/ send PDF files by e-mail	X	X	X	✓
Receipt saving option	X	✓	X	✓
Split your expenses – dispatch of settlements of shared expenses	X	✓	X	X
Preview of agreements for the products set up in Moje ING	X	X	✓	✓
Adding/removing a device to/from the list of trusted mobile devices	✓ removing option only	✓	✓	✓
Push notifications	X	✓ iOS, Android	X	✓ iOS, Android
Logging with biometric features	X	✓ iOS	X	✓ iOS, Android
Presentation of information about attachments to accounts	X	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Account/ credit facility banking reference	x	x	✓	✓
Family 500+ application	x	x	✓	✓
ID card stoplisting	x	x	✓	✓
Downloading of discount codes under My discounts loyalty programme	x	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	x	x	✓	✓
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	x	✓	x
Salary transfer instruction	x	x	✓	✓
FX Platform – currency exchange service	x	x	✓	✓
My documents – service of storage of electronic documents/files	x	x	✓	✓

BLIK				
BLIK activation and enabling/disabling a BLIK code download before logging	x	✓	x	✓
BLIK debit transaction processing	x	✓	x	✓
BLIK credit transaction processing – CDM deposits	x	✓	x	✓
BLIK cheque creation	x	✓	x	x
BLIK details	x	✓	✓	✓
BLIK deactivation	x	x	✓	✓
Account and limit change for BLIK	x	x	✓	✓
BLIK cheque password set-up	x	✓	x	x
Addition/deletion of phone number for BLIK transfers	x	✓	✓	✓

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR ENTREPRENEURS

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
ACCOUNTS				
Current account balance	✓	✓	✓	✓
Post-transaction balance	x	x	✓	✓
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	x	x	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Transaction confirmation	✓	✓	✓	✓
Opening of a current account in PLN/EUR with the payment card and a current account in USD/GBP	✓ for single-member partnerships only	X	✓ for sole proprietors only	✓ for sole proprietors only
Conclusion of an insurance agreement offered with the PLN account and insurance waiver – for sole proprietors	X	X	✓	✓
Account offer change	✓ for single-member partnerships only	X	✓ for sole proprietors only	✓ for sole proprietors only

SAVINGS				
Opening of a current account (Open Savings Account)	✓ for single-member partnerships only	✓	✓ for sole proprietors only	✓ for sole proprietors only
Closure of the current account (Open Savings Account)	✓ for sole proprietors and single-member partnerships only	X	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Conclusion of an insurance agreement offered with the Open Savings Account in PLN and insurance waiver – for sole proprietors	X	X	✓	✓
Term deposit set-up and closure	✓ for single-member partnerships only	X	✓ for sole proprietors only	✓ for sole proprietors only

PAYMENT ORDERS				
PLN transfer into own accounts and any account in Poland	✓ not for sole proprietors	✓	✓	✓
FX transfer	✓ not for sole proprietors	✓	✓	✓
Currency translation between own accounts	✓ not for sole proprietors	✓	✓	✓
PLN transfer to the accounts of the Social Insurance Institution (ZUS), Tax Office (US) or other tax authorities	✓ not for sole proprietors	✓	✓	✓
Phone transfer	X	✓	✓ for sole proprietors only	✓ for sole proprietors only
PLN transfer to one's own account without logging into the mobile application	X	X	X	✓
Placing consent to debiting the account under a direct debit	✓ for single-member partnerships only	X	✓ 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 single-member partnerships only	X	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only
Telephone top-up – for tax residents only	✓ not for sole proprietors	✓	✓	✓
Formation of batches of transfers and ordering their processing, including import of model transfers	✓	X	✓ not for entities in the user module	✓ not for entities in the user module

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Standing order set-up/ modification/ cancellation	✓ for single-member partnerships only	X	✓	✓
Saving beneficiaries and set-up of model transfers	✓ not for sole proprietors	X	✓ beneficiaries only	✓ beneficiaries only
Model transfer and a transfer to the predefined beneficiary	✓ not for sole proprietors	✓	✓ to the predefined beneficiary only	✓ to the predefined beneficiary only
My bills – service activation and payment service Service available for the LION ACCOUNT	X	X	✓ for sole proprietors and single-member partnerships only	✓ for sole proprietors and single-member partnerships only

TEXT MESSAGE SERVICE				
Particulars of text message offer option	✓	X	X	X
Text message service set-up and cancellation	✓	X	X	X
Change of text message service package and of text message notifications	✓	X	X	X
Change of mobile phone number for the text message service	✓	X	X	X

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	✓	✓ payment cards only	✓	✓
Stoptlisting of a payment card to the account, or of a credit or prepaid card	✓	✓ payment cards only	✓	✓
Change of transactional limits for the payment card to the account or the prepaid card	✓ not for sole proprietors	X	✓	✓
Change of transactional limits for the credit card	X	X	✓	✓
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	✓	X	✓ for selected users	✓ for selected users
Overview of transactions for credit cards	✓	✓ for the last 3 months	✓ for sole proprietors only	✓ for sole proprietors only
Ordering of a payment card to the account	✓	X	✓ for sole proprietors only	✓ for sole proprietors only
Ordering of a virtual ING Visa card – for sole proprietors	X	X	✓	✓
Ordering of Mastercard on the phone – for sole proprietors	X	X	X	✓
Details of payment cards to the account and prepaid cards	✓	✓	✓	✓
Enabling/disabling the contactless functionality for the payment card to the account	X	X	✓	✓
Blocking and unblocking of the payment card to the account and the prepaid card	✓ unblocking option only	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Blocking and unblocking of the credit card	x	x	✓	✓
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	✓	x	✓	✓
Preview of history of repayments and repayment schedule	✓	x	✓	✓
Filing cash loan/ credit line application and conclusion of a cash loan/ credit line agreement – for sole proprietors	✓	x	✓ for selected users	✓ for selected users
Filing credit card limit increase application and conclusion of a credit card limit increase agreement – for sole proprietors	✓	x	✓ for selected users	✓ for selected users
Conclusion of an insurance agreement offered with the credit line and cash loan – for sole proprietors	x	x	✓	✓
Filing a leasing application – for sole proprietors	✓	x	✓	✓
Cash loan repayment/prepayment	✓	x	✓	✓

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

OTHER				
System access activation	x	x	✓	✓
Check of the register of operations made in the System	✓	x	✓	✓
Bank statements	✓	x	✓	✓
Bank statement export in PDF/MT940 format	✓ additionally OFX format	x	✓	✓
Downloading a list of transactions in PDF or CSV format – not applicable to the term deposit account	✓ only CSV format	x	✓	✓
System access blocking	✓	x	✓	✓
Blocking/unblocking of account access in the System	✓	x	✓	✓
Change of the System password	✓	x	✓	✓
PIN set-up for the mobile application	x	✓	✓	✓
Change of authorisation data	✓	x	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Daily online payment limit	✓	X	✓ for sole proprietors with the shared login only	✓ for sole proprietors with the shared login only
Complaint filing	✓ not for sole proprietors	X	✓	✓
Message preview and dispatch to the Bank	✓ not for sole proprietors	X	✓	✓
Chat – a form of communication with the Bank – available as of 23 May 2018	X	X	✓	X
Access to the Aleo trading and auction platform	✓	X	X	X
Access to the ING Accounting platform	X	X	✓ for sole proprietors only	✓ for sole proprietors only
Receipt saving option	X	✓	X	✓
Split your expenses – dispatch of settlements of shared expenses	X	✓	X	X
User Module – multi-member account management	✓	X	✓	✓
User data change/confirmation	X	X	✓	✓
Account balance preview before logging	X	✓ as graphics	X	✓ as amount or percentage
Account number dispatch by a text message or e-mail	X	✓	X	✓
Option to download/ save/ send PDF files by e-mail	X	X	X	✓
Preview of agreements for the products set up in Moje ING	X	X	✓	✓
Adding/removing a device to/from the list of trusted mobile devices	✓ removing option only	✓	✓	✓
Push notifications	X	✓ iOS, Android	X	✓ iOS, Android
Logging with biometric features	X	✓ iOS	X	✓ iOS, Android
Presentation of information about attachments to accounts	X	X	✓	✓
Account/ credit facility banking reference	X	X	✓ for sole proprietors only	✓ for sole proprietors only
ID card stoplisting	X	X	✓	✓
Downloading of discount codes under My discounts loyalty programme	X	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	X	X	✓	✓
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	X	✓	X

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
FX Platform – currency exchange service – for sole proprietors	x	x	✓	✓
My documents – service of storage of electronic documents/files	x	x	✓	✓

BLIK				
BLIK activation and enabling/disabling a BLIK code download before logging	x	✓	x	✓
BLIK debit transaction processing	x	✓	x	✓
BLIK credit transaction processing – CDM deposits	x	✓	x	✓
BLIK cheque creation	x	✓	x	x
BLIK details	x	✓	✓	✓
BLIK deactivation	x	x	✓	✓
Account and limit change for BLIK	x	x	✓	✓
BLIK cheque password set-up	x	✓	x	x
Addition/deletion of phone number for BLIK transfers	x	✓	✓	✓

BLIK Mobile Platform

Transactions available in BLIK	<ul style="list-style-type: none"> • BLIK transaction • BLIK cheque 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. 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	
none (24/7) <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 (available from 5 March 2018 only in Moje ING) 	are processed on the same day (transfers are processed in real time at the transfer date)
by 14:30 from Monday to Friday <ul style="list-style-type: none"> FX transfer 	processed on the same day
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 	
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. <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 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