

Message

for the Users of the Internet Banking System

effective from 5 March 2018

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

ING BANK ŚLĄSKI



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TYPES OF PAYMENTS ACCOUNTS FOR THE INTERNET BANKING SYSTEM

The Internet Banking System (hereinafter: System) is provided to persons with rights to payment accounts, such as:

Individual customer

- **settlement and savings account in PLN or foreign currencies** – within the meaning of the “Regulamin świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia rachunków oszczędnościowo-rozliczeniowych oraz rachunków oszczędnościowych dla osób fizycznych.”
- **savings account in PLN or foreign currencies** – within the meanings of the “Regulamin świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia rachunków oszczędnościowo-rozliczeniowych oraz rachunków oszczędnościowych dla osób fizycznych.”

Entrepreneur

- **settlement account in PLN or foreign currencies** – within the meaning of the “Regulamin świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia rachunków bankowych.”

A payment account is not required, if the Internet Banking System is provided under a Framework Agreement on using the Internet Banking System.

EXPLANATION OF TERMS

ING BankOnLine – system version made available via a web browser recommended for PCs

ING BankMobile – mobile application for smartphones (possibility of its downloading has been withdrawn)

Moje ING – system version for the individual customer, sole proprietorships, and companies with single-person representation. It is available via a web browser adjusted for all devices (computer, smartphone, and tablet)

Moje ING mobile – mobile application version for smartphones for the individual customer, sole proprietorships, and companies with single-person representation

customer – entity within the meaning of Article 1.12) of the “Regulamin świadczenia usług Systemu bankowości internetowej ING Banku Śląskiego S.A.”

individual customer – customer within the meaning of Article 1.13) of the “Regulaminu świadczenia usług Systemu bankowości internetowej ING Banku Śląskiego S.A.”

entrepreneur – entity within the meaning of Article 1.27) of the “Regulaminu świadczenia usług Systemu bankowości internetowej ING Banku Śląskiego S.A.”

sole proprietorship (hereinafter: JDG) – customer who is a natural person carrying business to which the provisions of the Accounting Act are not applied and who does not use the System in the form of a Users' Module

Companies with single-person representation (hereinafter: Single-person company) – private partnership, professional partnership and general partnership, in which one of the authorised persons shall be eligible to make statements of intent on behalf of the company and to which the provisions of the Accounting Act are not applied

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR THE INDIVIDUAL CUSTOMER

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
ACCOUNTS				
Information on the account's current balance	✓	✓	✓	✓
Balance available after each transaction	X	X	✓	✓
View of: a history of transactions, pending transactions, blockades on the account	✓	✓	✓	✓
Collective history of settlement and savings accounts (including, a history of the account card), savings accounts, accounts of pre-paid and virtual cards, and a renewable loan	X	X	✓	✓
Transaction confirmation	✓	✓	✓	✓
Account statement	✓	X	✓	✓
Export of account statements in the PDF/MT940 format	✓ additionally, OFX format	X	✓	✓
Downloading a transaction list in the PDF, CSV format	✓ CSV format only	X	✓	✓
Opening of the settlement and savings account in PLN with a possibility of ordering a payment card	X	X	✓	✓
Opening of the settlement and savings account in EUR with a possibility of ordering a payment card and the settlement and savings account in USD/GBP	X	X	✓	✓
Conclusion of an agreement of insurance offered with the PLN account and insurance waiver	X	X	✓	✓
Account offer change	✓	X	✓	✓
Granting/revoking a power of attorney with the settlement and savings account	X	X	✓	✓

SAVINGS				
Savings account opening	X	X	✓	✓
Setting up a savings goal, transactions from/for the purpose of, savings goal cancellation, a history of the savings goal with a balance after transactions	X	X	✓	✓
Smart Saver opening	X	X	✓	✓
Opening of the "Indywidualne Konto Zabezpieczenia Emerytalnego"	X	X	✓	✓
Closing of the savings account	✓	X	✓	✓
Conclusion of an agreement of insurance offered with the Open Savings Account (Otwarte Konto Oszczędnościowe) in PLN and insurance waiver	X	X	✓	✓
Deposit account opening	X	X	✓	✓
Deposit account cancelling	✓	X	✓	✓
Granting/revoking a power of attorney to the savings/deposit account	X	X	✓	✓

PAYMENT ORDERS				
Transfer in PLN into own accounts and any account in Poland	X	✓	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Foreign currency transfer	x	✓	✓	✓
Currency translation between own accounts	x	✓	✓	✓
Transfer from a credit card	✓	x	✓	✓
Transfer in PLN to the accounts of the Social Insurance Institution (ZUS), Tax Office (US), and other tax authorities	x	✓	✓	✓
Transfer to charity	x	x	✓	✓
Transfer to a phone	x	✓	✓	✓
Transfer in PLN to own account without logging to the mobile application	x	x	x	✓
Setting up consent for debiting the account under a direct debit	x	x	✓	✓
Review and withdrawal of consent for debiting the account under a direct debit Review of transactions executed under a direct debit, cancellation of an (unexecuted) transaction and an instruction for a refund of the amount of the (executed) transaction under a direct debit	x	x	✓	✓
Telephone topping up – for tax residents only	x	✓	✓	✓
Creating packets of transfers and ordering their execution, including import of model transfers	✓	x	x	x
Setting up/changing/cancelling a standing order	x	x	✓	✓
Saving recipients and setting up model transfers	x	x	✓ recipients only	✓ recipients only
Model transfer and to a defined recipient	x	✓	✓ for a defined recipient only	✓ for a defined recipient only
My invoices – service activation, acceptance, presentation of shipments, payment processing	✓	x	x	x
Presentation, management, and planning of future transactions	x	x	✓	✓

INVESTMENTS for the individual customer				
Presentation of investment assets	x	✓	✓	✓
Presentation 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 for provision of services of accepting and forwarding orders for purchasing or repurchasing investment titles in undertakings for collective investment (so-called intermediary agreements)	x	x	✓	✓
Collective history of orders and transactions for open investment funds	x	x	✓	✓
Presentation of a history of executed transactions on a quotation chart of the fund held	x	x	✓	✓
Opening and closing of the Investment Term Deposit Account (ILT)	x	x	✓	✓
Opening and handling of a brokerage account	x	x	✓	✓
Opening of the Deposit Account with a Fund	x	x	✓	✓
Opening of the Individual Pension Account (IKE ING)	x	x	✓	✓
Purchase/conversion/repurchase of units of NN Investment Funds under IKE ING	x	x	✓	✓
Regular investment service with a capital accumulation simulation	x	x	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Collective purchase/repurchase of units	x	x	✓	✓
Grouping open funds into portfolio (also for IKE ING funds) together with presentation and handling	x	x	✓	✓
Setting up consent to receive electronic confirmations from investment funds	x	x	✓	✓
Switching off presentation of the registers with zero amounts of assets	x	x	✓	✓
Presentation of quotations of funds together with charts	x	x	✓	✓
Presentation of profits and losses for a specific fund	x	x	✓	✓
Presentation of full investment costs before purchase	x	x	✓	✓
Presentation of funds and structured deposits in line with knowledge, experience, financial standing, risk tolerance, and investment goal	x	x	✓	✓

TEXT MESSAGE SERVICE

Text message about a current offer	✓	x	x	x
Setting up and cancelling a text message service	✓	x	x	x
Change of a text message packet and text message notifications	✓	x	x	x
Change of a mobile phone number for the text message service	✓	x	x	x

CARDS

Assigning PIN and activation of a payment card to the account, a credit, and a pre-paid card	✓	✓	✓	✓
Change of PIN for a payment card to the account, a credit, and a pre-paid card	✓	✓ payment cards only	✓	✓
Blocking a payment card to the account, a credit, and a pre-paid card	✓	✓ payment cards only	✓	✓
Change of limits for transactions with a payment card to the account and a pre-paid card	✓	x	✓	✓
Credit card debt repayment	✓	✓	✓	✓
Credit cards – information on the card, authorisations, executed transactions, utilised limit	✓	✓	✓	✓
Viewing the status on the credit card before logging in (as an amount or percentage)	x	x	x	✓
List of transactions for credit cards	✓	✓ for the last 3 months	✓	✓
Handling of automatic credit card repayment	✓	x	✓	✓
Handling of notifications about credit card repayment	✓	x	x	x
Ordering a payment card for the account	x	x	✓	✓
ING Visa virtual card ordering	x	x	✓	✓
Ordering of Moja Karta ING Visa contactless card	x	x	✓	✓
Change of the Visa contactless card's image	x	x	✓	✓
Ordering a Mastercard in the telephone	x	x	x	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Information on payment cards for the account and pre-paid cards held	✓	✓	✓	✓
Conclusion of an agreement of insurance for a payment card to the account and a pre-paid card	X	X	✓	✓
Waiver of insurance for a payment card to the account	X	X	✓	✓
Installing a payment card to the account in a SIM card	X	✓ Visa NFC only	X	X
Switching on/off of a contactless feature of a payment card to the account	✓	X	✓	✓
Blocking and unblocking of a payment card to the account and a pre-paid card	✓ unblocking only	X	✓	✓
Linking/unlinking the settlement and savings account in EUR/ USD/ GBP to the Visa Contactless card	X	X	✓	✓

LENDING PRODUCTS				
View of a history of repayments and the repayment schedule	✓	X	✓	✓
Submission of an application and conclusion of an agreement for a credit card	✓	✓ for selected users	✓	✓
Submission of an application and conclusion of an agreement for a cash borrowing	✓	✓ for selected users	✓	✓
Submission of an application and conclusion of an agreement of an overdraft limit in the account	X	✓ for selected users	✓	✓
Submission of an application and execution of an annex to the agreement – increasing the overdraft limit in the account /credit card limit	✓	X	✓ for selected users	✓ for selected users
Repayment/overpayment of a cash borrowing or a mortgage product	✓	X	✓	✓
Consolidation of loans with other banks	X	X	✓	✓
Real property insurance with NN for mortgage products – basic packet	X	X	✓	✓

OTHER				
Checking the register of operations executed in the System	✓	X	✓	✓
Blocking access to the System	✓	X	✓	✓
Blocking/unblocking access to the account in the System	✓	X	✓	✓
Change of the password for accessing the System	✓	X	✓	✓
Assigning a PIN code to the mobile application	X	✓	✓	✓
Change of authorisation data	✓	X	✓	✓
Daily limit for online payments	✓	X	✓	✓
Complain submission	X	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Viewing and sending message to the Bank	X	X	✓	✓
Change/confirmation of the user's data	X	X	✓	✓
View of the account's status before logging in	X	✓ in a graphic form	X	✓ as an amount or percentage
Sending the account number by a text message or e-mail	X	✓	X	✓
Possibility of downloading/saving/sending PDF files by e-mail	X	X	X	✓
Setting up, editing, removing the budget (monthly spending limit)	X	X	✓	✓
Spending analysis	X	X	✓	✓
Financial coach	X	X	✓	✓
Saving of a receipt	X	✓	X	✓
Divide spending: sending settlements for common spending	X	✓	X	X
Viewing agreements for products opened in Moje ING	X	X	✓	✓
Adding/removing a device to/from the list of trusted mobile devices	✓ removing only	✓	✓	✓
Push notifications	X	✓ iOS, Android	X	✓ iOS, Android
Logging in with a finger print using Touch ID	X	✓ iOS	X	✓ iOS, Android
Presentation of information on enforcement seizures	X	X	✓	✓
Certificate on having an account, a loan	X	X	✓	✓
Rodzina 500+ application	X	X	✓	✓
Putting an identification document on hold	X	X	✓	✓
Collecting discount codes under the Moje Rabaty offer	X	X	✓	✓
Using Moje ING for: identification and authentication in ePUAP, authorisations relating to the use of the ePUAP trusted profile, confirming the ePUAP trusted profile	X	X	✓	✓
Using Moje ING for authentication of PUE in ZUS for the purpose of applying for or accessing the PUE profile in ZUS	X	X	✓	X
Remuneration transfer order	X	X	✓	✓
Exchange bureau - foreign currency exchange service	X	X	✓	✓
My documents - service of storing electronic documents/files	X	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
BLIK				
BLIK activation and switching on and off of a possibility of collecting a BLIK code before logging in	x	✓	x	✓
Execution of a BLIK charge transaction	x	✓	x	✓
Execution of a BLIK crediting transactions – payments made in cash deposit machines	x	✓	x	✓
BLIK cheque creation	x	✓	x	x
Information on BLIK	x	✓	✓	✓
BLIK switching off	x	x	✓	✓
Change of the account and limits for BLIK	x	x	✓	✓
Setting up a password for BLIK cheques	x	✓	x	x
Adding/removing a telephone number for BLIK transfers	x	✓	✓	✓

FUNCTIONALITY OF THE INTERNET BANKING SYSTEM FOR THE ENTREPRENEUR

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
ACCOUNTS				
Information on the account's current balance	✓	✓	✓	✓
Balance available after each transaction	x	x	✓	✓
View of: history of transactions, pending transactions, blockades on the account	✓	✓	✓	✓
Collective history of settlement accounts (including, a history of the account card), accounts of pre-paid and virtual cards	✓ applies to single-person companies only	x	✓	✓
Transaction confirmation	✓	✓	✓	✓
Account statement	✓	x	✓	✓
Export of account statements in the PDF/MT940 format	✓ additionally, OFX format	x	✓	✓
Downloading a transaction list in the PDF, CSV format	✓ CSV format only	x	✓	✓
Opening of a settlement account in PLN/ EUR with a payment card and a settlement account in USD/ GBP	✓ applies to single-person companies only	x	✓ applies solely to JDG	✓ applies solely to JDG
Conclusion of an agreement of insurance offered with the PLN account and insurance waiver – for JDG	x	x	✓	✓
Account offer change	✓ applies to single-person companies only	x	✓ applies solely to JDG	✓ applies solely to JDG

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
SAVINGS				
Opening of a settlement account (Open Savings Account)	✓ applies to single-person companies only	✓	✓ applies solely to JDG	✓ applies solely to JDG
Closing of a settlement account (Open Savings Account)	✓ applies to JDG and sole proprietorships	X	✓ applies to JDG and sole proprietorships	✓ applies to JDG and sole proprietorships
Conclusion of an agreement of insurance offered with the Open Savings Account and insurance waiver – for JDG	X	X	✓	✓
Opening and closing of a deposit account	✓ applies to single-person companies only	X	✓ applies solely to JDG	✓ applies solely to JDG

PAYMENT ORDERS				
Transfer in PLN into own accounts and any account in Poland	✓ does not apply to JDG	✓	✓	✓
Foreign currency transfer	✓ does not apply to JDG	✓	✓	✓
Currency translation between own accounts	✓ does not apply to JDG	✓	✓	✓
Transfer in PLN to the accounts of the Social Insurance Institution (ZUS), Tax Office (US), and other tax authorities	✓ does not apply to JDG	✓	✓	✓
Transfer to a phone	X	✓	✓ applies solely to JDG	✓ applies solely to JDG
Transfer in PLN to own account without logging to the mobile application	X	X	X	✓
Setting up consent for charging the account under a direct debit	✓ applies to single-person companies only	X	✓	✓
Review and withdrawal of consent for charging the account under a direct debit Review of transactions executed under a direct debit, cancellation of an (unexecuted) transaction and an instruction for a refund of the amount of the (executed) transaction under a direct debit	✓ applies to single-person companies only	X	✓	✓
Telephone topping up – for tax residents only	✓ does not apply to JDG	✓	✓	✓
Creating packets of transfers and ordering their execution, including import of model transfers	✓	X	✓	✓
Setting up/changing/cancelling a standing order	✓ applies to single-person companies only	X	✓	✓
Saving recipients and setting up model transfers	✓ does not apply to JDG	X	✓ recipients only	✓ recipients only
Model transfer and to a defined recipient	✓ does not apply to JDG	✓	✓ for a defined recipient only	✓ for a defined recipient only
My invoices – service activation, acceptance, presentation of shipments, payment processing	✓	X	X	X
Presentation, management, and planning of future transactions	✓	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
TEXT MESSAGE SERVICE				
Text message about a current offer	✓	X	X	X
Setting up and cancelling a text message service	✓	X	X	X
Change of a text message packet and text message notifications	✓	X	X	X
Change of a mobile phone number for the text message service	✓	X	X	X

CARDS				
Assigning PIN and activation of a payment card to the account, a credit, and a pre-paid card	✓	✓	✓	✓
Change of PIN for a payment card to the account and a pre-paid card	✓	✓ payment cards only	✓	✓
Putting a payment card to the account, a credit, and a pre-paid card on hold	✓	✓ payment cards only	✓	✓
Change of limits for transactions with a payment card to the account and a pre-paid card	✓	X	✓	✓
Credit cards - information on the card, executed transactions, utilised limit	✓	✓	✓	✓
Credit card debt repayment	✓	✓	✓	✓
Submission of an application and conclusion of an agreement for a credit card - for JDG	✓	X	✓ for selected users	✓ for selected users
List of transactions for credit cards	✓	✓ for the last 3 months	✓ applies solely to JDG	✓ applies solely to JDG
Ordering a payment card for the account	✓	X	✓ applies solely to JDG	✓ applies solely to JDG
Ordering of an ING Visa virtual card - for JDG	X	X	✓	✓
Ordering of a Mastercard in the telephone - for JDG	X	X	X	✓
Information on payment cards for the account and pre-paid cards held	✓	✓	✓	✓
Switching on/off of a contactless feature of a payment card to the account	X	X	✓	✓
Blocking and unblocking of a payment card to the account and a pre-paid card	✓ unblocking only	X	✓	✓
Viewing and handling of a credit card in the Internet Banking System available only for holders of a settlement account for entrepreneurs				

LOANS				
Credit account statements	✓	X	✓	✓
View of a history of repayments and the repayment schedule	✓	X	✓	✓
Submission of an application and conclusion of an agreement for a borrowing/credit facility - for JDG	✓	X	✓ for selected users	✓ for selected users
Submission of an application and conclusion of an annex concerning increase of the credit facility amount - for JDG	✓	X	✓ for selected users	✓ for selected users
Conclusion of an agreement for insurance offered with a credit facility and a borrowing - for JDG	X	X	✓	✓
Submission of an application for lease - for JDG	✓	X	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Borrowing repayment/overpayment	✓	X	✓	✓

OTHER				
Checking the register of operations executed in the System	✓	X	✓	✓
Blocking access to the System	✓	X	✓	✓
Blocking/unblocking access to the account in the System	✓	X	✓	✓
Change of the password for accessing the System	✓	X	✓	✓
Assigning a PIN code to the mobile application	X	✓	✓	✓
Change of authorisation data	✓	X	✓	✓
Daily limit for online payments	✓	X	✓ applies to JDG only with a common login	✓ applies to JDG only with a common login
Complain submission	✓ does not apply to JDG	X	✓	✓
Viewing and sending message to the Bank	✓ does not apply to JDG	X	✓	✓
Access to Aleo trade and auction platform	✓	X	X	X
Access to ING Księgowość platform	X	X	✓ applies solely to JDG	✓ applies solely to JDG
Saving of a receipt	X	✓	X	✓
Divide spending: sending settlements for common spending	X	✓	X	X
Users' Module: multi-person management of accounts	✓	X	X	X
Change/confirmation of the user's data	X	X	✓	✓
View of the account's status before logging in	X	✓ in a graphic form	X	✓ as an amount or percentage
Sending the account number by a text message or e-mail	X	✓	X	✓
Possibility of downloading/saving/sending PDF files by e-mail	X	X	X	✓
Analysis of inflows and outflow	X	X	✓	✓
Analysis of business partners	X	X	✓	✓
Viewing agreements for products opened in Moje ING	X	X	✓	✓
Adding/removing a device to/from the list of trusted mobile devices	✓ removing only	✓	✓	✓

	ING BankOnLine	ING BankMobile	Moje ING	Moje ING mobile
Push notifications	X	✓ iOS, Android	X	✓ iOS, Android
Logging in with a finger print using Touch ID	X	✓ iOS	X	✓ iOS, Android
Presentation of information on enforcement seizures	X	X	✓	✓
Certificate on having an account, a loan	X	X	✓ applies solely to JDG	✓ applies solely to JDG
Putting an identification document on hold	X	X	✓	✓
Collecting discount codes under the Moje Rabaty offer	X	X	✓	✓
Using Moje ING for: identification and authentication in ePUAP, authorisations relating to the use of the ePUAP trusted profile, confirming the ePUAP trusted profile – for JDG	X	X	✓	✓
Using Moje ING for authentication of PUE in ZUS for the purpose of applying for or accessing the PUE profile in ZUS – for JDG	X	X	✓	X
Exchange bureau – foreign currency exchange service – for JDG	X	X	✓	✓
My documents – service of storing electronic documents/files	X	X	✓	✓

BLIK				
BLIK activation and switching on and off of a possibility of collecting a BLIK code before logging in	X	✓	X	✓
Execution of a BLIK charge transaction	X	✓	X	✓
Execution of a BLIK crediting transactions – payments made in cash deposit machines	X	✓	X	✓
BLIK cheque creation	X	✓	X	X
Information on BLIK	X	✓	✓	✓
BLIK switching off	X	X	✓	✓
Change of the account and limits for BLIK	X	X	✓	✓
Setting up a password for BLIK cheques	X	✓	X	X
Adding/removing a telephone number for BLIK transfers	X	✓	✓	✓

BLIK mobile platform

Transactions available under BLIK	<ul style="list-style-type: none"> • BLIK transaction • BLIK cheque transaction • BLIK transfer
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Instructions executed on the basis of mobile device identification

Display of a BLIK code without logging into the mobile application and a possibility of using it for 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.

MANNER OF EXECUTION OF PAYMENT ORDERS AND OTHER INSTRUCTIONS SUBMITTED BY THE INTERNET BANKING SYSTEM

Cut-off time for receiving payment orders/instructions	Time for execution of a payment order/instruction
PAYMENT ORDER execution of a payment (outgoing) order means debiting the account	
none (24/7) <ul style="list-style-type: none"> internal order in PLN which does not require currency translation, with a current execution date into account* of customers maintained with the Bank, including a transfer to the telephone domestic transfer (in PLN into an account with another bank in Poland) submitted as an Express ELIXIR transfer domestic transfer (in PLN into an account with another bank in Poland) submitted as a BlueCash transfer (available from 5 March 2018 in Moje ING only) 	will be executed on the same day (order is executed in real time on the order submission date)
until 14:30 from Monday to Friday <ul style="list-style-type: none"> foreign currency transfer 	executed on the very same day
until 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 a foreign currency into accounts maintained with the Bank, with currency translation 	
until 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 execution date, unless it is executed in real time domestic transfer (in PLN into an account with another bank in Poland), including a transfer to the telephone transfer debited to the credit card internal transfer executed in the Exchange Bureau that requires currency translation 	
after 14:30 from Monday to Friday on Saturday and holidays <ul style="list-style-type: none"> foreign currency transfer 	executed on the nearest business day
after 18:00 from Monday to Friday on Saturday and holidays <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 holidays <ul style="list-style-type: none"> internal transfer in PLN that does not require currency translation, with a current execution date, unless it is executed in real time domestic transfer (in PLN into an account with another bank in Poland), including a transfer to the telephone transfer debited to the credit card internal transfer executed in the Exchange Bureau that requires currency translation 	
Transfer orders with a deferred payment date	

will be executed in line with a payment date indicated by the customer.

- if the payment date falls on a holiday – execution will be done on the nearest business day
- in the event of cancellation of a transfer order instruction with a deferred payment date – such instruction shall be submitted by 23:59 on the day preceding the payment execution date

Standing orders

Execution of a payment transaction under a standing order will be done in line with the manner specified in the rules relevant for an account that is debited.

Instructions and orders concerning investment funds and IKE Kapitał z Lwem

until 19:15 from Monday to Friday

will be forwarded by the Bank to investment funds on the same day

after 19:15 from Monday to Friday
on Saturday and holidays

will be forwarded by the Bank to investment funds on the nearest business day

A purchase order for units of the NN Investment Funds submitted via the Internet Banking System is a Direct Payment within the meaning of the Articles of Association of the NN Investment Funds.

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

Deposit account opening

until 20:00 from Monday to Saturday

executed on the very same day

after 20:00 from Monday to Saturday, and on holidays

executed on the nearest business day

Opening of a settlement and savings account in foreign currencies and a savings account for the individual customer.

Opening of a settlement account for the entrepreneur with single-person representation and other instructions

They are executed in line with technical capabilities of the Bank's information technology system, however, not later than on the third business day starting from the instruction submission date.

Closing of a deposit account, a savings account, a settlement account (Open Savings Account)

until 17:00 from Monday to Friday

executed on the very same day

after 17:00 from Monday to Friday
on Saturday and holidays

executed on the nearest business day

* A settlement and savings account or a savings account within the meaning of the "Regulamin świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia rachunków oszczędnościowo – rozliczeniowych oraz rachunków oszczędnościowych dla osób fizycznych" and in the „Ogólne warunki wydawania i użytkowania kart przedpłaconych ING Banku Śląskiego S.A. dla osób fizycznych.”.

The settlement account within the meaning of the „Regulamin świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia rachunków bankowych”

CONTACT TELEPHONE NUMBERS

Telephone-based support for the customers of the Internet Banking System
Helpline

801 601 607, 32 357 00 10
801 222 222, 32 357 00 69