

## Reservations referring to our conduct

This is corporate information of ING Bank Śląski S.A. and it refers to matters associated with the functioning of the Bank. It does not answer questions referring to banking services or products and matters associated with them, and it also does not serve for lodging complaints. If you have questions associated with the Bank's services or products, you can find the appropriate contact information [here](#). If you need information about complaints, click [here](#).

Despite our efforts, ING Bank Śląski S.A. may not always meet your expectations in reference to the way we behave or the things we do. If that happens, please inform us about it. This includes reporting the inappropriate conduct of the Bank or behaviors in case of which there is suspicion of being non-compliant with the law or unethical, especially in the following areas:

- accounting, internal accounting inspections or matters associated with audit,
- money laundering or financing terrorism,
- financing companies which infringe human rights or commit crimes against the environment,
- market manipulations,
- the use of confidential information,
- thefts,
- bribery or corruption,
- unwanted behavior (harassment, discrimination, etc.),
- infringing other provisions of the law, regulations or policies of ING.

In order to inform us about irregularities, please send your report by post to the following address:

**ING Bank Śląski S.A.**  
**Compliance Officer**  
**ul. Puławska 2, 02-566 Warszawa**  
**with the annotation „Zastrzeżenia”**

Properly addressing the message ensures that the correspondence is received by the relevant persons.

In order to help us in considering a reservation referring to our conduct, please provide the following details:

- 1) A clear description of the case.
- 2) Contact details: name and surname, address, telephone number and email address.
- 3) Copies of any information that is important for considering the case.

Providing contact details is not obligatory but it may be helpful for clarifying the case.

Based on the provided information, the case will be considered within a reasonable time. Frequently, contact is necessary in order to obtain further clarifications, and for that purpose we may contact you via the contact details indicated by you.