

Reservations referring to our conduct

This is corporate information of ING Bank Śląski S.A. (hereinafter: the Bank) and concerns matters relating to the operation of the Bank and its Group (excluding ING Bank Hipoteczny S.A. If you wish to raise an objection regarding the conduct of ING Bank Hipoteczny S.A., please click [here](#)). It does not answer questions about banking services or products and related matters, including complaints. If you have questions relating to the Bank's services or products, you will find the relevant point of contact [here](#). If you need information about complaints, click [here](#).

Despite our best efforts, ING Bank Śląski S.A. or any other Bank Group entity may not always meet your expectations with regard to the way we behave or the things we do. If this happens, please let us know. This includes reporting inappropriate conduct or behaviour by the Bank or an entity of the Bank's Capital Group that you suspect to be unlawful or unethical in particular in the areas of:

- 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.