

# Complaints Procedure

## Slovakia

1. Procedure regarding the settlement of claims and complaints in relation to execution of the Payment Services is governed by the Claims Regulation of ING Bank N.V., pobočka zahraničnej banky (hereinafter referred to as the “Claims Regulation”) . The Claim Regulation is available at the Bank’s premises and on the Bank’s Internet site.
2. The Bank has the right to amend the Claims Regulation depending on the changes of the respective legal regulations or the Bank’s business policy. The Bank shall notify the Client about such amendment and its effectiveness by making it available at the Bank’s premises and publishing it on the Bank’s Internet site.
3. The Bank accepts claims and complaints related to Payment Services in the Bank’s premises at the address specified for delivery of claims of Payments Services in these Tariff and Conditions only during the office hours. Claims related to Payment Services may be given to the Bank verbally, by phone, by fax or by email, taking into consideration form of a Payment Service provided. On delivery of a claim to the Bank a confirmation will be given to the Client by the Bank. Any other conditions related to claims procedure related to Payments Services are defined in the Claims Regulation.
4. The Client may submit the complaint in connection with the provision of Payment Services by the Bank to the National Bank of Slovakia if the Client believes that the Slovak act on payment services or any other legal regulation which governs providing Payment Services has been breached.
5. Address for delivery of claims and complaints – ING Bank N.V., pobočka zahraničnej banky, Pribinova 10, 811 09 Bratislava, the Slovak republic.

### Client Services

Business Hours	Available to the Client at the Bank’s premises and on the Bank’s Internet site
Business Days	Mondays – Fridays (excluding bank holiday and other public holiday)
Contact details	ING Bank N.V., pobočka zahraničnej banky Pribinova 10 811 09 Bratislava Slovakia
Website	Bank’s Internet site <a href="http://www.ingcommercialbanking.sk">www.ingcommercialbanking.sk</a> , <a href="http://www.ing.sk">www.ing.sk</a> and <a href="http://www.ingbank.sk">www.ingbank.sk</a>
SWIFT BIC	INGBSKBX

### Client services desk

Telephone Number	+421 2 5934 6555, +421 2 5934 6666
Fax	+421 2 5293 1222
E-mail	<a href="mailto:client.services@ing.sk">client.services@ing.sk</a>

**Contact details in case of loss, theft, misappropriation or unauthorized use of a Payment instrument:**

Contact details      ING Bank N.V., pobočka zahraničnej banky  
Pribinova 10, 811 09  
Bratislava  
Slovakia

Telephone Number    +421 2 5934 6555, +421 2 5934 6666

Fax                      +421 2 5293 1222

E-mail                  [client.services@ing.sk](mailto:client.services@ing.sk)