



ING Księgowość Standard

Effective as of 1 January 2023

This document defines the scope and boundary conditions of standard financial & accounting services and standard personnel payroll services within the meaning of the Price List and the Regulations on the provision of financial & accounting and personnel & payroll services.

Additional Client's expectations, beyond the standard described, may involve additional charges.

Financial & Accounting Services

I. ING Księgowość accounting standard:

1. The Chart of Accounts per ING Księgowość model (based on the group of accounts No "4" – for inspection on demand), suitable for service and trade companies on the assumption of record-keeping simplifications permitted by law.
2. The Accounting Policy per ING Księgowość model (for inspection on demand).
3. The regulations on the flow of documents per ING Księgowość model (for inspection on demand).
4. Operation of the financial year in accordance with the calendar year.
5. Keeping the Client's accounting books – in a synthetic and analytical approach (including records of settlements).
6. Keeping tax records (CIT/PIT and VAT), including for entities that are not income tax payers – determining the tax result for distribution to shareholders.
7. Providing initial monthly financial results of the entity in the form of current on-line reports on a dedicated Portal.
8. Final monthly financial result (withholding income tax, VAT declaration, balance sheet, profit and loss account, sales and purchase records, information on tax payment on the Portal).
9. Preparing tax declarations in the periods declared by the Client and sending by electronic means, sending the Standard Audit File for Tax for data from the Client's accounting books.
10. Support in the case of tax, fiscal and social security (ZUS) audits, understood as forwarding documentation held by the Office and providing explanations in relation to this documentation.

11. Accounting advisory services with regard to the Client's business activity (related to current business events).
12. Support for the Client in terms of updating data and reporting to tax offices.
13. Preparing financial statements:
 - a. simplified, if the Client meets the criteria for a micro entity,
 - b. comprehensive, if the Client does not meet the criteria for a micro entity,
 - c. comprehensive, based on a separate Client's instruction, if the Client meets the criteria for a micro entity.
14. Closing of the financial year by 31 March (of the calendar year after the year subject to closing) under the following conditions:
 - a. the transfer of all documents and clarification of any inaccuracies relating to the period from 1 January to 30 November of the year subject to closing – until 31 December of that year,
 - b. the transfer of all documents and clarification of any inaccuracies relating to the period from 1 December to 31 December of the year subject to closing – until 15 January of the following year,
 - c. additional clarification as to the documents transferred by the Client after 31 December of the year subject to closing – until 15 February of the following year.

This clause does not apply to any entities examined by the auditor, limited partnerships, partnerships or individuals engaged in business activities.

II. The following items are not included in ING Księgowość accounting standard:

1. Keeping the accounting books based on an individual chart of accounts and/or individual expectations of the Client (e.g. extension to include accounts in group No "5"),
2. Pursuing (and/or developing) an individual accounting policy,
3. Developing and/or updating internal financial and accounting regulations,
4. Keeping the accounting books of Associations, Foundations, Co-operatives, Non-profit Organisations, Trade Unions, budgetary units and sheltered workshops,
5. Keeping the accounting books based on a standard other than the Accounting Act, including in particular IAS/IFRS, GAAP,
6. Keeping the accounting books of entities preparing consolidated or combined financial statements and entities preparing the input for such statements,
7. Keeping records of foreign branches,

8. Keeping records of mass settlements,
9. Keeping records of manufacturing, construction or transport activities,
10. Closing the month/quarter at a time beyond the ING Księgowość standard,
11. Keeping the accounting books in periods other than a calendar year (extended financial year, year started at a date other than 1 January),
12. Developing and maintaining an individual reporting on a cyclic basis,
13. Drawing up the Cash Flow statement,
14. Drawing up the Profit and Loss statement (the calculation version),
15. Drawing up the statement of changes in equity,
16. Support for the audit of financial statements (co-operation with the registered auditor),
17. Clarification of non-compliance from before the period covered by the service and preparation of all tax declarations and financial statements for these periods,
18. Service for a limited partnership and other partnerships whose operation is governed by the Commercial Companies Code or the Civil Code,
19. Service for entities in bankruptcy or liquidation,
20. Service in English (the Office does not provide service in another foreign language).

III. Practical aspects of taking over financial and accounting services by ING Księgowość

If, before starting the services, the Client handled their financial and accounting matters on their own or as part of an external order (outsourcing), the Client agrees to transfer within the set deadlines:

1. Underlying documents with the balance as at the last day of the financial year and as at the date of termination of cooperation with the previous accounting office, to be submitted within 30 days from the date of commencing the provision of services:
 - a. the trial balance (if the financial statements for the previous financial year have not been prepared),
 - b. preliminary list of payables and receivables – settlements with customers (if the financial statements for the previous financial year have not been prepared),
 - c. list of fixed assets,
 - d. list of intangible assets,
 - e. depreciation plan,
 - f. movements in prepayments and accruals,
 - g. inventory of furnishings,

- h. list of existing warehouses,
 - i. list of cars used by the entity and copies of registration documents.
- 2. Administration documents, to be submitted within 30 days from the date of commencing the provision of services:
 - a. articles of association (if not provided earlier),
 - b. Accounting Policy together with the Chart of Accounts,
 - c. the last NIP-2/ NIP-8 submitted,
 - d. statement on selecting the form of CIT/PIT taxation,
 - e. confirmation of registering the entity as a VAT taxpayer or the last confirmed copy of VAT-R,
 - f. copies of lease, rental, leasing, loans, etc. contracts concluded,
 - g. copies of loan agreements concluded together with repayment schedules,
- 3. Sales and purchase VAT records, to be submitted within 30 days from the date of commencing the provision of services:
 - a. for the last month settled or the last quarter settled in the case of quarterly VAT settlement,
 - b. attributable to the first accounting period handled by ING Usługi dla Biznesu S.A. and resulting from source documents posted before this period.
- 4. VAT and JPK_VAT declarations, to be submitted within 30 days from the date of commencing the provision of services:
 - a. the last VAT declaration submitted,
 - b. the last JPK_VAT declaration submitted.
- 5. Differences between the balance sheet result and tax result, to be submitted within 30 days from the date of commencing the provision of services (if the declaration for the previous financial year has already been submitted, otherwise – 10 days after its submission), in particular:
 - a. statement of non-tax deductible costs and temporarily non-tax deductible costs at the end of the calendar year preceding the calendar year in which the service was commenced by ING Usługi dla Biznesu S.A. and at the last day of the month preceding the date of commencing the service (including balance sheet valuation of currency settlements, unpaid social security contributions, unpaid remuneration, adjustment of costs for unpaid invoices),
 - b. statement of non-tax revenues and temporarily non-tax revenues at the end of the calendar year preceding the calendar year in which the service was commenced by ING Usługi dla Biznesu S.A. and at the last day of the

month preceding the date of commencing the service (e.g. subsidies, co-financing, accrued and unpaid interest, etc.),

6. CIT declarations submitted for the last 5 years.
7. List of documents **stating the balance at the end of the financial year preceding the year in which the service was commenced** by ING Usługi dla Biznesu SA, to be submitted within 4 months from the end of the financial year or within 10 days from the date of commencing the service, if 4 months have already passed from end date of the financial year:
 - a. annual income tax return and the final trial balance,
 - b. accounting journal in accordance with the trial balance for the financial year preceding the year in which service was commenced by ING Usługi dla Biznesu S.A.,
 - c. analytical trial balance at the end of the financial year preceding the year in which service was commenced by ING Usługi dla Biznesu S.A. (closing balance),
 - d. statement of provisions created at the end of the last reporting period,
 - e. settlements and statements in accordance with the submitted trial balance:
 - i. list of unsettled items of settlements with counterparties, including name of the counterparty, invoice number, amounts of the liability (on an analytical basis), payment dates consistent with the trial balance,
 - ii. list of unsettled items of public-law liabilities (on an analytical basis) consistent with the trial balance as at the date,
 - iii. list of unsettled items of liabilities to employees (on an analytical basis) consistent with the trial balance,
 - iv. statement of write-downs on receivables, fixed assets, inventories, longterm financial assets, including source documents, if any,
 - v. documents regarding amounts that are disputable/claimed in court.
8. The last approved Financial Statements and documentation regarding related entities/transfer pricing – to be submitted within 30 days from the date of commencing the provision of services or within 10 days after their approval.
9. List of documents stating the balance as at the last day of the month preceding the date of commencing the service by ING Usługi dla Biznesu S.A. to be submitted within 30 days from the date of commencing the services (if the financial statements have already been prepared for the previous financial year, otherwise – within 30 days from their preparation)
 - a. accounting journal in accordance with the trial balance for the period from the first day starting the new financial year until the date of take-over of the service by ING Usługi dla Biznesu S.A.,

- b. analytical trial balance stating the balance as at the last day of the month preceding the date of commencing the service by ING Usługi dla Biznesu S.A.,
- c. statement of provisions created at the end of the last reporting period,
- d. Settlements and statements in accordance with the submitted trial balance:
 - i. list of unsettled items of settlements with counterparties, including name of the contractor, invoice number, amounts of the liability (on an analytical basis), payment dates consistent with the trial balance as at the last day of the month preceding the date of commencing the service,
 - ii. list of unsettled items of public-law liabilities (on an analytical basis) consistent with the trial balance as at the last day of the month preceding the date of commencing the service,
 - iii. list of unsettled items of liabilities to employees (on an analytical basis) consistent with the trial balance as at the last day of the month preceding the date of commencing the service,
 - iv. statement on write-downs on receivables, fixed assets, inventories, long-term financial assets, including source documents as at the last day of the month preceding the date of commencing the service, if any,
 - v. documents regarding amounts that are disputable/claimed in court,
 - vi. Specification for currency account balances (list of amounts in the currency of the rates used).

Failure to meet the deadlines referred to in sections 1-9 authorises the Office to terminate the Agreement immediately.

IV. Posting business transactions dated prior to the first settlement period (only applicable in cases where there was no need to prepare any financial statements or annual income tax declaration):

1. The Office will post all business operations that occurred at the Client's before the first settlement period and will charge an additional fee in the amount of the subscription, separately for each month being posted.
2. If a total of no more than 10 documents are subject to posting, as referred to in section 1, the additional fee will not apply, and only the fee for these documents will be charged, in accordance with the Price List. If necessary, the Office will technically prepare CIT and VAT declarations (including sending JPK VAT) for individual months before the first settlement period and in accordance with Price List, will charge additional fees, for each of those months separately of one working hour for additional services - for the CIT declaration and separately for the VAT declaration (including sending JPK VAT).
3. As part of the fee, referred to in section 1, the Office will post – for each month separately – up to 20 documents (monthly limit). For posting documents for a given month over a monthly limit, the Office will additionally charge a fee in accordance with

the Price List for each of these months separately. If necessary, the Office will also technically prepare CIT and VAT declarations (including JPK VAT) for individual months before the first settlement period.

4. In order to enable the Office to perform the activities referred to in section 1, the Client shall submit via the Portal, no later than by the 10th day of the first settlement period, all documents regarding all business operations that occurred at the Client's prior to the first settlement period. If the Client fails to submit these documents on time, the Office will be authorised to terminate the Agreement with the Client without notice.
5. The provisions of section 1-4 will not apply if the accounting principles and fees for posting all business operations that occurred at the Client's prior to the first settlement period are specified in the Additional Contractual Terms and Conditions (ACTC).
6. The Office stipulates that it is not responsible for calculating taxes for all months prior to the first settlement period, including any past due taxes and penalties.

V. Disclaimer for presentation of the payment and settlement calendar

If, before starting the services, the Client handled their financial and accounting matters on their own or as part of an external order (outsourcing), the payment calendar (if available) and settlements will contain only receivables and liabilities that arose on the day of taking over for service, settled by current bank statements and/or cash reports. This means that until the opening balance data, which the Client agrees to provide immediately after the commencement of cooperation, are entered in the accounting books, certain receivables and liabilities may not be consistent with the facts.

Personnel & payroll services

I. ING Księgowość personnel & payroll services standard:

1. The process of calculation of remunerations and social insurance (ZUS) contributions and withholding income tax on natural persons employed under a contract of employment, in the basic or task-based working time system and with a monthly working time settlement period,
2. The process of calculation of remunerations and social insurance (ZUS) contributions and withholding income tax on natural persons employed under a civil law contract,
3. Possibility to generate name list of bills of civil law contracts on the Portal (management report)
4. The process of settlement for a shareholder in a partnership or corporation regarding individual social insurance (ZUS) declarations,
5. Generating payrolls per ING Księgowość model (for inspection on demand),
6. Possibility to generate payslips on the Portal (management report)
7. Support for ZUS notifications and reporting (e-declarations),
8. Working time accounting per ING Księgowość model (in Excel format for inspection on demand),

9. Keeping the electronic database of persons employed,
10. Keeping the electronic database of contracts of employment and civil law contracts,
11. Sending annual tax declarations to the tax office by electronic means,
12. Preparing annual tax declarations for the payer,
13. Settlement of income tax on benefits from the Company Social Benefits Fund,
14. Advice on current personnel and payroll issues,
15. Monitoring of expiration dates of the preventive check-ups and occupational health and safety training (management report),
16. Planning of holiday leaves and information on use thereof (per ING Księgowość standard),
17. Keeping remuneration records (per ING Księgowość standard),
18. Preparation of certificates of employment and remuneration of employees,
19. Support in the event of tax audits, the National Labour Inspectorate and the Social Insurance Institution (ZUS) by submitting the required documentation in electronic form and submitting explanations to these documents.
20. Employee Capital Plans - calculating contributions and preparing settlement declaration for the Financial Institution according to the data provided by the Client

II. The following items are not included in the ING Księgowość personnel & payroll services standard:

1. Processing contracts of employment and civil law contracts with remuneration set on a net basis in a currency other than PLN.
2. Accounting for the working time of employees of medical entities whose working time must not exceed an average of 37 hours 55 minutes per week in the adopted accounting period.
3. Settlement of employees employed on the basis of working time system other than the basic or task-based system or mixed working time systems – using the monthly working time settlement period.
4. Settlement of employees employed on the basis of working time system other than the basic or task-based system or mixed working time systems – using the working time settlement period longer than one month.
5. Service in the event that, when employing at least 10 people, the number of new contracts and amendments to existing contracts exceeds 20% of the number of persons employed per month.
6. Accounting for the working time of teachers subject to the Teacher Card.
7. Accounting for the working time based on direct data from (analogue and digital) tachographs.
8. Settlements of remuneration by Cost Centre.

9. Handling of the posting abroad.
10. Settlement of juvenile employees.
11. Settlement of employment contracts and civil-law contracts containing a transfer of copyright clause.
12. Settlement of entities with legal status as a temporary employment agency.
13. Preparing annual tax declarations for natural persons.
14. Preparing PFRON and SODiR declarations.
15. Clarifying inconsistencies dating back before the period of service.
16. Service in English (the Office does not provide service in another foreign language).

III. Practical aspects of taking over personnel and payroll services by ING Księgowość If, before starting the services, the Client handled their personnel and payroll matters on their own or as part of an external order (outsourcing), the Client agrees to transfer within 10 (calendar) days from commencing the personnel and payroll service (except for ZUS KEDU files):

1. ZUS KEDU files or authorisation to download these files from ZUS (after signing the contract, but no later than within 3 business days from the date of commencing the personnel and payroll service),
2. Contracts of employment and annexes thereto,
3. Statements of the Client's employees on the transfer of remuneration to their bank accounts (personal accounts),
4. Payrolls paid (for 12 months preceding the date of commencing the personnel and payroll service),
5. Employee remuneration cards for the previous year and for the current year to the date of commencing the personnel and payroll service,
6. Benefit files,
7. Working time records for 12 months preceding the date of commencing the personnel and payroll service,
8. The work regulations, the remuneration regulations, the Company Social Benefits Fund (ZFŚS) regulations and other internal legal acts,
9. Information on the amount of accident insurance premium,
10. Civil-law contracts currently in force and declarations for tax and insurance purposes (regarding fee-for-task contracts, specific work contracts, managerial contracts) and accompanying bills (this applies to remuneration paid in the year of commencing the personnel and payroll service),

11. Information on existing, repetitive deductions from remuneration (e.g. regarding car use, group insurance).
12. Current employee statements, for example PIT-2, application for assigning/not assigning increased tax deductible costs PIT-0, other.
13. Current medical decisions/certificates on the ability to perform work, to be forwarded no later than before the Office calculates the first remuneration for work (to ensure monitoring by ING Księgowość).
14. Current certificates confirming the completion of OHS training, to be forwarded no later than before the Office calculates the first remuneration for work (to ensure monitoring by ING Księgowość).
15. Annual leave files or the list of overdue and ongoing annual leave, to be forwarded no later than before the Office calculates the first remuneration for work (to ensure monitoring by ING Księgowość).
16. Employee Capital Plans – informations about Financial Institution the Client joined to and the employees who joined the program.
17. Other documents affecting the conduct of HR and payroll matters.

Failure to meet the deadlines referred to in sections 1-17 authorises the Office to terminate the Agreement immediately.