

Enclosure to Ordinance no. Korp/350/2011
of the President of the Management Board of ING
Bank Śląski SA of 1st of July 2011

Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna

For residents and non-residents being legal persons and individuals not
holding legal capacity

Katowice, 1 July 2011

CONTENTS

GENERAL	3
CHAPTER I BANK ACCOUNTS	4
CHAPTER II DEPOSIT PRODUCTS	4
CHAPTER III ELECTRONIC BANKING SYSTEMS	4
CHAPTER IV NON-CASH TRANSACTIONS	5
CHAPTER V CASH TRANSACTIONS	6
CHAPTER VI PAYMENT CARDS ISSUANCE AND SERVICE	7
CHAPTER VII LENDING PRODUCTS IN PLN AND CONVERTIBLE CURRENCIES	10
CHAPTER VIII PRODUCT LINES OF CREDIT NATURE (GUARANTEE LINE, MULTI PURPOSE FACILITY, MULTI-FACILITY AGREEMENT)	11
CHAPTER IX DISCOUNT PRODUCTS IN PLN AND CONVERTIBLE CURRENCIES	12
CHAPTER X GUARANTEES, RE-GUARANTEES, AVALS AND SURETIES IN DOMESTIC AND FOREIGN TRADE	14
CHAPTER XI OUTWARD AND INWARD COLLECTION OF DOCUMENTS IN DOMESTIC AND FOREIGN CURRENCY TRADE	15
CHAPTER XII DOCUMENTARY LETTER OF CREDIT IN DOMESTIC AND CROSS - BORDER TRADE	15
CHAPTER XIII CHEQUES AND CHEQUE OPERATIONS	17
CHAPTER XIV PRO-BIZNES* PACKAGE	18
CHAPTER XV OTHER BANKING SERVICES	18
CHAPTER XVI ING DIRECT BUSINESS OFFER	21
TABLE NO. 1 FEES FOR EXECUTING THE DISPOSITIONS IN DOMESTIC AND FOREIGN SETTLEMENTS	

General

1. ING Bank Śląski, hereinafter referred to as 'ING Bank', charges fees and commissions for banking operations in accordance herewith.
2. Commissions and fees for operations in foreign currency trade carried out by residents and non-residents are charged in PLN, in accordance with the following principles:
 - a. from a PLN account – a PLN equivalent of the commission calculated in foreign currency is determined according to the average NBP exchange rate, effective on the transaction execution day, published in the first Exchange Rate Table of ING Bank on a given day,
 - b. from a foreign currency account – fees and commissions are collected from foreign currency account as an equivalent of these charges determined according to the average NBP exchange rates, effective on the transaction execution day, published in the first Exchange Rate Table of ING Bank on a given day,
 - c. in cash 'at the counter' in foreign currency – foreign currency is purchased at bid price based on the Exchange Rate Table of ING Bank effective on a given day,
 - d. in cash 'at the counter' in PLN – is determined in the same way as in sub-item a. pursuant to the *By-law of concluding FX spot transactions at ING Bank Śląski S.A. in domestic and foreign clearing in transactions carried out with the participation of ING Bank.*
 - e. in case of incorrect or incomplete orders, all consequences of delays or changes of exchange rates shall be borne by the Customer.
3. Each customer is charged with the fees and commissions stated herein regardless of the account maintenance fee.
4. Fees and commissions are charged regardless of protest costs, stamp duties, VAT and other fees foreseen by provisions of law.
5. The enclosure hereto includes a list of operations subject to taxation on civil acts in accordance with the principles as set out in the Ordinance of the Bank President.
6. ING Bank shall inform about the changes herein:
 - a. by sending information in electronic form or
 - b. by providing information in ING Bank Branches and making this information available on the Bank websites.

CHAPTER I

Bank accounts

No.	Fee / commission due to	Fee / commission amount
1.	Opening a bank account in PLN or convertible currencies	free-of-charge
2.	Maintenance of a bank account in PLN or in convertible currencies – monthly fee	PLN 70
3.	Maintenance of a bank account in PLN – a commission calculated on the trade of the Debit side <i>Unavailable for new Clients since 1 May 2006.</i>	0,5 % min. PLN 70

CHAPTER II

Deposit Products

No.	Fee / commission due to	Fee / commission amount
1.	Maintenance of deposit accounts	
	1. Monthly fee for overnight automated deposit:	
	a. In case of daily instructions	PLN 250
	b. In case of weekend instructions	PLN 50
	2. Fee for each withdrawal from <i>lok@ta aktywna</i>	PLN 25
	3. Fee for each withdrawal from the e-call deposit in electronic form onto an account at ING Bank	PLN 10
	4. Fee increased for the deposit or withdrawal of funds from/into the e-call deposit account <i>Fee collected for depositing / withdrawing funds into / from an e-call deposit account on the basis of a transfer order made in paper form at the Branch maintaining the e-call deposit account.</i>	0,5 % and PLN 100

CHAPTER III

Electronic Banking Systems

No.	Fee / commission due to	Fee / commission amount
1.	Subscription fees	
	1. Monthly fee for using the ING BusinessOnLine system <i>Fee collected for each company registered in the system.</i>	PLN 140
	2. Monthly fee for using the ING OnLine system	PLN 200
	3. Monthly fee for using the ING Online Regional Site system	PLN 250
	4. Monthly fee for using the HaloŚląski service	free-of-charge
	5. Monthly fee for using the MultiCash system – per installation	PLN 300
	6. Monthly fee for using the ING BankOnLine system	PLN 110
2.	Additional fesses	
	1. Fee for the certificate carrier	
	a. Microchip card	PLN 50
	b. eToken	PLN 110
	2. Fee for Card readers	

	a. COM and USB reader	PLN 60
	b. PCMCIA reader	PLN 130
	3. Preparing and sending information in the form of a text message	PLN 0,25 per message
	4. ING BusinessOnLine user's unblocking	PLN 50
	5. Maintenance visit at Client's request (up to 2 hours) - for each subsequent hour	PLN 300 PLN 150
	6. Preparing a report of the system user's authority in electronic banking system	min. PLN50
	7. Webservice	negotiable

CHAPTER IV

Non-Cash Transactions

No.	Fee / commission due to	Fee / commission amount
1.	Domestic payments in PLN	
	1. Outgoing payments	
	a. In electronic form into an account with ING Bank	PLN 1,25
	b. In electronic form into an account with another Bank	PLN 2,7
	c. in electronic form in favor of Social Insurance Institution (ZUS)	Free-of-charge
	d. in electronic form in favor of Tax office (US)	Free-of-charge
	e. In paper form	PLN 30
	f. In communication MT101	negotiable
	2. Incoming payment into an account with ING Bank	Free-of-charge
	3. Additional fee	
	a. For transfer orders made using the SORBNET system: Additional fee to the fees for domestic payments in PLN	
	1) For amounts equal to/ higher than PLN 1 million for orders made before the cut-off time	PLN 10
	2) For amounts equal to/ higher than PLN 1 million for orders made after the cut-off time	PLN 20
	3) For amounts below PLN 1 million for orders made before the cut-off time	PLN 30
	4) For amounts below PLN 1 million for orders made after the cut-off time	PLN 50
2.	Foreign Credit Transfer	
	1. Outgoing foreign credit transfer	
	a. "European Transfer" <i>Electronic instructions in EUR, to EU member states and Norway, Island and Lichtenstein meeting the STP criteria; i.e. sender's and beneficiary's account numbers in the IBAN standard, correct BIC of the Beneficiary's Bank, SHA cost option.</i>	PLN 5
	b. Other outgoing foreign payments	
	1) In electronic form into an account with another Bank	PLN 50
	2) In electronic form into an account with ING Bank (without transfers between two accounts of the same Client with ING Bank)	PLN 3
	3) In paper form, including transfers on the ING account (excluding transfers between two accounts of the same Client in ING Bank)	PLN 200
	4) In communication MT101	negotiable
	2. Incoming foreign credit transfers	
	a. Into an account with ING Bank	free-of-charge
	b. Cash out payment	In accordance with Chapter V
	3. Additional fee to the FX trade payments	
	a. Urgent transfer	PLN 50
	b. Payment not settled in the STP standard	PLN 50
	c. Payment confirmation, including SWIFT communication	PLN 20
3.	Domestic and cross-border transactions – additional fees	
	1. Claims (search of credit entry at the Customer's request)	
	a. Domestic	PLN 20
	b. Cross-border:	

	1) For transactions made up to 12 months back	PLN 100/ EUR 30 + costs of other banks
	2) For transactions made above 12 months back	PLN 200/ EUR 60 + costs of other banks
	2. Value date correction at the Client's request or at another bank's request	PLN 400/ EUR 120 + debit interest pursuant to the agreement that ING Bank concluded with the correspondent bank
4.	Standing orders	
	1. Placement / change of a standing payment order	PLN 4
	2. Notification of failing to execute the standing payment order due to an insufficient account balance	PLN 5
	3. Execution of standing order	Fees as for domestic payments in PLN in electronic form
5.	Direct debit	
	1. Fee paid by the creditor	
	a. For the execution of each direct debit order against the debtor's account	PLN 1,50
	b. For delivery of the Mandate as part of Distribution of the Mandates	PLN 5
	2. Fee collected from the debtor	
	a. Fee for sending information to the debtor about the failure to debit the account due to an insufficient account balance.	PLN 5
6.	Transfer of the balance into the indicated account with another bank in case of account closure	PLN 20
7.	Monthly fee for executing the Fund Transfer Order	PLN 50

CHAPTER V

Cash Transactions

No.	Fee / commission due to	Fee / commission amount
1.	Cash deposits at the counter – open form:	
	1. Deposits in PLN into accounts at ING Bank	0,5 % and PLN 10
	2. Deposits in EUR and USD into accounts at ING Bank	0,6 % and PLN 10
	3. Deposits in other currencies into accounts at ING Bank	1 % and PLN 15
	4. Additional fee <i>For open form deposits in PLN made at the counter in coins - from the value of the coins.</i>	2 %
2.	Cash deposits at the cash deposit machine in PLN into accounts at ING Bank	0,15 %
3.	Withdrawals at the counter:	
	1. Withdrawals in PLN	0,5 % and PLN 10
	2. Withdrawals in EUR and USD	0,6 % and PLN 10
	3. Withdrawals in other currencies	1 % and PLN 15
3.	Cash deposits at the counter – open form, performed by third party on the accounts maintained in ING Bank <i>Person performing the deposit shall be charged with this fees</i>	
	1. Deposits in PLN into accounts at ING Bank	0,5 % and PLN 10
	2. Deposits in EUR and USD into accounts at ING Bank	0,6 % and PLN 10
	3. Deposits in other currencies into accounts at ING Bank	1 % and PLN 15
5.	Items 5,6,7 cancelled on the basis of Ordinance no. Korp/298/2009 dated 5th of June 2009	
6.		
7.		
8.	Cash deposits in banknotes, in the closed form	negotiable
9.	Withdrawals in banknotes, in the closed form	negotiable

10.	Failing to collect the previously notified FX cash withdrawal in the amount equal or higher than the one determined in the ING Bank Notification	PLN 300
11.	Purchase of foreign coins for business trips (in EUR, USD, GBP)	PLN 10
12.	Withdrawals via Electronic Withdrawals System (SWE)	
	1. Withdrawals in PLN	0,2 % and PLN 5
	2. Withdrawals in EUR and USD	0,4 % and PLN 7
	3. Withdrawals in other currencies	1 % and PLN 15
	4. Single fee for implementing Electronic Withdrawals System (SWE)	PLN 200
	5. Monthly fee for using Electronic Withdrawals System (SWE)	PLN 100

CHAPTER VI

Payment Cards Issuance and Service

No.	Fee / commission due to	Fee / commission amount
DEBIT CARDS		
1.	MasterCard Corporate / MasterCard Business	
	1. Fee for card issuance	free-of-charge
	2. Fee for use of a card issued to:	
	a. bank account maintained in PLN – annual fee	PLN 20
	b. bank account maintained in EUR – monthly fee	PLN 5
	3. Commission on non-cash transactions	free-of-charge
	4. Commission on cash withdrawal:	
	a. at Bank's ATMs	free-of-charge
	b. at ATMs and cash counters of Polish banks and institutions (in PLN)	PLN 5
	c. at ATMs and cash counters of Polish banks (in foreign currency) and at ATMs and cash counters of foreign banks and institutions	3% of the transaction amount
	5. Fee for insurance package to the card - monthly fee	PLN 1
	6. Fee for changing the daily transaction limit	PLN 5
	7. Fee for assigning the PIN code (via telephone or electronic banking system ING BusinessOnLine) and for changing it at Bank's ATMs	free-of-charge
CHARGE CARDS		
2.	VISA Business Charge / MasterCard Business Gold Charge	
	1. Fee for card issuance	free-of-charge
	2. Fee for card use – annual fee:	
	a. for VISA Business Charge card	PLN 150
	b. for MasterCard Business Gold Charge card:	
	1) with additional service programme	PLN 350
	2) without additional service programme	PLN 250
	3. Commission on non-cash transactions	1,5 % of the transaction amount
	4. Commission on cash withdrawal:	
	a. for VISA Business Charge card	3 % of the transaction amount, min. PLN 4
	b. for MasterCard Business Gold Charge card	3 % of the transaction amount, min. PLN 7
	5. Fee for changing the settlement cycle	PLN 30
	6. Fee for account overdraft due to the transaction's settlement <i>Fee charged independently from penal interest accrued.</i>	PLN 20
	7. Fee for assigning the PIN code (via telephone or electronic banking system ING BusinessOnLine) and for changing it at Bank's ATMs	free-of-charge
CHARGE CARDS WITH DEFERRED REPAYMENT*		
3.	Visa Corporate Charge	

	1. Fee for card issuance	free-of-charge
	2. Fee for card use – annual fee	PLN 150
	3. Commission on non-cash transactions	1.5 % of the transaction amount
	4. Commission on cash withdrawals	3 % of the transaction amount, min. PLN 4
	5. Fee for changing the settlement cycle	PLN 30
	6. Fee for changing the length of interest-free period	PLN 50
	7. Fee for changing the form of overdraft repayment	PLN 20
	8. Fee for assigning the PIN code (via telephone or electronic banking system ING BusinessOnLine) and for changing it at Bank's ATMs	free-of-charge
* Cards available in the Bank offer from 07.03.2011.		
CORPORATE PRE-PAID CARDS		
4.	Maestro / MasterCard Corporate / MasterCard Business	
	1. Fee for issuance of a new card or renewal of an existing one:	
	a. standard graphic layout (MasterCard Corporate and MasterCard Business)	PLN 20
	b. non-standard graphic layout (Maestro) <i>Additional fee compared with the fee under item 1.a.</i>	negotiable
	2. Fee for transfer of funds from the card account during the card's validity term and after the card has expired to the Client's bank account or to the card account maintained at the ING Bank in PLN / EUR	free-of-charge
	3. Commission on non-cash transactions	free-of-charge
	4. Commission on cash withdrawal:	
	a. at Bank's ATMs	free-of-charge
	b. at ATMs in Poland or at ATMs and cash counters of Polish banks and institutions (in PLN)	PLN 5
	c. at ATMs and cash counters of Polish banks (in foreign currency) or at ATMs and cash counters of foreign banks and institutions	3% of the transaction amount
	d. as part of the cash back service (Maestro)	PLN 1
	5. Fee for insurance package to the card - monthly fee	PLN 1
	6. Fee for changing the daily transaction limit <i>Fee charged as of the change date</i>	PLN 5
	7. Fee for assigning the PIN code (via telephone or electronic banking system ING BusinessOnLine) and for changing it at Bank's ATMs	free-of-charge
PRE-PAID CARDS PURCHASED BY THE CLIENT FOR A PRIVATE INDIVIDUAL		
5.	Maestro Card / MasterCard Corporate / MasterCard Business	
	1. Fee for issuance of a new card or renewal of an existing one:	
	a. standard graphic layout (MasterCard Corporate and MasterCard Business)	PLN 20
	b. non-standard graphic layout (Maestro) <i>Additional fee compared with the fee under item 1.a.</i>	negotiable
PAYMENT CARD WITHDRAWN FROM THE BANK OFFER (ISSUED UNTIL 20.02.2011)		
6.	1. Fee for urgent issuing and delivery of the card via courier mail (domestic) <i>Fee charged irrespective of the card insurance.</i>	PLN 50
	2. Fee for urgent issuing and delivery of the card via courier mail (abroad) <i>Fee charged irrespective of the card insurance.</i>	PLN 25 + cost of courier mail
	3. Fee for the card's blocking	free-of-charge
	4. Fee for releasing a copy of the bill issued by the merchant accepting the card, representing the transaction's proof	
	a. in Poland	PLN 20
	b. abroad	PLN 80
PAYMENT CARDS WITHDRAWN FROM THE BANK'S OFFER AS AT 01.12.2008		
7.	Debit MasterCard Business	
	1. Monthly fee for card use issued with:	
	a. Direct ACCOUNT	PLN 0 / 7 1
	b. ZYSK, ZYSK + ACCOUNTS	PLN 0 / 7 2

	c. EUR LION ACCOUNT	PLN 5
	2. Cash withdrawals:	
	a. at ING Bank ATMs within the country	PLN 0
	b. as part of Cashback service	PLN 0.50 3
	c. at ATMs and at the counter of other banks and institutions within the country (in foreign currency) and in ATMs and at the counter at other banks and institutions abroad	
	– from Direct ACCOUNT	PLN 0
	– from ZYSK, ZYSK + ACCOUNT	3% of withdrawal amount minimum PLN 5
	– from EUR LION ACCOUNT	3% of withdrawal amount minimum PLN 5
	d. at ATMs and at the counter of other banks and institutions within the country (in foreign currency) and in ATMs and at the counter at other banks and institutions abroad	3% of withdrawal amount
	3. Non-cash transactions execution	free-of-charge
	4. Fee for changing the daily limit of expenses	free-of-charge
	5. Fee for assigning the PIN code (via telephone) and for changing it at Bank's ATMs	free-of-charge
¹ Fee of PLN 7 will be collected only if the total of non-cash transactions made with the specific credit card and settled by ING Bank Śląski within the specific calendar month will be less than PLN 300. ² Fee of PLN 7 will be collected only if the total of non-cash transactions made with the specific credit card and settled by ING Bank Śląski within the specific calendar month will be less than PLN 500. ³ Fee will not be collected until 31.12.2011.		
8.	VISA / Maestro Pre-paid	
	1. Fee for the card use	free-of-charge
	2. Cash payment:	
	a. at the counter of ING Bank to the card account	PLN 5
	b. at CDM of the total of payments made to the account up to PLN 50,000.00 in the specific settlement cycle (applicable to Maestro Pre-paid)	PLN 0
	c. at CDM of the total of payments made to the account above PLN 50,000.00 in the specific settlement cycle (applicable to Maestro Pre-paid)	0.15% 4
	3. Transfer of all or part of funds from the card account during the card's validity term into Client's PLN bank account maintained at ING Bank	PLN 0
	4. Transfer of funds from the card after the card has expired or in the case of resignation from the card during its validity term	
	a. Into account maintained at ING Bank	PLN 0
	b. Into account maintained at another bank	PLN 5
	5. Cash withdrawal (not applicable to VISA Pre-paid):	
	a. at ATMs of ING Bank	PLN 0
	b. at ATMs and at the counter of other banks and institutions within the country (in PLN)	PLN 5
	c. at ATMs and at the counter of other banks and institutions within the country (in foreign currency) and ATMs and at the counter of other banks and institutions abroad	3% of transaction amount
	6. Cash withdrawal as part of Cashback service	PLN 0.50 5
	7. Non-cash transactions execution	free-of-charge
	8. Fee for assigning the PIN code (via telephone) and for changing it at ING Bank's ATMs	free-of-charge
	9. Monthly statement of card account (current, previous):	
	a. Provided in electronic form	PLN 0
	b. Sent in paper form to Client by post	PLN 0
	a. Collected at ING Bank branch (current, historical)	PLN 5

⁴ Fee effective as of 01.06.2010.

⁵ Fee will not be collected until 31.12.2011.

9.	K@rta wirtualna ING VISA (Virtual card)	
	1. Fee for the card use – monthly fee	free-of-charge
	2. Cash payment to the card account at ING Banku branch	PLN 10
	3. Transfer of all or part of funds from the card account during the card's validity term into Client's PLN bank account maintained at ING Bank	PLN 0
	4. Transfer of funds from the card after the card has expired or in the case of resignation from the card during its validity term	
	c. Into account maintained at ING Bank	PLN 0
	d. Into account maintained at another bank	PLN 10
	5. Cash withdrawal from card account at ING Bank branch in the case of resignation from the card / card stoplisting / after the card has expired	PLN 10
	6. Non-cash transactions execution*	free-of-charge
	7. Monthly statement of card account (current, previous):	
a. Issued at Client's request at ING Bank branch	PLN 10	
a. Provided in the electronic banking system	PLN 0	

* For foreign transactions made with k@rta wirtualna ING VISA, EUR will be the settlement currency. Transactions made in currencies other than EUR will be calculated into EUR in accordance with the exchange rate effective in VISA International system on the day of calculating the transaction into EUR. The Client will be charged with the amount in EUR settled by VISA, calculated into PLN in accordance with the exchange rate effective at the Bank on the day of charging the account.

CHAPTER VII

Lending Products in PLN and Convertible Currencies

No.	Fee / commission due to	Fee / commission amount
1.	Commission for considering the credit application 1. <i>Commission is based on the applied loan amount.</i> 2. <i>Commission is collected not later than on the first disbursement date.</i>	0,4 % min. PLN 500
1a.	Commission for considering the credit application placed via ING Direct Business Credit and ING BusinessOnLine 1. <i>For ING BusinessOnLine, this commission shall be effective from 1 of June 2011.</i>	0,0%
2.	Commission due to granting the loan 1. <i>For products in the form of a revolving line - commission is based on the granted loan amount and on the loan amount in subsequent year.</i> 2. <i>For non-revolving products - commission is based on the granted loan amount and in next years on the loan amount still to be repaid.</i>	1,8 % annually
2a.	Commission due to granting the loan, placed via ING Direct Business Credit and ING BusinessOnLine 1. <i>For products in the form of a revolving line - commission is based on the granted loan amount and on the loan amount in subsequent year.</i> 2. <i>For non-revolving products - commission is based on the granted loan amount and in next years on the loan amount still to be repaid.</i> 3. <i>For ING BusinessOnLine, this commission shall be effective from 1 of June 2011.</i> 4. <i>Effective until 30 of June 2011.</i>	1,0 % annually
3.	Commission on the unused line / loan (commitment fee): <i>Accrued daily and collected once a month on the day of interest payment</i>	0,4% monthly
4.	Commission on loan pre-payment: <i>Commission is collected on the pre-payment date on the pre-paid loan amount.</i>	1 %

5a.	Commission on the amount of the loan utilised at the end of each calendar year 1. <i>Commission is based on the utilised loan amount as at the end of a given calendar year.</i> 2. <i>Commission is collected on January 15 of the following calendar year but not later than on the day of loan repayment.</i> 3. <i>The commission refers to the agreements concluded before 15 April 2009.</i> 4. <i>As of 15 April 2009, the commission on the used credit amount charged at the end of each calendar year is replaced with the commission on the credit amount charged at the end of each calendar year as specified under item 5b</i>	0,1%
5b	Commission on the credit amount charged at the end of each calendar year 1. <i>The commission is calculated as at the end of a given calendar year:</i> a. <i>in case of revolving line facilities – on the amount of granted facility / limit,</i> b. <i>in case of non-revolving facilities – on the credit amount still due.</i> 2. <i>The said commission is charged on 15 January of the following calendar year but in no case later than on the loan repayment date.</i>	0,1%
6.	Commission on the restructuring loan 1. <i>Commission is based on the restructured loan amount.</i> 2. <i>Commission is collected on a monthly basis.</i>	0,2 % monthly
7.	Other fees and commissions:	
	1. Commission on amending the credit agreement	
	a. Commission on the loan amount change <i>Commission is based on the loan amount or the amount of change made.</i>	0,2% min. PLN 200
	b. Commission on other changes	min. PLN 200
	2. Commission on pre-approved loan 1. <i>Commission is based on the pre-approved loan amount;</i> 2. <i>Commission is collected not later than on the date of issuing the pre-approved loan notice.</i>	0,6%
	3. Commission on changes to pre – approved loan note 1. <i>Commission is based on the pre-approved loan amount.</i> 2. <i>Commission is collected not later than on the date of issuing the pre-approved loan notice.</i>	up to 0,6%
	4. Commission on issuance of a certificate on loan repayment	
	a. Commission for a certificate on loan repayment issue up to 3 month from repayment	PLN 50
	b. Commission for a certificate on loan repayment issue after 3 month from repayment.	PLN 100

CHAPTER VIII

Product Lines of Credit Nature (Guarantee Line, Multi Purpose Facility, Multi-facility Agreement)

No.	Fee / commission due to	Fee / commission amount
1.	Commission on review the application for product line <i>Commission is based on the applied guarantee line amount.</i>	0,4% min. PLN 500
1a.	Commission on review the application for product line, placed via ING Direct Business Credit and ING BusinessOnLine <i>For ING BusinessOnLine, this commission shall be effective from 1st of June 2011.</i>	0,0%
2.	Commission on granting the product line <i>Commission is charge once a year on the granted product line</i>	1,8 % annually

2a.	Commission on granting the product line, requested via ING Direct Business Credit and ING BusinessOnLine 1. Commission is charge once a year on the granted product line. 2. For ING BusinessOnLine, this commission shall be effective from 1st of June 2011. 3. Effective until 30th of June 2011.	1,0 % annually
3a	Commission on the unutilised product line amount (commitment fee) 1. Commission is based on the amount put at the Client's disposal and unutilised product line amount as at the last business day in a given calendar month (within the availability period of product line). Commission is collected on a retro-active basis, on the first business day of a calendar month following the month in which the commission is charged. The commission refers to the agreements concluded before 01 April 2011.	0,4% monthly
3b	Commission on the unutilised product line amount (commitment fee) accrued daily The commission refers to the agreements concluded or annexed starting from 01 April 2011. Commission is accrued daily and collected once a month on the day of interest payment. Commission is based on the amount put at the Client's disposal and unutilised product line amount.	0,4% monthly
4.	Commission on amendments to the product line agreement	
	1. Commission on the product line amount change Commission is based on the product line amount or the amount of change	0.2% min. PLN 200
	2. Commission on other changes	min. PLN 200
5a	Commission on the utilised product line amount at the end of each calendar year 1. Commission is calculated and charged separately with reference to all products rendered available within the product line. 2. The commission refers to the agreements concluded before 24 January 2011. 3. As of 24 January 2011, the commission on the utilised product line amount at the end of each calendar year is replaced with the commission on the product line amount at the end of each calendar year.	Pursuant to Chapter VII, X and XII of the Table of Fees and Commissions
5b	Commission on the product line amount at the end of each calendar year 1. The commission is accrued at the end of each calendar year a. within the availability period – based on the amount of granted limit b. after the availability period – based on the amount still due 2. The commission is charged on 15 January of the following calendar year but in no case later than on the repayment date. 3. The commission refers to the agreements concluded or annexed starting from 24 January 2011.	0,1%
6.	Fee for issuing a certificate of agreement expiry	
	a. Fee for certificate issued up to 3 months since agreement expiry	PLN 50
	b. Fee for certificate issued after 3 months since agreement expiry	PLN 100

CHAPTER IX

Discount Products in PLN and Convertible Currencies

No.	Fee / commission due to	Fee / commission amount
1.	Arrangement fee for the granted line for purchase of export/ domestic debt claims and one-off transactions	negotiable
2.	Commission on purchase of each export/ domestic debt claim within the granted line mentioned under item 1	from 0,1% to 0,6% min. PLN 25 on each purchase debt claim
3.	Due diligence of domestic and foreign Debtors	PLN 200 PLN per Debtor

4.	Commission on the amount of the financing limit as at the end of each calendar year 1. <i>The commission is calculated as at the end of a given calendar year:</i> a. <i>in case of revolving line facilities – on the amount of granted limit</i> b. <i>in case of non-revolving facilities – on the outstanding amount.</i> 2. <i>The said commission is charged on 15 January of the following calendar year but in no case later than on the repayment date.</i>	0,1%
5.	Commission on the unused amount of financing limit (commitment fee) <i>The commission is calculated on the amount of financing limit made available to the Client that remained unused as at the last business day of a given calendar month; it is collected on a retroactive basis on the first business day of the calendar month following the month for which the commission has been calculated</i>	0.4% per month on the unused limit amount
6.	Handling fee in the transaction of bill payment (including telecommunication fees and courier fees). Charged for each dispatch. <i>Domestic bill of exchange</i> <i>Foreign bill of exchange</i>	 <i>PLN 100</i> <i>PLN 200</i>

CHAPTER X

Guarantees, Re-Guarantees, Avals and Sureties in Domestic and Foreign Trade

No.	Fee / commission due to	Fee / commission amount
Nostro guarantees		
1.	Issuance of guarantee / surety / aval of the bill of exchange / acceptance of the bill of exchange 1. <i>Commission is charged on a monthly basis, in advance from the date of the guarantee / surety / aval issuance date until the date at which the Bank liabilities expire.</i> 2. <i>The fee Issuance of guarantee / surety / aval of the bill of exchange / acceptance of the bill of Exchange is collected regardless of the fee/ commission for issuance of the promissory note, unless from the agreement with the Client follows another conditions.</i>	min. 0,2 % a month, not less than PLN 100
2.	Draft guarantee/surety/ acceptance of the bill exchange <i>Fee is collected when the Client resign of guarantee/surety.</i>	PLN 100
3.	Issuing the guarantee duplicate et the Client's request	PLN 200
4.	Change of guarantee /promissory note /surety conditions: 1. Increasing the amount - commission is based on the increase amount 2. Postponing the expiry date - commission is based on the amount of the guarantee as of the day of change counting from the day following the expiry of the term for which the commission was charged 3. Other changes	as in item 1 as in item 1 PLN 150
5.	Fee on the Bank's liability value at the end of each calendar year due to guarantee/surety issued: 1. <i>The commission is calculated as at the end of a given calendar year.</i> 2. <i>The said commission is charged on 15 January of the following calendar year but in no case later than on the guarantee / surety expiry date.</i>	0,1%
6.	Claim due to the guarantee / surety	PLN 600
7.	Flat fee (inclusive of telecommunication and courier fees) <i>Fee is calculated when guarantee is sent by the SWIFT or courier delivery.</i>	PLN 100
Loro guarantees*		
*not applicable to the BGK performance bonds from FPU funds		
8.	Guarantee handling: 1. Advising a guarantee or change of the guarantee to the beneficiary 2. Checking the authenticity and/ or registration and storage of a guarantee and/ or change of the guarantee submitted by a domestic beneficiary 3. Mediation in the notification of a claim regarding a guarantee 4. Rendering opinion on a guarantee at the beneficiary's request	PLN 200 PLN 200 PLN 600 0,1%, min. PLN 300
9.	Confirmation of a guarantee (Issuance of a guarantee against re-guarantee) 1. <i>In specific cases- e.g. substantial risk of the country, bank, etc.</i> 2. <i>Bank reserves the rights to determine commission on individual basis.</i>	min. 0,2 % a month, not less than PLN 100

CHAPTER XI

Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade

No.	Fee / commission due to	Fee / commission amount
1.	Execution of documentary collection or collection of bill of exchange:	
	1. Inward collection <i>Commission is collected at the payment execution date (D/P collection type) or upon accepting the bill of exchange (D/A collection type).</i> and outward collection <i>Commission is collected at the document acceptance date.</i>	0,2 % min. PLN 100 max. PLN 500
	2. Trade inward direct	0,15% min. PLN 100 max. PLN 200
	3. Transfer of the payment due to collection to the payee into accounts at other bank than ING Bank <i>Fee additional to sub-items 1 and 2</i>	PLN 100
2.	Change of collection instruction	PLN 100
3.	Passing of commercial and financial documents without payment	PLN 100
4.	Return of documents uncollected into the account of the payee:	
	1. Inward collection	EUR 50 or the equivalent in PLN or any other convertible currency
	2. Outward collection	PLN 100
5.	Endorsement of documents, issuance of assignment to receive goods or documents or authorisation to receive goods	PLN 100
6.	Flat fee (inclusive of telecommunication and courier fees)	PLN 100 (internal collection) PLN 200 (external collection)
7.	Other fees <i>Other fees than listed in this chapter and applicable to service of collection of documents, among others: aval for a bill of exchange, confirmation of payment execution, urgent payment (date earlier than spot).</i>	Pursuant to relevant chapters of the Table of Fees and Commissions

CHAPTER XII

Documentary Letter of Credit in Domestic and Cross - border Trade

No.	Fee / commission due to	Fee commission amount
Import letter of credit		
1.	Opening of a documentary letter of credit	
	1. Documentary letter of credit	0.2 % min. PLN 200
	2. Stand-by letter of credit	0,6 % min. PLN 300
	<i>One-off commission collected at the opening date based on the letter of credit amount increased by the per cent of tolerance for each commenced 3-month validity period of the letter of credit.</i>	
	Changes to the letter of credit	
	1. Increase of a letter of credit amount <i>Collected on the increase amount.</i>	as in item 1

	2. Prolongation of its validity period: <i>Collected based on the balance of a letter of credit counting as of the day following the expiry of the period, for which the commission has already been collected.</i>	as in item 1
	3. Changes other than stated in items 1 and 2 <i>In case of two or more simultaneous changes (items 2.1, 2.2 and 2.3), a one-off higher fee is collected.</i>	PLN 100
2.	Preparing the draft of opening/ changes to the letter of credit <i>Collected when the Client resigns from opening the letter of credit or a change to the letter of credit.</i>	PLN 100
3.	Preparation and dispatch of information other than the amendment to terms conditions of the letter of credit, at the Client's request	PLN 100
4.	Annulling letter of credit	
	1. Checking of the conformity of presented documents and/ or execution of payment <i>On the amount of presented documents. Fee is collected from every presentation (set of documents) at the payment execution date.</i>	0,2 % min. PLN 200
	2. Deferment of payment <i>On the amount of documents for each commenced month as of the date of passing documents to the payer. In case of documents inconsistent with terms of the letter of credit – as of the date of sending the information on inconsistencies. Commission collected at the payment execution date.</i>	0,1 % min PLN 200
	3. Fee for presenting the documents non-compliant with the conditions of the letter of credit <i>Commission collected from the beneficiary.</i>	EUR 75 (or the equivalent in PLN or any other convertible currency)
	4. Annulling or recording of the unused balance of the letter of credit <i>Unless the value of recorded balance exceeds the accepted tolerance one</i>	PLN 100
7.	Endorsement of documents, issuance of assignment to receive the goods or documents or authorisation to receive the goods	PLN 100
8.	Commission on the Bank's liability value at the end of each calendar year due to opened letter of credit 1. <i>The commission is calculated on the amount of the letter of credit at the end of a given calendar year.</i> 2. <i>Commission collected January 15 of the following calendar year but not later than at the expiry date of the letter of credit.</i>	0,1%
9.	Flat fee (inclusive of telecommunication and courier fees) <i>In case of more than one presentation of documents) additionally the fee is collected for dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).</i>	PLN 100
Export letter of credit		
<i>Commission collected at the payment execution date or the closure date of the letter of credit except for fee for confirming the letter of credit.</i>		
1.	Notification of the letter of the beneficiary	PLN 200
2.	Confirmation of the letter of credit <i>Fee based on the amount of the letter of credit increased by the tolerance percent. For each commenced 3-month period of exposure on the confirmation date, where: 'exposure' is a validity period of the letter of credit plus the maximum time of payment deferment.</i>	0,2% min PLN 500
3.	Increase of the amount (in case of the confirmed letter of credit – on the increase amount) or prolonging its validity period (in case of the confirmed letter of credit – on the balance, counting as of the day following the expiry date of the period, for which the commission has already been collected). Also applicable to the transferred letter of credit.	
	1. Unconfirmed	as in item 1
	2. Confirmed	as in items 1 and 2
4.	Notification of changes other than determined in item 3 (also applicable to the transferred letter of credit) <i>In case of two or more simultaneous changes (from items 3. and 4.) one higher fee is collected.</i>	PLN 100
5.	Realisation of the letter of credit	

	1. Checking documents or negotiations and / or execution of payment <i>On the amount of documents presented. Collected from each presentation (set of documents).</i>	0,2 % min. PLN 200
	2. Deferred payment <i>Commission based on the payment amount for each commenced month of deferment from the date of sending the documents.</i>	0,1 % min PLN 200
	3. Additional service related to presenting documents non-compliant with the conditions of the letter of credit <i>Commission is collected from the beneficiary.</i>	PLN 100
	4. Transfer of the withdrawal from the letter of credit onto an account at a bank other than ING Bank and transferring the outflow of the letter of credit in favour of the counterpart.	PLN 100
	5. Annulling or recording the unused balance of the letter of credit <i>Unless the value of recorded balance exceeds the accepted tolerance one.</i>	PLN 100
6.	Fee for transferring the letter of credit to a secondary beneficiary in Poland and abroad <i>If not determined otherwise, the fee is collected on the amount of transfer from the first beneficiary.</i>	0,2 % min. PLN 300
7.	Preparation and dispatch at the Client's request of information to a foreign bank	PLN 100
8.	Consultations regarding the correctness of the documents prepared (trading, financial) <i>PLN 200 per the set of documents.</i>	PLN 50 per one document
9.	Flat fee (inclusive of telecommunication and courier fees) In case of more than one presentation of documents) additionally the fee is collected for dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).	PLN 200

CHAPTER XIII

Cheques and Cheque Operations

No.	Fee / commission due to	Fee / commission amount
<u>Cheques in domestic trade</u>		
1.	Ordering a cheque form	PLN 10
2.	Confirmation of the cheque	PLN 30
3.	Accepting the cheque for collection <i>Fee charged from the cheque payee. Fee charged for the collection of the settlement cheque issued by the Holder of an account at another bank, and presented with the collection list.</i>	PLN 20
4.	Receipt of notification of blocking or revoking cheque forms, cheques, ID documents, accounts	PLN 30
5.	Blocking or revoking the blocking of cheques or account, carried out by the Branch as a result of a Client non-complying with stipulations of the By-law	PLN 75
<u>Cheques in foreign currency trade</u>		
6.	Cheque purchase drawn on ING Bank	0,2 % min. PLN 30
7.	Cheque collection – per item	0,2 % min. PLN 30
8.	Return of the cheque unpaid by the bank (drawee)	PLN 25

CHAPTER XIV

Pro-BIZNES* Package

No.	Fee / commission due to	Fee / commission amount
1.	Maintenance of the Pro-BIZNES account – monthly fee	PLN 100
2.	Cash withdrawals	
	1. First two withdrawals within a month are notified in the Branch maintaining the Pro-BIZNES Account.	fee-of-charge
	2. Further withdrawals	In accordance with Chapter V
3.	Transfer made in electronic form onto an account at another bank	Fee by 10 % lower than the fee in Chapter IV (rounded to the first place after the dot) i.e. PLN 2,4
4.	Transfer made in electronic form onto an account at ING Bank	
	1. First 10 transfers in a calendar month	free-of-charge
	2. Each next transfer in the calendar month	In accordance with Chapter IV
5.	Withdrawal from the e-call Pro-BIZNES Deposit in the form of an electronic transfer onto the ProBIZNES Account or any other bank account in PLN of the Holder of the ProBIZNES Package maintained at ING Bank	PLN 10
6.	Increased fee for the withdrawal from the e-call ProBIZNES Deposit <i>Fee charged in situations of:</i>	0,5 % and PLN 100
	1. <i>withdrawing funds in the form of an electronic transfer onto an account other than the ProBIZNES Account or another account in PLN of the Holder of the ProBIZNES Package maintained at ING Bank</i>	
	2. <i>Withdrawing funds on the basis of an order made directly at an ING Bank Branch. It is not collected in the case of a disruption in access to Electronic Banking Systems resulting from technical reasons, especially regarding the maintenance of Electronic Banking Systems on the part of the ING Bank.</i>	
7.	Commission on the granted ProBIZNES Overdraft	1,5 % from the amount of the granted loan min PLN 150
8.	Commission on increasing the ProBIZNES Overdraft limit	1,5 % from the amount increasing the limit min PLN 150
9.	Commission on the Loan granted in the ProBIZNES Account	In accordance with Chapter VII
10.	MultiCash service <i>Fee for clients, who use the MultiCash system within the ProBIZNES Account maintenance fee. The fee is charged on a monthly cycle.</i>	PLN 85

*Fees and commissions regarding other services are collected pursuant to other chapters hereof.

CHAPTER XV

Other Banking Services

No.	Fee / commission due to	Fee / commission amount
1.	Statements:	
	1. Generated in electronic form	free-of-charge
	2. Paper statements, send by regular post	PLN 8
	3. Paper statements, collected by the Client at the Branch	PLN 12
2.	Sending statements from the account by automated night fax (TOP CALL) / SWIFT <i>Monthly fee, depending on the country to which the statements are sent.</i>	

	1. Poland	PLN 120
	2. Europe	PLN 240
	3. Other countries	PLN 480
3.	Confirmation (duplicates) of the executed transactions attached to statements <i>Fee depends on the number of issued confirmations and is collected for each transaction (applicable to each Client's account separately).</i>	PLN 0,5 per on sheet
4.	Acceptance and storage of a deposit <i>Documentary or key in a safe envelope or standard teller's box. Note: If the size or weight of the deposit is non-standard, the fee shall be individually negotiated.</i>	PLN 25 for each commenced month
5.	Renting a safe-deposit box	PLN 25 for each commenced month
6.	Fee for key to night vault	According to actual costs min. PLN 15 per each title
7.	Blocking of funds in the accounts and deposits of ING Bank Clients <i>The fee is not collected in the case of blockage due to enforcement proceedings in progress.</i>	
	1. In favour of another bank or institutions, e.g. the Tax Office, the Customs Office	0,1 % and PLN 15 max PLN 150
	2. In favour of ING Bank	Free-of-charge
8.	Fee for preparing: <i>Should the information or confirmation as stated in item 1 and 3 refer to the period beyond 30 days back as of the time they were requested, the fees will be doubled. Fees in item 1. – 3 cover possible sending of a fax at the Client's request .</i>	
	2. Information on turnover, account balance, for preparing copies of documents, Xerox copies and others <i>The fee applies to domestic and foreign trade.</i>	PLN 50 per one A4 sheet
	3. Confirmation of the order / transfer execution – duplicate <i>Issued at the Branch and not attached to the statement. Printed at the service desk.</i>	PLN 10
	4. Preparing and sending information by fax commission by HaloŚląski	PLN 2 per one A4 sheet
9.	Issuing certificates/ opinions on the Customer's financial standing at the Client's request	min. PLN 70
10.	Confirming the authenticity of signatures of ING Bank's Clients	PLN 3 per signature, however not less than PLN 15 in the case of an one-off inquiry
11.	Business intelligence:	
	1. A foreign company	price set by intelligence agency + negotiable fee
	2. A foreign bank	price set by intelligence agency + negotiable fee
12.	Rendering opinion at the Client's request on:	
	2. Commercial agreements	negotiable
	3. Foreign and domestic trade transactions e.g. in the aspect of securing Customer interest	negotiable
	4. Others (inclusive of transaction structuring)	negotiable
13.	Fee for confirmation of compatibility of keys: <i>Collected from banks</i>	
	1. For verification of keys	PLN 32
	2. For sending return information	PLN 12
14.	Fee for preparing, making and presenting information constituting a bank secret – to authorised persons, authorities and institutions pursuant to Banking law and other legal provisions:	
	1. Providing information on accounts held by one Client at the written request of the Social Security Office [ZUS]	PLN 20

	2. Providing information to other persons, authorities and institutions with the exception of case specified Article 110 of the Banking Law Act	from PLN 70 in line with Table no.1 in the case of information sent abroad
	3. Providing, at the Client's request, a confirmation of possession of the account	PLN 70
	4. Providing the information needed by the Client's auditor	Negotiable – minimum PLN 200
15.	Fee for sending a dunning letter within the country or abroad	PLN 20
16.	Storing of a vehicle, being the credit collateral, seized by the ING Bank	PLN 25 for each storage day
17.	Accepting Powers of Attorney towards other entities	PLN 50
18.	Protesting a bill of exchange	PLN 200 + costs of protest (inclusive of notary fee)
19.	Advising the bill of exchange Commission collected as % of the advised bill of exchange on the basis of 90 days at the end of each calendar quarter, but not later than at the bill of exchange payment date. <i>Should the Client be granted a credit / limit to secure the Bank's claims, then the commissions defined under Chapter 8 Lending discount products in PLN and Convertible Currencies shall apply</i>	0,5 % of the value of the bill of exchange, min. PLN 180, quarterly
20.	Fee collected for the execution of the writ of execution 1. <i>The Bank collects an additional fee in line with Chapter 6 Non-cash Transactions item 1.3 or 1.4 for each transfer of executed funds.</i> 2. <i>The fee is collected after the enforcement activities are carried out by the Bank. The principle also applies to situations, in which another seizure is sent to the bank before the termination of execution of the writ of execution. The fee is collected separately from each writ of execution.</i>	0,1 % of the funds executed, min. PLN 20, max. PLN 400
21.	Fee for executing by the bank activities related to verifying proper collateral establishment in case when the Client did not submit confirmation of establishing the collateral (including verification of paying the contribution) within the period of time defined by Credit agreement/Product Line agreement/Line for receivables purchasing agreement/Guarantee agreement.	PLN 100
22.	Realization of loan granting/granting and launching disposition, or loan launching disposition submitted in paper form 1. <i>The commission for the loan granting/granting and launching disposition shall be valid from 1st of June 2011.</i>	PLN 5 per each disposition
23.	Realization of loan granting/granting and launching disposition, or loan launching disposition submitted in electronic form	Free-of-charge
24.	Other bank services not mentioned herein, performed by ING Bank, with the exception of activities for which banks are not allowed to charge fees and commissions - pursuant to provisions of law.	negotiable

CHAPTER XVI

ING Direct Business offer

No.	Fee / commission due to	Fee / commission amount
	ING Direct Business offer	PLN 19,00
1.	Monthly fee includes: - maintenance of one bank account in PLN - maintenance of saving account in PLN (OKO) - using the ING BusinessOnLine system and certificate carrier eToken - issuance and use of one MasterCard Corporate debit card issued to bank account in PLN	
2.	Maintenance of every next bank account in PLN or in convertible currencies – monthly fee	PLN 19,00
	Domestic payments in PLN	
3.	1. Outgoing payments	
	a. In electronic form into an account with ING Bank	Free-of-charge
	b. In electronic form into an account with another Bank	PLN 0,90
4.	Internal outgoing payments in electronic form made from saving account in currency of account (OKO) in favor of owner's bank account held in ING Bank	
	1. First payment in the month	Free-of-charge
	2. Every next payment in the month	PLN 6,00
5.	Cash deposits at the cash deposit machine in PLN into accounts at ING Bank	
	1. Cash deposits in PLN up to 50.000,00 PLN per month	Free-of-charge
	2. Cash deposits in PLN higher than 50.000,00 PLN per month	0,15 %
6.	Cash deposits in closed form	
	1. Cash deposits in banknotes, in closed form at the counter in PLN	0,25% and PLN 2
	2. Cash deposits in banknotes, in closed form at the night vault in PLN	0,12% and PLN 2
	3. Cash deposits in coins, in closed form	0,50%
7.	Providing an Electronic Withdrawal System (EWS) – additional service – monthly fee	PLN 19
8.	Visa Corporate Credit charge card with deferred repayment	
	1. Fee for card issuance	Free-of-charge
	2. Fee for use of a card – annual fee	PLN 50,00
	3. Commission on non-cash transactions	Free-of-charge
	4. Commission on cash withdrawal:	3% of transaction amount, min PLN 4
	5. Commission on cash withdrawal:	30 PLN
	6. Fee for changing the settlement cycle	50 PLN
	7. Fee for changing the length of interest-free period	20 PLN
	8. Fee for changing the form of overdraft repayment	20 PLN
	9. Fee for assigning the PIN code (via telephone or electronic banking system ING BusinessOnLine) and for changing it at Bank's ATMs	Free-of-charge

Fees and commissions regarding other services are collected pursuant to other chapters hereof.

Table no. 1

Fees for executing the dispositions in domestic and foreign settlements

Type of disposition	Courier parcel	Registered letter
Domestic	PLN 50	PLN 6
Foreign	PLN 180	PLN 20

