

# 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, 30 December 2011

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## 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. Fees and commissions charged for providing and servicing the Lending Products as well as Product Lines of Credit Nature shall be:
  - a. charged in PLN or other convertible currency previously agreed upon with the Client – in case of products provided and serviced in PLN;
  - b. charged in the product's currency or other convertible currency previously agreed upon with the Client (including PLN) – in case of products provided and serviced in foreign currency.
4. Each customer is charged with the fees and commissions stated herein regardless of the account maintenance fee.
5. Fees and commissions are charged regardless of protest costs, stamp duties, VAT and other fees foreseen by provisions of law.
6. 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.
7. 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.  | <b>Opening a bank account in PLN or convertible currencies</b>   | free-of-charge          |
| 2.  | <b>Maintenance of a bank account in PLN or in convertible currencies – monthly fee</b>   | PLN 70                  |
| 3.  | <b>Maintenance of a bank account in PLN – a commission calculated on the trade of the Debit side</b><br><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.  | <b>Maintenance of deposit accounts</b>  |                         |
|     | 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<br><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.  | <b>Subscription fees</b>  |                         |
|     | 1. Monthly fee for using the ING BusinessOnLine system<br><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.  | <b>Additional fesses</b>  |                         |
|     | 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)<br>- for each subsequent hour | PLN 300<br>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.  | <b>Domestic payments in PLN</b>  |                              |
|     | 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:<br>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.  | <b>Foreign Credit Transfer</b>   |                              |
|     | 1. Outgoing foreign credit transfer  |                              |
|     | a. "European Transfer"<br><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                       |

|           |   |   |
|-----------|---|---|
| <b>3.</b> | <b>Domestic and cross-border transactions – additional fees</b>   |   |
|           | 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 |
|           | 3. Launching the service of administration of the account in ING Bank by sending payment orders in form of SWIFT MT101 messages, or administration of the account in other bank by sending payment orders through the electronic banking system of the ING Bank Śląski. | PLN 500   |
|           | 4. Submission of single MT101 message, containing the payment order from the account in other bank, through the electronic banking system of the ING Bank Śląski.   | PLN 5   |
| <b>4.</b> | <b>Standing orders</b>  |   |
|           | 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   |
| <b>5.</b> | <b>Direct debit</b>   |   |
|           | 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   |
| <b>6.</b> | <b>Transfer of the balance into the indicated account with another bank in case of account closure</b>  | PLN 20  |
| <b>7.</b> | <b>Monthly fee for executing the Fund Transfer Order</b>  | PLN 50  |

## CHAPTER V

### Cash Transactions

| No.       | Fee / commission due to   | Fee / commission amount |
|-----------|---|-------------------------|
| <b>1.</b> | <b>Cash deposits at the counter – open form:</b>  |                         |
|           | 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<br><i>For open form deposits in PLN made at the counter in coins - from the value of the coins.</i> | 2 %                     |
| <b>2.</b> | <b>Cash deposits at the cash deposit machine in PLN into accounts at ING Bank</b>                                     | 0,15 %                  |
| <b>3.</b> | <b>Withdrawals at the counter:</b>  |                         |

|            |  |                  |
|------------|--|------------------|
|            | 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   |
| <b>3.</b>  | <b>Cash deposits at the counter – open form, performed by third party on the accounts maintained in ING Bank</b><br><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   |
| <b>5.</b>  | <b>Items 5,6,7 cancelled on the basis of Ordinance no. Korp/298/2009 dated 5<sup>th</sup> of June 2009</b>   |                  |
| <b>6.</b>  |  |                  |
| <b>7.</b>  |  |                  |
| <b>8.</b>  | <b>Cash deposits in banknotes, in the closed form</b>  | negotiable       |
| <b>9.</b>  | <b>Withdrawals in banknotes, in the closed form</b>  | negotiable       |
| <b>10.</b> | <b>Failing to collect the previously notified FX cash withdrawal in the amount equal or higher than the one determined in the ING Bank Notification</b>                                  | PLN 300          |
| <b>11.</b> | <b>Purchase of foreign coins for business trips (in EUR, USD, GBP)</b>   | PLN 10           |
| <b>12.</b> | <b>Withdrawals via Electronic Withdrawals System (SWE)</b>   |                  |
|            | 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      |
|---------------------|--|------------------------------|
| <b>DEBIT CARDS</b>  |  |                              |
| <b>1.</b>           | <b>MasterCard Corporate / MasterCard Business</b>  |                              |
|                     | 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               |
| <b>CHARGE CARDS</b> |  |                              |
| <b>2.</b>           | <b>VISA Business Charge / MasterCard Business Gold Charge</b>  |                              |
|                     | 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 using the card's insurance package  | free-of-charge                            |
| 6. | Fee for changing the settlement cycle   | PLN 30                                    |
| 7. | Fee for account overdraft due to the transaction's settlement<br><i>Fee charged independently from penal interest accrued.</i>    | 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                            |

#### CHARGE CARDS WITH DEFERRED REPAYMENT\*

|    |   |   |
|----|---|---|
| 3. | <b>Visa Corporate Charge</b>  |   |
| 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 using the card's insurance package  | free-of-charge                            |
| 6. | Fee for changing the settlement cycle   | PLN 30                                    |
| 7. | Fee for changing the length of interest-free period   | PLN 50                                    |
| 8. | Fee for changing the form of overdraft repayment  | PLN 20                                    |
| 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                            |

\* Cards available in the Bank offer from 07.03.2011.

#### CORPORATE PRE-PAID CARDS

|    |  |                              |
|----|--|------------------------------|
| 4. | <b>Maestro / MasterCard Corporate / MasterCard Business</b>  |                              |
| 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)<br><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<br><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. | <b>Maestro Card / MasterCard Corporate / MasterCard Business</b>       |        |
| 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)<br><i>Additional fee compared with the fee under item 1.a.</i>  | negotiable                               |
| <b>PAYMENT CARD WITHDRAWN FROM THE BANK OFFER (ISSUED UNTIL 20.02.2011)</b>  |  |  |
| 6.   | 1. Fee for realisation of the card application or disposition submitted in paper form*   | PLN 50                                   |
|  | 2. Fee for urgent issuing and delivery of the card via courier mail (domestic)<br><i>Fee charged irrespective of the card insurance.</i>                                     | PLN 50                                   |
|  | 3. Fee for urgent issuing and delivery of the card via courier mail (abroad)<br><i>Fee charged irrespective of the card insurance.</i>                                       | PLN 25 + cost of courier mail            |
|  | 4. Fee for the card's blocking   | free-of-charge                           |
|  | 5. 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   |  |
| *The fee shall be charged for filling in paper form the Payment Debit Card Application, Global Card Limit Application, Request for a change of Global Card Limit, Request for a change in Card's Limit, Request for a change in Daily Transaction Limit, Request for a change in Billing Cycle, Request for a change in the way of Card distribution, Disposition of resignation from a Card, Disposition of resignation from the Card renewing, Card Complaint, Request for additional Card services and Request for a resignation from additional Card services. |  |  |
| <b>PAYMENT CARDS WITHDRAWN FROM THE BANK'S OFFER AS AT 01.12.2008</b>  |  |  |
| 7.   | <b>Debit MasterCard Business</b>   |  |
|  | 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<br>minimum PLN 5 |
|  | – from EUR LION ACCOUNT  | 3% of withdrawal amount<br>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   |  |
| <sup>1</sup> 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.<br><sup>2</sup> 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.<br><sup>3</sup> Fee will not be collected until 31.12.2011.   |  |  |
| 8.   | <b>VISA / Maestro Pre-paid</b>   |  |
|  | 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                    |

<sup>4</sup> Fee effective as of 01.06.2010.

<sup>5</sup> Fee will not be collected until 31.12.2011.

|           |   |                |
|-----------|---|----------------|
| <b>9.</b> | <b>K@rta wirtualna ING VISA (Virtual card)</b>  |                |
| 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.  | <b>Commission for considering the credit application</b><br>1. <i>Commission is based on the applied loan amount.</i><br>2. <i>Commission is collected not later than on the first disbursement date.</i>   | 0,4 % min. PLN 500      |
| 1a. | <b>Commission for considering the credit application placed via ING Direct Business Credit and ING BusinessOnLine</b><br>1. <i>For ING BusinessOnLine, this commission shall be effective from 1 of June 2012</i><br>2. <i>Effective until 30 of June 2012.</i>   | 0,0%                    |
| 2.  | <b>Commission due to granting the loan</b><br>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><br>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. | <b>Commission due to granting the loan, placed via ING Direct Business Credit and ING BusinessOnLine</b><br>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><br>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><br>3. <i>For ING BusinessOnLine, this commission shall be effective from 1 of June 2011.</i><br>4. <i>Effective until 30 of June 2012.</i>   | 1,0 % annually          |
| 3.  | <b>Commission on the unused line / loan (commitment fee):</b><br><i>Accrued daily and collected once a month on the day of interest payment</i>   | 0,4% monthly            |
| 4.  | <b>Commission on loan pre-payment:</b><br><i>Commission is collected on the pre-payment date on the pre-paid loan amount.</i>   | 1 %                     |
| 5a. | <b>Commission on the amount of the loan utilised at the end of each calendar year</b><br>1. <i>Commission is based on the utilised loan amount as at the end of a given calendar year.</i><br>2. <i>Commission is collected on January 15 of the following calendar year but not later than on the day of loan repayment.</i><br>3. <i>The commission refers to the agreements concluded before 15 April 2009.</i><br>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. | <b>Commission on the credit amount charged at the end of each calendar year</b><br>1. <i>The commission is calculated as at the end of a given calendar year:</i><br>a. <i>in case of revolving line facilities – on the amount of granted facility / limit,</i><br>b. <i>in case of non-revolving facilities – on the credit amount still due.</i><br>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.  | <b>Commission on the restructuring loan</b><br>1. <i>Commission is based on the restructured loan amount.</i><br>2. <i>Commission is collected on a monthly basis.</i>  | 0,2 % monthly           |
| 7.  | <b>Other fees and commissions:</b>  |                         |
|     | 1. Commission on amending the credit agreement  |                         |
|     | a. Commission on the loan amount change<br><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<br>1. Commission is based on the pre-approved loan amount;<br>2. Commission is collected not later than on the date of issuing the pre-approved loan notice.                   | 0,6%       |
| 3. | Commission on changes to pre – approved loan note<br>1. Commission is based on the pre-approved loan amount.<br>2. Commission is collected not later than on the date of issuing the pre-approved loan notice. | 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.  | <b>Commission on review the application for product line</b><br><i>Commission is based on the applied guarantee line amount.</i>  | 0,4% min. PLN 500                         |
| 1a. | <b>Commission on review the application for product line, placed via ING Direct Business Credit and ING BusinessOnLine</b><br>1. For ING BusinessOnLine, this commission shall be effective from 1st of June 2011<br>2. Effective until 30th of June 2012.  | 0,0%                                      |
| 2.  | <b>Commission on granting the product line</b><br><i>Commission is charge once a year on the granted product line</i>   | 1,8 % annually                            |
| 2a. | <b>Commission on granting the product line, requested via ING Direct Business Credit and ING BusinessOnLine</b><br>1. Commission is charge once a year on the granted product line.<br>2. For ING BusinessOnLine, this commission shall be effective from 1st of June 2011.<br>3. Effective until 30th of June 2012.  | 1,0 % annually                            |
| 3a. | <b>Commission on the unutilised product line amount (commitment fee)</b><br>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. | <b>Commission on the unutilised product line amount (commitment fee) accrued daily</b><br><i>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.</i>  | 0,4% monthly                              |
| 4.  | <b>Commission on amendments to the product line agreement</b>   |   |
|     | 1. Commission on the product line amount change<br><i>Commission is based on the product line amount or the amount of change</i>  | 0.2% min. PLN 200                         |
|     | 2. Commission on other changes  | min. PLN 200                              |
| 5a. | <b>Commission on the utilised product line amount at the end of each calendar year</b>  | Pursuant to Chapter VII, X and XII of the |

|           |   |                               |
|-----------|---|-------------------------------|
|           | <ol style="list-style-type: none"> <li>1. Commission is calculated and charged separately with reference to all products rendered available within the product line.</li> <li>2. The commission refers to the agreements concluded before 24 January 2011.</li> <li>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.</li> </ol>   | Table of Fees and Commissions |
| <b>5b</b> | <b>Commission on the product line amount at the end of each calendar year</b> <ol style="list-style-type: none"> <li>1. The commission is accrued at the end of each calendar year <ol style="list-style-type: none"> <li>a. within the availability period – based on the amount of granted limit</li> <li>b. after the availability period – based on the amount still due</li> </ol> </li> <li>2. The commission is charged on 15 January of the following calendar year but in no case later than on the repayment date.</li> <li>3. The commission refers to the agreements concluded or annexed starting from 24 January 2011.</li> </ol> | 0,1%                          |
| <b>6.</b> | <b>Fee for issuing a certificate of agreement expiry</b>  |                               |
|           | 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.  | <b>Arrangement fee for the granted line for purchase of export/ domestic debt claims and one-off transactions</b>  | negotiable   |
| 2.  | <b>Commission on purchase of each export/ domestic debt claim within the granted line mentioned under item 1</b>   | from 0,1% to 0,6% min.<br>PLN 25 on each purchase debt claim |
| 3.  | <b>Due diligence of domestic and foreign Debtors</b>   | PLN 200 PLN per Debtor                                       |
| 4.  | <b>Commission on the amount of the financing limit as at the end of each calendar year</b> <ol style="list-style-type: none"> <li>1. The commission is calculated as at the end of a given calendar year: <ol style="list-style-type: none"> <li>a. in case of revolving line facilities – on the amount of granted limit</li> <li>b. in case of non-revolving facilities – on the outstanding amount.</li> </ol> </li> <li>2. The said commission is charged on 15 January of the following calendar year but in no case later than on the repayment date.</li> </ol> | 0,1%   |
| 5.  | <b>Commission on the unused amount of financing limit (commitment fee)</b><br><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.  | <b>Handling fee in the transaction of bill payment (including telecommunication fees and courier fees). Charged for each dispatch.</b><br><i>Domestic bill of exchange</i><br><i>Foreign bill of exchange</i>  | <i>PLN 100</i><br><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                   |
|---|---|---|
| <b>Nostro guarantees</b>                                    |   |   |
| 1.  | <b>Issuance of guarantee / surety / aval of the bill of exchange / acceptance of the bill of exchange</b><br>1. 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.<br>2. 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. | min. 0,2 % a month, not less than PLN 100 |
| 2.  | <b>Draft guarantee/surety/ acceptance of the bill exchange</b><br>Fee is collected when the Client resign of guarantee/surety.  | PLN 100                                   |
| 3.  | <b>Issuing the guarantee duplicate et the Client's request</b>  | PLN 200                                   |
| 4.  | <b>Change of guarantee /promissory note /surety conditions:</b>   |   |
|   | 1. Increasing the amount - commission is based on the increase amount   | as in item 1                              |
|   | 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  | as in item 1                              |
|   | 3. Other changes  | PLN 150                                   |
| 5.  | <b>Fee on the Bank's liability value at the end of each calendar year due to guarantee/surety issued:</b><br>1. The commission is calculated as at the end of a given calendar year.<br>2. 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.   | 0,1%                                      |
| 6.  | Claim due to the guarantee / surety   | PLN 600                                   |
| 7.  | <b>Flat fee (inclusive of telecommunication and courier fees)</b><br>Fee is calculated when guarantee is sent by the SWIFT or courier delivery.   | PLN 100                                   |
| <b>Loro guarantees*</b>                                     |   |   |
| *not applicable to the BGK performance bonds from FPU funds |   |   |
| 8.  | <b>Guarantee handling:</b>  |   |
|   | 1. Advising a guarantee or change of the guarantee to the beneficiary   | PLN 200                                   |
|   | 2. Checking the authenticity and/ or registration and storage of a guarantee and/ or change of the guarantee submitted by a domestic beneficiary  | PLN 200                                   |
|   | 3. Mediation in the notification of a claim regarding a guarantee   | PLN 600                                   |
|   | 4. Rendering opinion on a guarantee at the beneficiary's request  | 0,1%, min. PLN 300                        |
| 9.  | Confirmation of a guarantee (Issuance of a guarantee against re-guarantee)<br>1. In specific cases- e.g. substantial risk of the country, bank, etc.<br>2. Bank reserves the rights to determine commission on individual basis.  | 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.  | <b>Execution of documentary collection or collection of bill of exchange:</b>  |  |
|     | 1. Inward collection<br><i>Commission is collected at the payment execution date (D/P collection type) or upon accepting the bill of exchange (D/A collection type). and outward collection<br/>Commission is collected at the document acceptance date.</i> | 0,2 %<br>min. PLN 100<br>max. PLN 500                              |
|     | 2. Trade inward direct   | 0,15%<br>min. PLN 100<br>max. PLN 200                              |
|     | 3. Transfer of the payment due to collection to the payee into accounts at other bank than ING Bank<br><i>Fee additional to sub-items 1 and 2</i>  | PLN 100  |
| 2.  | <b>Change of collection instruction</b>  | PLN 100  |
| 3.  | <b>Passing of commercial and financial documents without payment</b>   | PLN 100  |
| 4.  | <b>Return of documents uncollected into the account of the payee:</b>  |  |
|     | 1. Inward collection   | EUR 50 or the equivalent in PLN or any other convertible currency  |
|     | 2. Outward collection  | PLN 100  |
| 5.  | <b>Endorsement of documents, issuance of assignment to receive goods or documents or authorisation to receive goods</b>  | PLN 100  |
| 6.  | <b>Flat fee (inclusive of telecommunication and courier fees)</b>  | PLN 100 (internal collection)<br>PLN 200 (external collection)     |
| 7.  | <b>Other fees</b><br><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.                      | <b>Opening of a documentary letter of credit</b>  |                       |
|                         | 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> |                       |
|                         | <b>Changes to the letter of credit</b>  |                       |



|   |   |   |
|---|---|---|
|   | 1. Increase of a letter of credit amount<br><i>Collected on the increase amount.</i>  | as in item 1  |
|   | 2. Prolongation of its validity period:<br><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<br><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   |
| <b>2.</b>   | <b>Preparing the draft of opening/ changes to the letter of credit</b><br><i>Collected when the Client resigns from opening the letter of credit or a change to the letter of credit.</i>   | PLN 100   |
| <b>3.</b>   | <b>Preparation and dispatch of information other than the amendment to terms conditions of the letter of credit, at the Client's request</b>  | PLN 100   |
| <b>4.</b>   | <b>Annulling letter of credit</b>   |   |
|   | 1. Checking of the conformity of presented documents and/ or execution of payment<br><i>On the amount of presented documents.<br/>Fee is collected from every presentation (set of documents) at the payment execution date.</i>  | 0,2 % min. PLN 200  |
|   | 2. Deferment of payment<br><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<br><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<br><i>Unless the value of recorded balance exceeds the accepted tolerance one</i>   | PLN 100   |
| <b>7.</b>   | <b>Endorsement of documents, issuance of assignment to receive the goods or documents or authorisation to receive the goods</b>   | PLN 100   |
| <b>8.</b>   | <b>Commission on the Bank's liability value at the end of each calendar year due to opened letter of credit</b><br>1. <i>The commission is calculated on the amount of the letter of credit at the end of a given calendar year.</i><br>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%  |
| <b>9.</b>   | <b>Flat fee (inclusive of telecommunication and courier fees)</b><br><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   |
| <b>Export letter of credit</b>  |   |   |
| <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> |   |   |
| <b>1.</b>   | <b>Notification of the letter of the beneficiary</b>  | PLN 200   |
| <b>2.</b>   | <b>Confirmation of the letter of credit</b><br><i>Fee based on the amount of the letter of credit increased by the tolerance percent.<br/>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  |
| <b>3.</b>   | <b>Increase of the amount</b> (in case of the confirmed letter of credit – on the increase amount) <b>or prolonging its validity period</b> (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   |

|           |  |                         |
|-----------|--|-------------------------|
| <b>4.</b> | <b>Notification of changes other than determined in item 3 (also applicable to the transferred letter of credit)</b><br><i>In case of two or more simultaneous changes (from items 3. and 4.) one higher fee is collected.</i> | PLN 100                 |
| <b>5.</b> | <b>Realisation of the letter of credit</b>   |                         |
|           | 1. Checking documents or negotiations and / or execution of payment<br><i>On the amount of documents presented. Collected from each presentation (set of documents).</i>   | 0,2 % min. PLN 200      |
|           | 2. Deferred payment<br><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<br><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<br><i>Unless the value of recorded balance exceeds the accepted tolerance one.</i>  | PLN 100                 |
| <b>6.</b> | <b>Fee for transferring the letter of credit to a secondary beneficiary in Poland and abroad</b><br><i>If not determined otherwise, the fee is collected on the amount of transfer from the first beneficiary.</i>             | 0,2 % min. PLN 300      |
| <b>7.</b> | <b>Preparation and dispatch at the Client's request of information to a foreign bank</b>   | PLN 100                 |
| <b>8.</b> | <b>Consultations regarding the correctness of the documents prepared (trading, financial)</b><br><i>PLN 200 per the set of documents.</i>  | PLN 50 per one document |
| <b>9.</b> | Flat fee (inclusive of telecommunication and courier fees)<br><br>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 |
|---|---|-------------------------|
| <b><u>Cheques in domestic trade</u></b>         |   |                         |
| <b>1.</b>                                       | <b>Ordering a cheque form</b>   | PLN 10                  |
| <b>2.</b>                                       | <b>Confirmation of the cheque</b>   | PLN 30                  |
| <b>3.</b>                                       | <b>Accepting the cheque for collection</b><br><i>Fee charged from the cheque payee.<br/>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                  |
| <b>4.</b>                                       | <b>Receipt of notification of blocking or revoking cheque forms, cheques, ID documents, accounts</b>  | PLN 30                  |
| <b>5.</b>                                       | <b>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</b>   | PLN 75                  |
| <b><u>Cheques in foreign currency trade</u></b> |   |                         |

| No.                                     | Fee / commission due to                                 | Fee / commission amount |
|---|---|-------------------------|
| <b><u>Cheques in domestic trade</u></b> |   |                         |
| 6.                                      | <b>Cheque purchase drawn on ING Bank</b>                | 0,2 % min. PLN 30       |
| 7.                                      | <b>Cheque collection – per item</b>                     | 0,2 % min. PLN 30       |
| 8.                                      | <b>Return of the cheque unpaid by the bank (drawee)</b> | PLN 25                  |

## CHAPTER XIV

### Pro-BIZNES\* Package

| No. | Fee / commission due to   | Fee / commission amount  |
|-----|---|--|
| 1.  | <b>Maintenance of the Pro-BIZNES account – monthly fee</b>  | PLN 100  |
| 2.  | <b>Cash withdrawals</b>   |  |
|     | 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.  | <b>Transfer made in electronic form onto an account at another bank</b>   | Fee by 10 % lower than the fee in Chapter IV (rounded to the first place after the dot) i.e. PLN 2,4 |
| 4.  | <b>Transfer made in electronic form onto an account at ING Bank</b>   |  |
|     | 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.  | <b>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</b>  | PLN 10   |
| 6.  | <b>Increased fee for the withdrawal from the e-call ProBIZNES Deposit</b><br><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.  | <b>Commission on the granted ProBIZNES Overdraft</b>  | 1,5 % from the amount of the granted loan<br>min PLN 150   |
| 8.  | <b>Commission on increasing the ProBIZNES Overdraft limit</b>   | 1,5 % from the amount increasing the limit min PLN 150   |
| 9.  | <b>Commission on the Loan granted in the ProBIZNES Account</b>  | In accordance with Chapter VII   |
| 10. | <b>MultiCash service</b><br><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.  | <b>Statements:</b>  |  |
|     | 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.  | <b>Sending statements from the account by automated night fax (TOP CALL) / SWIFT</b>  |  |
|     | <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.  | <b>Confirmation (duplicates) of the executed transactions attached to statements</b>  | PLN 0,5 per on sheet   |
|     | <i>Fee depends on the number of issued confirmations and is collected for each transaction (applicable to each Client's account separately).</i>  |  |
| 4.  | <b>Acceptance and storage of a deposit</b>  | PLN 25 for each commenced month  |
|     | <i>Documentary or key in a safe envelope or standard teller's box.</i>  |  |
|     | <i>Note: If the size or weight of the deposit is non-standard, the fee shall be individually negotiated.</i>  |  |
| 5.  | <b>Renting a safe-deposit box</b>   | PLN 25 for each commenced month  |
| 6.  | <b>Fee for key to night vault</b>   | According to actual costs<br>min. PLN 15 per each title                                      |
| 7.  | <b>Blocking of funds in the accounts and deposits of ING Bank Clients</b>   |  |
|     | <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<br>max PLN 150  |
|     | 2. In favour of ING Bank  | Free-of-charge   |
| 8.  | <b>Fee for preparing:</b>   |  |
|     | <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   | PLN 50 per one A4 sheet  |
|     | <i>The fee applies to domestic and foreign trade.</i>   |  |
|     | 3. Confirmation of the order / transfer execution – duplicate   | PLN 10   |
|     | <i>Issued at the Branch and not attached to the statement. Printed at the service desk.</i>   |  |
|     | 4. Preparing and sending information by fax commission by HaloŚląski  | PLN 2 per one A4 sheet   |
| 9.  | <b>Issuing certificates/ opinions on the Customer's financial standing at the Client's request</b>  | min. PLN 70  |
| 10. | <b>Confirming the authenticity of signatures of ING Bank's Clients</b>  | PLN 3 per signature,<br>however not less than<br>PLN 15 in the case of an<br>one-off inquiry |
| 11. | <b>Business intelligence:</b>   |  |
|     | 1. A foreign company  | price set by intelligence<br>agency + negotiable fee   |
|     | 2. A foreign bank   | price set by intelligence<br>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:<br><i>Collected from banks</i>  |  |
|      | 1. For verification of keys  | PLN 32   |
|      | 2. For sending return information  | PLN 12   |
| 14.  | <b>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:</b>   |  |
|      | 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.  | <b>Fee for sending a dunning letter within the country or abroad</b>   | PLN 20   |
| 16.  | <b>Storing of a vehicle, being the credit collateral, seized by the ING Bank</b>   | PLN 25 for each storage day  |
| 17.  | <b>Accepting Powers of Attorney towards other entities</b>   | PLN 50   |
| 18.  | <b>Protesting a bill of exchange</b>   | PLN 200 + costs of protest (inclusive of notary fee)                       |
| 19.  | <b>Advising the bill of exchange</b><br><b>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.</b><br><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.  | <b>Fee collected for the execution of the writ of execution</b><br>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><br>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 50, max. PLN 400                     |
| 21.  | <b>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.</b>  | PLN 100  |
| 22a. | <b>Realization of loan granting/granting and launching disposition, or loan launching disposition submitted in paper form</b><br>1. <i>The commission will not be charged for the first disposition submitted after signing the agreement.</i><br>2. <i>The commission is effective for agreements concluded after 31st of May 2011</i><br>3. <i>The commission is valid from 1st of June 2011 to 31st of January 2012</i>   | PLN 5 per each disposition   |
| 22b. | <b>Realization of loan granting/granting and launching disposition, or loan launching disposition submitted in paper form</b><br>1. <i>The commission will not be charged for the first disposition submitted after signing the agreement.</i><br>2. <i>The commission is effective for agreements concluded after 31st of May 2011</i><br>3. <i>The commission is valid from 1st of February 2012</i>   | PLN 10 per each disposition  |

|     |   |                |
|-----|---|----------------|
| 23. | <b>Realization of loan granting/granting and launching disposition, or loan launching disposition submitted in electronic form</b>                          | Free-of-charge |
| 24. | <b>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</b> | negotiable     |

## CHAPTER XVI

### ING Direct Business offer

| No. | Fee / commission due to  | Fee / commission amount             |
|-----|--|-------------------------------------|
|     | <b>ING Direct Business offer</b>   | PLN 19,00                           |
| 1.  | Monthly fee includes:<br>- maintenance of one bank account in PLN<br>- maintenance of saving account in PLN (OKO)<br>- using the ING BusinessOnLine system and certificate carrier eToken<br>- issuance and use of one MasterCard Corporate debit card issued to bank account in PLN |                                     |
| 2.  | <b>Maintenance of every next bank account in PLN or in convertible currencies – monthly fee</b>  | PLN 19,00                           |
|     | <b>Domestic payments in PLN</b>  |                                     |
| 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.  | <b>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</b>   |                                     |
|     | 1. First payment in the month  | Free-of-charge                      |
|     | 2. Every next payment in the month   | PLN 6,00                            |
| 5.  | <b>Cash deposits at the cash deposit machine in PLN into accounts at ING Bank</b>  |                                     |
|     | 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.  | <b>Cash deposits in closed form</b>  |                                     |
|     | 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.  | <b>Providing an Electronic Withdrawal System (EWS) – additional service – monthly fee</b>  | PLN 19                              |
| 8.  | <b>Visa Corporate Credit charge card with deferred repayment</b>   |                                     |
|     | 1. Fee for card issuance   | Free-of-charge                      |
|     | 2. Fee for use of a card – annual fee  | PLN 0 / 50,00                       |
|     | 3. Commission on non-cash transactions   | Free-of-charge                      |
|     | 4. Commission on cash withdrawal:  | 3% of transaction amount, min PLN 4 |
|     | 5. Fee for using the card's insurance package  | free-of-charge                      |
|     | 6. Fee for changing the settlement cycle   | 30 PLN                              |
|     | 7. Fee for changing the length of interest-free period   | 50 PLN                              |
|     | 8. Fee for changing the form of overdraft repayment  | 20 PLN                              |
|     | 9. Fee for changing the amount of overdraft repayment  | 20 PLN                              |
|     | 10. 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                      |

<sup>1</sup>50PLN Fee shall be charged only if the average monthly amount of non-cash transactions performed using the card within the last 12 months were lower than 500PLN. The fee shall be charged in arrears on each anniversary of the card's issue date.

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            |