

# **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, 01 September 2016

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## General

1. ING Bank Śląski, hereinafter referred to as 'ING Bank', charges fees and commissions for banking operations in accordance with 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, hereinafter referred to as 'TOiP'.
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. Fees and commissions are charged regardless of protest costs, stamp duties, VAT and other fees foreseen by provisions of law.
5. The enclosure to TOiP 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 of TOiP:
  - 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> <i>Unavailable for new Clients since 1 May 2006.</i>	0,5 % min. PLN 70
4.	<b>Escrow, trust and housing trust accounts</b>	Negotiable
5.	<b>e-Escrow Account</b>	
	1. <b>Opening an e-Escrow Account</b>	PLN 100
	2. <b>Maintenance of an e-Escrow Account – monthly fee</b>	PLN 25
	3. <b>Incoming transfers on an e-Escrow Account</b>  <i>Commission is charged at the end of a calendar month in which the e-Escrow Account was funded at least once</i>	0.1% of the value of incoming transfers per month
	4. <b>Execution of a payment order from an e-Escrow Account</b>	PLN 5
6.	<b>Maintenance of a bank account in PLN or in convertible currencies based on International Account and Product Agreement (International Account)– monthly fee per account</b>	PLN 400

## CHAPTER II

### Deposit Products

No.	Fee / commission due to	Fee / commission amount
1.	<b>Maintenance of deposit accounts</b>	
	Monthly fee for overnight automated deposit:	
	In case of daily instructions	PLN 250
	In case of weekend instructions	PLN 50
2.	<b>Fees for auxiliary OKO Business account</b> <i>In the case of ExpressELIXIR payment, SORBNET and foreign credit transfer fees apply additionally identified in Chapter IV</i>	
	a. First payment in the month	free-of-charge
	b. Every next payment in the month	PLN 50

## 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 (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
2.	<b>Additional fesses</b>	
	1. Fee for the certificate carrier	
	a. Microchip card	PLN 50
	b. eToken	PLN 150
	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*	
	a. text message	PLN 0,25 per message
	b. e-mail	PLN 0,25 per e-mail
4.	ING BusinessOnLine user's unblocking	
	a. with ING Business Centre support	PLN 50
	b. by dedicated WWW site	free-of-charge
5.	Maintenance visit at Client's request (up to 2 hours) - for each subsequent hour	PLN 300 PLN 150
	6. WebService	negotiable

\*including FX Alerts

## CHAPTER IV

### Non-Cash Transactions

No.	Fee / commission due to	Fee / commission amount
<b>1.</b>	<b>Domestic payments in PLN</b>	
	1. Outgoing payments	
	a. In electronic form into an account with ING Bank (Note: There is no fee for transfers between accounts of the same customer)	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 MT101 form	negotiable
	2. In electronic form into an account with another Bank – ExpressELIXIR payment	PLN 10
	3. Incoming payment into an account with ING Bank	Free-of-charge
	4. 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 13
	2) For amounts equal to/ higher than PLN 1 million for orders made after the cut-off time	PLN 23
	3) For amounts below PLN 1 million for orders made before the cut-off time	PLN 37
	4) For amounts below PLN 1 million for orders made after the cut-off time	PLN 57
<b>2.</b>	<b>Foreign Credit Transfer</b>	
	1. Outgoing foreign credit transfer	
	a. "European Transfer"	
	1) <i>Payment Order in EUR placed in the electronic form with standard execution date addressed to Member States or SEPA country with the Beneficiary's account number in the IBAN standard, correct BIC of the Beneficiary's Bank, SHA cost option.</i>	PLN 5
	2) In MT101 form	negotiable
	b. Other outgoing foreign payments	
	1) In electronic form into an account with ING Bank (Note: There is no fee for transfers between accounts of the same customer)	PLN 3
	2) In electronic form into an account with another Bank	PLN 50
	3) In paper form, including transfers on the ING account (excluding transfers between accounts of the same Client in ING Bank)	PLN 200
	4) In MT101 form	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 70

	b. Payment not settled in the STP standard	PLN 50
	c. Payment confirmation ordered in the electronic banking system for transfer execution in the form of a SWIFT message	PLN 20
	d. overdue credit of the foreign bank accounts of ING Bank executed currency transfers incoming	Overnight Index Average, suitable for currency of transfer + 2% of amount
<b>3.</b>	<b>Domestic and cross-border transactions – additional fees</b>	
	1. Investigations/clarifications and all other actions (including cancellation / amendment of a processed instruction) provided for by the Bank as a result of not grounded complaints of the Client,	
	a. Domestic:	
	1) For transactions processed within the last 13 months	PLN 20
	2) For transactions processed more than 13 months ago	PLN 60
	b. Cross-border:	
	3) For transactions processed within the last 13 months	PLN 160/ EUR 40
	4) For transactions processed more than 13 months ago	PLN 400/ EUR 80
	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
	5. Cancellation of payment order in form of the MT101 message, submitted before the end of the business day prior to the day of debiting the account.	PLN 50
<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 Beneficiary:	
	a. For the execution of each direct debit order against the Payer'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 Payer:	
	a. Fee for sending information to the Payer 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:</b>	
	1. In case of closing the account in PLN	PLN 20
	2. In case of closing the account in foreign account	PLN 200
<b>7.</b>	<b>ING e-Invoice – Electronic Invoices Distribution and Payment System</b>	
	<b>1. Granting the service for Issuer</b>	negotiable
	<b>2. Receival of the packages by the Payer</b>	free-of-charge
	<b>3. Electronic document flow for the Payer:</b>	
	<b>1. Assigning a new document for acceptance to the User(fee per each User)</b>	PLN 0,1
	<b>2. Attaching new document by the User (fee per document up to 200KB)</b>	PLN 0,25
	<b>3. Surpassing the size limit of new attachment (fee per each additional 100 KB)</b>	PLN 0,1

## 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	0,6 % and PLN 15
	2. Deposits in EUR and USD into accounts at ING Bank	0,7 % and PLN 15
	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 %
<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	0,6 % and PLN 15
	2. Withdrawals in EUR and USD	0,7 % and PLN 15
	3. Withdrawals in other currencies	1 % and PLN 15
<b>4.</b>	<b>Cash deposits at the counter – open form, performed by third party on the accounts maintained in ING Bank</b> <i>Person performing the deposit shall be charged with this fees</i>	
	1. Deposits in PLN into accounts at ING Bank	0,6 % and PLN 15
	2. Deposits in EUR and USD into accounts at ING Bank	0,7 % and PLN 15
	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	0,3 % and PLN 10
	2. Withdrawals in EUR and USD	0,5 % and PLN 10
	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	
	b. <i>5 PLN Fee shall be charged only if the monthly amount of non-cash transactions performed using the card were lower than 300PLN.</i>	PLN 0 / 5
	c. 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 7
	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. Cash deposits at the cash deposit machine in PLN into accounts at ING Bank	Pursuant to Chapter V



	6. Insurance package to the card	free-of-charge
	7. Fee for changing the daily payment transaction limit	free-of-charge
	8. Fee for assigning the PIN code via telephone or System	free-of-charge
	9. Fee for changing the PIN code at Bank's ATMs, via telephone or System	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 <i>Fee charged independently from penal interest accrued.</i>	PLN 20
	8. Fee for assigning the PIN code (via telephone or System) and for changing it at Bank's ATMs	free-of-charge
	9. Fee for changing the PIN code at Bank's ATMs, via telephone or System	free-of-charge
	10. Fee for the entrance to lounge of the Priority Pass per person	USD 27
<b>CHARGE CARDS WITH DEFERRED REPAYMENT</b>		
<b>3.</b>	<b>Visa Corporate Charge / MasterCard 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 System	free-of-charge
	10. Fee for changing the PIN code at Bank's ATMs, via telephone or System	free-of-charge
<b>CORPORATE PRE-PAID CARDS / INDIVIDUAL PAYMENT IDENTIFICATION CARD</b>		
<b>4.</b>	<b>Maestro / MasterCard Corporate / MasterCard Business</b>	
	1. Fee for issuance of a new card or renewal of an existing one:	PLN 20
	2. Fee for implementation of the individual visualization for Maestro pre-paid cards	PLN 2 500
	3. 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
	4. Commission on non-cash transactions	free-of-charge
	5. 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 7

	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
6.	Cash deposits at the cash deposit machine in PLN into accounts at ING Bank	Pursuant to Chapter V
7.	Fee for insurance package to the card - monthly fee * Fee of PLN 0,32 valid from 1 April 2015	PLN 0,32
8.	Fee for changing the daily payment transaction limit	free-of-charge
9.	Fee for assigning the PIN code (via telephone or System) and for changing it at Bank's ATMs	free-of-charge
10.	Fee for changing the PIN code at Bank's ATMs, via telephone or System	free-of-charge
<b>PRE-PAID CARDS PURCHASED BY THE CLIENT FOR A PRIVATE INDIVIDUAL</b>		
<b>5.</b>	<b>Maestro Card / MasterCard Corporate / MasterCard Business</b>	
	1. Fee for issuance of a new card or renewal of an existing one:	PLN 20
	2. Fee for implementation of the individual visualization for Maestro pre-paid cards	PLN 2 500
	Other fees and commissions charge private individual – card account holder and are compliant with The General Terms and Conditions of Individual Prepaid Cards issued by ING Bank Śląski S.A.	
<b>OTHER FEES AND COMMISSIONS</b>		
<b>6.</b>	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 135
	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
	5. Overview of payment transactions for the debit card and charge card:	
	a. provided in electronic banking system	No fee
	b. provided by the Advisor upon Client's request	PLN 50

## CHAPTER VII

### Lending Products in PLN and Convertible Currencies

No.	Fee / commission due to	Fee / commission amount
<b>1.</b>	<b>Commission for considering the credit application</b> 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> 3. <i>Commission is not applied to leasing and factoring motion.</i>	0,4 % min. PLN 500
<b>1a.</b>	<b>Commission for considering the credit application placed via ING Direct Business Credit and System</b> 1. <i>Concerns credit facilities wherefor the application was placed along with the required enclosures.</i> 2. <i>Effective until 31st of January 2016.</i>	0,0%
<b>2.</b>	<b>Commission due to granting the loan</b> 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 min. PLN 2000
<b>2a.</b>	<b>Commission due to granting the loan, placed via ING Direct Business Credit and System</b> 1. <i>Concerns credit facilities wherefor the application was placed along with the required enclosures.</i>	1,2 % annually min. PLN 2000

	<p>2. 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.</p> <p>3. For non-revolving products - commission is based on the granted loan amount and in next years on the loan amount still to be repaid.</p> <p>4. Effective until 31st of January 2016.</p>	
3.	<p><b>Commission on the unused line / loan (commitment fee):</b> Accrued daily and collected once a month on the day of interest payment</p>	0,2% monthly
4.	<p><b>Commission on loan pre-payment:</b> Commission is collected on the pre-payment date on the pre-paid loan amount.</p>	2 %
4a	<p><b>Commission on loan pre-payment for credits with interest based on a fixed interest rate.</b> Commission is collected on the pre-payment date on the pre-paid loan amount.</p>	3%
5a.	<p><b>Commission on the amount of the loan utilised at the end of each calendar year</b></p> <p>1. Commission is based on the utilised loan amount as at the end of a given calendar year.</p> <p>2. Commission is collected on January 15 of the following calendar year but not later than on the day of loan repayment.</p> <p>3. The commission refers to the agreements concluded before 15 April 2009.</p> <p>4. 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</p>	0,22%
5b	<p><b>Commission on the credit amount charged at the end of each calendar year</b></p> <p>1. The commission is calculated as at the end of a given calendar year:</p> <p>a. in case of revolving line facilities – on the amount of granted facility / limit,</p> <p>b. in case of non-revolving facilities – on the credit amount still due.</p> <p>2. The said commission is charged on 15 January of the following calendar year but in no case later than on the loan repayment date.</p>	0,22%
6.	<p><b>Commission on the restructuring loan</b></p> <p>1. Commission is based on the restructured loan amount.</p> <p>2. Commission is collected on a monthly basis.</p>	0,2 % monthly
7.	<p><b>Other fees and commissions:</b></p>	
	<p>1. Commission on amending the credit agreement</p>	
	<p>a. Commission on the loan amount change Commission is based on the loan amount or the amount of change made.</p>	0,2% min. PLN 200
	<p>b. Commission on other changes</p>	min. PLN 200
	<p>2. Commission on pre-approved loan</p> <p>1. Commission is based on the pre-approved loan amount;</p> <p>2. Commission is collected not later than on the date of issuing the pre-approved loan notice.</p>	0,6%
	<p>3. Commission on changes to pre – approved loan note</p> <p>1. Commission is based on the pre-approved loan amount.</p> <p>2. Commission is collected not later than on the date of issuing the pre-approved loan notice.</p>	up to 0,6%
	<p>4. Commission on issuance of a certificate on loan repayment</p>	
	<p>a. Commission for a certificate on loan repayment issue up to 3 month from repayment</p>	PLN 50
	<p>b. Commission for a certificate on loan repayment issue after 3 month from repayment.</p>	PLN 100
	<p>c. Commission on rescheduling the loan pays interest at a fixed rate The commission is charged on the day of change of the amount of granted/ utilized credit</p>	3%

## CHAPTER VIII

### Product Lines of Credit Nature (Multiproduct Agreement)

No.	Fee / commission due to	Fee / commission amount
1.	<p><b>Commission on review the application for product line</b> Commission is based on the applied guarantee line amount.</p>	0,4% min. PLN 500
1a.	<p><b>Commission on review the application for product line, placed via ING Direct Business Credit and System</b></p> <p>1. Concerns credit facilities wherefor the application was placed along with the required enclosures.</p>	0,0%

	2. <i>Effective until 31st of January 2016.</i>	
2.	<b>Commission on granting the product line</b> <i>Commission is charge once a year on the granted product line</i>	1,8 % annually min. PLN 2000
2a.	<b>Commission on granting the product line, requested via ING Direct Business Credit and System</b> 1. <i>Concerns credit facilities wherefor the application was placed along with the required enclosures.</i> 2. <i>Commission is charge once a year on the granted product line.</i> 3. <i>Effective until 31st of January 2016.</i>	1,2 % annually min. PLN 2000
3a	<b>Commission on the unutilised product line amount (commitment fee)</b> 1. <i>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.</i>	0,2% monthly
3b	<b>Commission on the unutilised product line amount (commitment fee) accrued daily</b> <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>	0,2% monthly
4.	<b>Commission on amendments to the product line agreement</b>	
	1. <i>Commission on the product line amount change Commission is based on the product line amount or the amount of change</i>	0.2% min. PLN 200
	2. <i>Commission on other changes</i>	min. PLN 200
5a	<b>Commission on the utilised product line amount at the end of each calendar year</b> 1. <i>Commission is calculated and charged separately with reference to all products rendered available within the product line.</i> 2. <i>The commission refers to the agreements concluded before 24 January 2011.</i> 3. <i>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.</i>	Pursuant to Chapter VII, X and XII
5b	<b>Commission on the product line amount at the end of each calendar year</b> 1. <i>The commission is accrued at the end of each calendar year</i> a. <i>within the availability period – based on the amount of granted limit</i> b. <i>after the availability period – based on the amount still due</i> 2. <i>The commission is charged on 15 January of the following calendar year but in no case later than on the repayment date.</i> 3. <i>The commission refers to the agreements concluded or annexed starting from 24 January 2011.</i>	0,22%
6.	<b>Fee for issuing a certificate of agreement expiry</b>	
	a. <i>Fee for certificate issued up to 3 months since agreement expiry</i>	PLN 50
	b. <i>Fee for certificate issued after 3 months since agreement expiry</i>	PLN 100

## CHAPTER IX

### Discount Products in PLN and Convertible Currencies

No.	Fee / commission due to	Fee / commission amount
1.	<b>Commission on granting the product line (arrangement fee)</b> <i>Commission is based on the applied amount of Credit Limit</i>	1,8 % annually min PLN 2000
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. PLN 25 on each purchase debt claim
3.	<b>Additional charge for the verification of the purchase of export/ domestic debt claims application in the express mode</b>  <i>Express mode means the priority verification of the purchase of export/ domestic debt claims application, submitted via ING Business OnLine . In case of the correct application, verification will be conducted within 2 hours since the submission of the application via ING Business OnLine or notifying the Bank about</i>	PLN 150

	<p>express mode requirement by the Client. In case of either incorrect or incomplete application, the time required to verify application may exceed 2 hours and will depend on the time in which Client will correct the application.</p> <p>Express mode requirement can be submitted until 2 pm on working days, however the Bank reserves the right to decline the request and will inform the Client forthwith about the refusal.</p> <p>In case of reverse purchase of receivables, express mode covers only domestic transactions in PLN.</p>	
4.	<p>1) The commission is calculated at the end of the calendar year:</p> <p>a) for revolving line facilities:</p> <ul style="list-style-type: none"> <li>• within the commitment period – on the amount of the granted limit;</li> <li>• after the commitment period – on the amount of the outstanding limit.</li> </ul> <p>b) for non-revolving facilities – on the outstanding limit.</p> <p>The commission is charged on 15 January of the following calendar year but no later than at the repayment date.</p>	0,22%
5.	<p><b>Commission on the unused amount of Credit Limit (commitment fee)</b></p> <p>1. 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</p> <p>2. Commission is not applied to Supplier's Financing</p>	0.2 % per month
6.	<p><b>Handling fee in the transaction of bill payment (including telecommunication fees and courier fees). Charged for each dispatch</b></p>	
	a. Domestic bill of exchange	PLN 100
	b. Foreign bill of exchange	PLN 200
7.	Transfer for repayment of obligations resulting from discounting transactions made with the Counterparty Module in System	free-of-charge
8.	Flat fee for returning of invoice, bill or other commercial documents	PLN 50
9.	Fee for issue of copy of SWIFT confirmation of payment in foreign currency or for the benefit of foreign counterparty	PLN 20
10.	Fee for payment in foreign currency to other bank or for the benefit of foreign counterparty with urgent value date (today value date) or early value date (1day value date)	PLN 50

## 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.	<p><b>Issuance of guarantee / surety / aval of the bill of exchange / acceptance of the bill of exchange</b></p> <p>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.</p> <p>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.</p>	min. 0,2 % a month, not less than PLN 100
2.	<p><b>Additional charge for the verification of the guarantee application or other instructions in the express mode</b></p> <p>Express mode means the priority verification of the guarantee application and other instructions. In case of the correct application/instruction, it will be processed within 2 hours since the submission of the application via ING Business OnLine or notifying the Bank about express mode requirement by the Client. In case of either incorrect or incomplete application/instruction, the time required to process it may exceed 2 hours and will depend on the time in which Client will correct the application/instruction.</p>	PLN 300



No.	Fee / commission due to	Fee / commission amount
	<i>Express mode requirement can be submitted until 3 pm on working days, however the Bank reserves the right to decline the request and will inform the Client forthwith about the refusal.</i>	
3.	<b>Guarantee issuance on a form other than the standard template used at the Bank – zero commission shall be charged if there was a commission charged for guarantee/ guarantee commitment letter/ surety draft development.</b>	PLN 300 (additionally to item 1)
4.	<b>Guarantee/ guarantee commitment letter/ surety commitment letter draft development or guarantee/ guarantee commitment letter/ surety commitment letter amendment draft development</b>	PLN 300
5.	<b>Filling an application for issuing or change a guarantee in a paper form</b>	<b>PLN 100</b>
6.	<b>Commission for reviewing the application for a guarantee/ surety/ bill of exchange aval/ bill of exchange acceptance/ guarantee commitment letter/ surety commitment letter outside the product line of credit nature – a commission shall be charged if the agreement on guarantee/ commitment letter/ surety etc. provision is not concluded.</b>	0,4%, min. PLN 500
7.	<b>Issuing the guarantee duplicate et the Client's request</b>	PLN 200
8.	<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
9.	<b>Fee on the Bank's liability value at the end of each calendar year due to guarantee/surety issued:</b> 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> 3. <b>The said commission is not charged for guarantees issued within the product line of credit nature, which are charged with commission on the product line amount at the end of each calendar year (from Chapter VIII pt. 5b).</b>	0,22%
10.	<b>Claim due to the guarantee/ surety</b>	PLN 600
11.	<b>Consultations regarding stipulations of trade agreements, structures of the transaction/ financing/ collateral and guarantees projects for the Client's request</b>	negotiable
12.	<b>Flat fee (inclusive of telecommunication – SWIFT and courier fees)</b> <i>In case more than one guarantee/annex or other documents are sent by courier additionally the fee is collected for dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).</i>	
	<b>Domestic guarantee</b>	PLN 100
	<b>Foreign guarantee</b>	PLN 200
<b>Loro guarantees*</b>		
*not applicable to the BGK performance bonds from FPU funds		
13.	<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
	5. Mediation in the remitting of documents of cession	PLN 600
14.	<b>Confirmation of a guarantee (Issuance of a guarantee against re-guarantee)</b> 1. <i>Fee based on the amount of the guarantee for each commenced month of exposure, where: 'exposure' is a period from adding the confirmation (date of issuing the guarantee) till the date of expiring ING obligations</i>	negotiable
15.	<b>Consultations regarding stipulations of trade agreements, structures of the transaction/ financing/ collateral and guarantees projects for the Client's request</b>	negotiable
16.	<b>Flat fee (inclusive of telecommunication – SWIFT and courier fees)</b> <b>In case more than one guarantee/annex or other documents are sent by courier additionally the fee is collected for dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).</b>	

No.	Fee / commission due to	Fee / commission amount
	Domestic guarantee	PLN 100
	Foreign guarantee	PLN 200

## CHAPTER XI

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

No.	Fee / commission due to	Fee / commission amount
<b>1.</b>	<b>Execution of documentary collection or collection of bill of exchange:</b>	
	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) and outward collection 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
<b>2.</b>	<b>Change of collection instruction</b>	PLN 100
<b>3.</b>	<b>Passing of commercial and financial documents without payment</b>	PLN 100
<b>4.</b>	<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
<b>5.</b>	<b>Endorsement of documents, issuance of assignment to receive goods or documents or authorisation to receive goods</b>	PLN 100
<b>6.</b>	<b>Flat fee (inclusive of telecommunication - SWIFT and courier fees)</b> <i>In case more than one courier dispatch of documents additionally the fee is collected for dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).</i>	PLN 100 (internal collection) PLN 200 (external collection)

## CHAPTER XII

### Documentary Letter of Credit in Domestic and Cross - border Trade

No.	Fee / commission due to	Fee commission amount
<b>Import letter of credit</b>		
<b>1.</b>	<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>	

2.	<b>Additional charge for the verification of the letter of credit application or other instructions in the express mode</b>  <i>Express mode means the priority verification of the letter of credit application/instruction. In case of the correct application/instruction, it will be processed within 2 hours since the submission of the application via ING Business OnLine or notifying the Bank about express mode requirement by the Client. In case of either incorrect or incomplete application/instruction, the time required to verify it may exceed 2 hours and will depend on the time in which Client will correct the application/instruction. Express mode requirement can be submitted until 3 pm on working days, however the Bank reserves the right to decline the request and will inform the Client forthwith about the refusal.</i>	PLN 300
3.	Filling an application for opening <b>or change</b> a documentary letter of credit in a paper form	PLN 100
4.	<b>Changes to the letter of credit</b>	
	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
5.	<b>Commission for considering the LC opening application due to credit ability investigation</b>  <i>The commission shall be charged if the agreement on LC opening is not concluded.</i>	0,4%, min. PLN 500
6.	<b>Preparing the draft of opening/ changes to the letter of credit</b> <i>Collected in the day of preparing the draft of opening/ changes to the letter of credit</i>	PLN 300
7.	<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
8.	<b>Annulling letter of credit</b>	
	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
9.	<b>Endorsement of documents, issuance of assignment to receive the goods or documents or authorisation to receive the goods</b>	PLN 100
10.	<b>Commission on the Bank's liability value at the end of each calendar year due to opened letter of credit</b> 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> 3. <i>The said commission is not charged for letters of credit opened within the product line of credit nature, which are charged with commission on the product line amount at the end of each calendar year (from Chapter VIII pt. 5b).</i>	0,22%
11.	<b>Consultations regarding stipulations of trade agreements, structures of the transactions/ financing/ collaterals and LC's projects for the Client's request</b>	negotiable
12.	<b>Flat fee (inclusive of telecommunication - SWIFT and courier fees)</b>	PLN 100



	<i>In case of more than one presentation of documents additionally the fee is collected for next courier dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).</i>	
<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 and transferring the letter of credit as well as express mode.</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> <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>	negotiable
<b>3.</b>	<b>Additional charge for the verification of the letter of credit application or other instructions in the express mode</b>  <i>Express mode means the priority verification of the letter of credit application/instruction. In case of the correct application/instruction, it will be processed within 2 hours since the submission of the application via ING Business OnLine or notifying the Bank about express mode requirement by the Client. In case of either incorrect or incomplete application/instruction, the time required to verify it may exceed 2 hours and will depend on the time in which Client will correct the application/instruction. Express mode requirement can be submitted until 3 pm on working days, however the Bank reserves the right to decline the request and will inform the Client forthwith about the refusal.</i>	PLN 300
<b>4.</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>5.</b>	<b>Notification of changes other than determined in item 3 (also applicable to the transferred letter of credit)</b> <i>In case of two or more simultaneous changes (from items 3. and 4.) one higher fee is collected.</i>	PLN 100
<b>6.</b>	<b>Realisation of the letter of credit</b>	
	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 amount of presented documents 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 only, when ING Bank has verified the documents on the Client's request.</i>	PLN 100
	4. Transferring the outflow of the letter of credit in favour of the counterpart	PLN 500
	5. Transferring of the withdrawal from the letter of credit onto an account at a bank other than ING Bank	PLN 100
	6. 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
<b>7.</b>	<b>Fee for transferring the letter of credit to a secondary beneficiary in Poland and abroad</b> <i>If not determined otherwise, the fee is collected on the amount of transfer from the first beneficiary, in the day of transferring.</i>	0,3 % min. PLN 500
<b>8.</b>	<b>Preparation and dispatch at the Client's request of information to a foreign bank</b>	PLN 100
<b>9.</b>	<b>Consultations regarding the correctness of the documents prepared (trading, financial)</b> <i>PLN 200 per the set of documents.</i>	PLN 50 per one document
<b>10.</b>	<b>Consultations regarding stipulations of trade agreements, structures of the transactions/ financing/ collaterals and LC's projects for the Client's request</b>	negotiable
<b>11.</b>	<b>Flat fee (inclusive of telecommunication- SWIFT and courier fees)</b>	PLN 200

	In case of more than one presentation of documents additionally the fee is collected for next courier dispatch of each set: PLN 50 (domestic), PLN 150 (abroad).	
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## CHAPTER XIII

### Cheques and Cheque Operations

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

## CHAPTER XIV

### Custody services:

No.	Security type	Storage fee (Annual fee)	Transaction settlement fee (Unit fee)	Transfer fee (Unit fee)
<b>CUSTODY SERVICES PROVIDED FOR SECURITIES ISSUED IN POLAND</b>				
1.	<b>Securities registered in the Register of Securities/ National Bank of Poland</b>			
	1) T-bills	0.035%	PLN 70	PLN 50
2.	<b>Securities admitted to public trading registered directly in the Central Securities Depository of Poland</b>			
	1) T-bonds	0.040%	PLN 60	PLN 50
	2) Non-treasury debt securities	0.040%	PLN 60	PLN 50
	3) Equity securities registered directly by the Central Securities Depository of Poland	0.040%	PLN 60	PLN 50
3.	<b>Securities not admitted to public trading issued in Poland in the dematerialised form</b>			
	1) Debt securities <i>The fee is calculated on the value of securities as at the end of the month (the last business day of the month) in line with the following formula: Debt securities: notional amount x portfolio as at the last business day of the month Equity securities: market value as at the last business day of the month x portfolio as at the last business day of the month</i>	0.035%	PLN 70	PLN 50

No.	Fee/ commission title	Unit fee
<b>OTHER OPERATING FEES</b>		
1.	<b>Issue of a deposit certificate</b>	PLN 300
2.	<b>Issue of a certificate for the purposes of participation in the Annual General Meeting</b>	PLN 300
3.	<b>Fee for cash management of dividends, coupons and buy-out of debt instruments</b>	PLN 40
4.	<b>Fee for delayed Clearing Instruction/ Clearing Instruction cancellation/ amendment of an incorrectly submitted Clearing Instruction</b>	PLN 60
<b>OTHER OPERATING SERVICES</b>		
6.	<b>Deposit account administration</b>	PLN 200 (monthly)
7.	<b>e-Custody module</b>	PLN 300 (monthly)
8.	<b>Other services – type, scope and fees for a given service agreed upon with the the Account Holder based on the specifications presented by the the Account Holder</b>	
<b>EXTERNAL COSTS</b>		
<p>The Account Holder shall refund the external costs incurred by ING Bank Śląski S.A. in connection with stamp taxes or other fees, including Bank’s correspondents fees, Central Securities Depository of Poland, National Bank of Poland stock exchange fees, postal fees, insurance fees, transportation fees, Account Holder representation at Annual General Meetings fees, fees for services provided to the Account Holder to receive a tax refund of tax overpaid by the Account Holder or to obtain a lower withholding tax rate, fees for additional reporting not laid down in the Table of Fees and Commissions, foreign transfer costs or other costs not laid down in the Table of Fees and Commissions which were incurred by the Bank during provision of services for the Account Holder covered by the Agreement concluded with the Account Holder and are proper for a market where the Account Holder invests.</p>		
<b>ADDITIONAL PROVISIONS</b>		
9.	Fees set out in the Table of Fees and Commissions do not include taxes, in particular the value-added tax, at the core rate, which will be added to them; The Account Holder shall compensate the Bank with due fees, in net value (excluding the value-added tax) based on the document received (i.e. note) and in gross value (including the value-added tax) based on the invoice received.	
10.	All fees set out in the Table of Fees and Commissions are calculated as at the month end and debited in keeping with the provisions of the Agreement.	
11.	Fees set out in the Table of Fees and Commissions in foreign currencies are charged by the Bank in PLN at the NBP average exchange rate as at the last business day of a given month.	
12.	Prior to investing in securities other than securities set out in the Table of Fees and Commissions and prior to the Bank providing a service wherefor the fee was not set out in the Table of Fees and Commissions, the Account Holder should, in line with separately agreed procedures, contact the Bank to determine the scope of services and the fee amount. If the Account Holder invests in securities other than securities set out in the Table of Fees and Commissions and makes the Bank provide a service wherefor the fee was not set out in the Table of Fees and Commissions without prior consultation on the fee amount with the Bank, the Account Holder consents to the Bank charging the fee set out unilaterally by the Bank for the services provided by the Bank.	
13.	All operating fees connected with delivering a Clearing Instruction to the Bank concerning transaction settlement or corporate action, were calculated with the assumption that the Clearing Instruction is delivered by the Account Holder or entity acting on their behalf, electronically, i.e. e-Custody, Agreement Card Report (in Polish: WKU) from the brokerage office, CCP, SWIFT. Instructions sent in a different form that require manual processing by the Bank are subject to individual, higher pricing.	

## 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> <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.	<b>Presenting SWIFT statements/confirmations, received from other banks, in System</b>	
	1. MT950/940/942	PLN 200
	2. MT941	PLN 100
5.	<b>Preparation of additional reports at the Client's request.</b>	PLN 300
6.	<b>Acceptance and storage of a deposit</b> <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>	PLN 25 for each commenced month
7.	<b>Renting a safe-deposit box</b> <i>Note: phased out product, fee applicable to agreements concluded until 01 July 2015</i>	PLN 25 for each commenced month
8.	<b>One-off fee for providing a key/card to the night vault</b>	PLN 50 per each key/card
9.	<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 , company , 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
10.	<b>Fee for execution of a motion not placed via the System</b> <i>The fee is charged for execution of a motion concerning: bank accounts, deposit products, electronic banking systems, cash and non-cash transactions, payment cards.</i>	PLN 50
11.	<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>	
	1. Information on turnover, account balance, for preparing copies of documents, Xerox copies, copies of SWIFT messages and other confirmations <i>The fee applies to domestic and foreign trade.</i>	PLN 50 per one A4 sheet
	2. Preparing and sending information by fax commission by HaloŚląski	PLN 2 per one A4 sheet
12.	<b>Issuing certificates/ opinions on the Customer's financial standing at the Client's request</b>	
	1. submitted through System	PLN 100
	2. submitted in paper form	PLN 200
13.	<b>Issuing certificates/opinions on credit worthiness of the Client</b>	0,1% of value
14.	<b>Confirming the authenticity of signatures of ING Bank's Clients upon the request of third parties</b>	PLN 5 per signature, however not less than PLN 20 in the case of an one-off inquiry
15.	<b>List of individuals present in the the Specimen signature card with the type and scope of the power of attorney</b>	PLN 70
16.	<b>Business intelligence:</b>	

	1. A foreign company	price set by intelligence agency + negotiable fee
	2. A foreign bank	price set by intelligence agency + negotiable fee
17.	<b>Rendering opinion at the Client's request on:</b>	
	1. Commercial agreements	negotiable
	2. Foreign and domestic trade transactions e.g. in the aspect of securing Customer interest	negotiable
	3. Others (inclusive of transaction structuring)	negotiable
18.	<b>Fee for confirmation of compatibility of keys:</b> <i>Collected from banks</i>	
	1. For verification of keys	PLN 32
	2. For sending return information	PLN 12
19.	<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 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
	2. Providing, at the Client's request, a confirmation of possession of the account	PLN 70
	3. Providing the information needed by the Client's auditor:	
	a. in a standard ING Bank application form	PLN 300
	b. in Client's auditor's application form	Negotiable, min. PLN 500
20.	<b>Fee for sending a dunning letter within the country or abroad</b>	PLN 20
21.	<b>Storing of a vehicle, being the credit collateral, seized by the ING Bank</b>	PLN 25 for each storage day
22.	<b>Accepting Powers of Attorney towards other entities</b>	PLN 50
23.	<b>Protesting a bill of exchange</b>	PLN 200 + costs of protest (inclusive of notary fee)
24.	<b>Advising the bill of exchange</b> <i>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> <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
25.	<b>Fee collected for the execution of the writ of execution</b> 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 150, max. PLN 400
26.	<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
27.	<b>Execution of the Loan Disbursement/ Loan Provision/ Loan Provision and Disbursement Instruction or of the Annex to the Loan Provision/ Loan Provision and Disbursement submitted otherwise than via System</b> 1. <i>The commission will not be charged for the first disposition submitted after signing the agreement/annex</i> 2. <i>The commission is effective for agreements concluded after 31<sup>st</sup> of May 2011</i>	PLN 200 per each disposition
28.	<b>Execution of the Loan Disbursement/ Loan Provision/ Loan Provision and Disbursement Instruction or of the Annex to the Loan Provision/ Loan</b>	Free-of-charge

Provision and Disbursement submitted via System		
29.	Other bank services not mentioned in TOiP, 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
30.	Fee for urgent execution of the Loan Disbursement/ Loan Provision/ Loan Provision and Disbursement Instruction or of the Annex to the Loan Provision/ Loan Provision and Disbursement submitted via System, where the exchange rate negotiation is required.	PLN 200
31.	Fee for reporting transaction executed in the OTC market to a trade repository	PLN 0 per each transaction reported on behalf of counterparty
32.	Fee for maintaining details of contracts in a trade repository	PLN 0 monthly per each outstanding contract
33.	The fee for executing the Bank's activities related to issuing a statement due to notices of establishing a registered pledge and/or financial pledge and/or Civil-Code pledge, on receivables related to bank accounts a) In the case of one of the pledgee / pledger b) In the case of more than one pledgee / pledger	PLN 300 PLN 100
34.	<b>Fee for keeping High Volume Balance* in current account in EUR and OKO account in EUR</b>  *The fee is charged at the end of calendar month in case the average monthly balance of a current account in EUR or OKO account in EUR exceeds 2m EUR	1/12 of the absolute value of current deposit facility interest rate for EUR published by the European Central Bank
35.	<b>Fee for keeping High Volume Balance* in current account in CHF</b>  *The fee is charged at the end of calendar month in case the average monthly balance of a current account exceeds 5m CHF	0,0625% of average monthly account balance
36.	<b>Fee for keeping High Volume Balance* in current account in DKK</b>  *The fee is charged at the end of calendar month in case the average monthly balance of a current account exceeds 1m DKK	0,0417% of average monthly account balance
37.	<b>Execution of loan repayment instruction not placed via the System.</b>  <i>Applicable to Loan Agreements concluded after 1 November 2015 and annexed after the said date as regards the tenor prolongation.</i>	PLN 200 per each disposition
38.	<b>Fee for signing the Loan Agreement / Multiproduct Agreement or the Annex not placed via the System.</b>  <i>Applicable to Loan Agreements for amount less than or equal to PLN 400.000</i>	PLN 100

## CHAPTER XVI

### ING Direct Business offer

No.	Fee / commission due to	Fee / commission amount
1.	<b>ING Direct Business offer</b>  Monthly fee includes: - maintenance of one bank account in PLN - maintenance of auxiliary OKO account in PLN (OKO)	PLN 19,00



	- using the System system with authorization by SMS - issuance and renewal of all MasterCard Corporate debit cards issued to bank account in PLN (each card is covered by free insurance package)	
2.	<b>Fee for using a MasterCard debit card</b> <i>5 PLN Fee shall be charged only if the monthly amount of non-cash transactions performed using the card were lower than 300PLN.</i>	PLN 0 / 5,00
3.	<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>	
	1. Outgoing payments	
4.	a. In electronic form into an account with ING Bank <i>with the proviso that either for outgoing payments in electronic form into an account with ING Bank by customers operating in the provision of financial services or foreign exchange transactions apply the provisions of Chapter IV</i>	Free-of-charge
	b. In electronic form into an account with another Bank	PLN 0,90
5.	<b>Fees for auxiliary OKO Business account</b> <i>In the case of ExpressELIXIR payment, SORBNET and foreign credit transfer fees apply additionally identified in Chapter IV</i>	
	1. First payment in the month	Free-of-charge
	2. Every next payment in the month	PLN 50,00
6.	<b>Cash deposits at the cash deposit machine in PLN into accounts at ING Bank</b> <i>Fees and commissions regarding other services are collected pursuant to other chapters hereof.</i>	
	1. Cash deposits in PLN up to 100.000,00 PLN per month	Free-of-charge
	2. Cash deposits in PLN higher than 100.000,00 PLN per month	0,15 %
7.	<b>Providing an Electronic Withdrawal System (EWS) – additional service</b>	
	One-off fee for implementation	No fee
	Monthly fee	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 <i>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</i>	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 System) and for changing it at Bank's ATMs	Free-of-charge

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

## CHAPTER XVII

Offer for customers of ING Bank with System and users of the platform Aleo.pl

No.	Fee / commission due to	Fee / commission amount
1.	<b>AleoPay Payments</b>	Free-of-charge
2.	<b>Domestic outgoing payments Aleo</b> <i>It is a payment order in PLN, without currency conversion, delivered through System here:</i> - Payer is the customer of ING Bank having verified profile on the platform Aleo.pl, - The recipient is the payer counterparty/Client of ING Bank, registered in the "My Contacts" on the platform Aleo.pl, - Recipients account is bank account indicated by the recipient / counterparty in his verified profile on the platform Aleo.pl.	
	1. into an account with ING Bank	
	a. Domestic outgoing payments Aleo into an account with ING Bank up to 50 per month	free of charge
	b. Domestic outgoing payments Aleo into an account with ING Bank higher than 50 per month	in accordance with the fee for the outgoing payments in electronic form into an account with ING Bank
	2. into an account with another Bank (not applicable additional fees for SORBNET & ExpressELIXIR)	
	a. Domestic outgoing payments Aleo into an account with another Bank up to 50 per month	free of charge
b. Domestic outgoing payments Aleo into an account with another Bank higher than 50 per month	in accordance with the fee for the outgoing payments in electronic form into an account with another Bank	

Table no. 1  
Distribution fees

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