



Enclosure to Ordinance no. Korp/85/2017
of the President of the Management Board of ING Bank Śląski S.A.
of 15th of February 2017

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**

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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 Customer – 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 Customer (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. The Bank may replace the Table of Fees and Commissions with a new one or amend specific provisions of the Table when: the legal regulations governing operations of the Bank change, relevant regulatory authorities issue recommendations or other documents addressed to the bank market entities (or issue amendments thereto), the product offer of the Bank is modified, there are changes referring to operation of the electronic banking system, changes referring to the principles of provision of services, inclusive of changes resulting from progressing electronisation of the conditions of cooperation with the customers, and also when the market situation changes which affects operations of the Bank or if it is necessary to adjust the provided services to the conditions attributable to technological progress.
7. 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.	Opening a bank account in PLN or convertible currencies	free-of-charge
2.	Maintenance of a bank account in PLN or in convertible currencies – monthly fee	PLN 70
3.	Maintenance of a bank account in PLN – a commission calculated on the trade of the Debit side <i>Unavailable for new Clients since 1 May 2006.</i>	0.5 % min. PLN 70
4.	Escrow, trust and housing trust accounts	Negotiable
5.	e-Escrow Account	
	a) Opening an e-Escrow Account	PLN 100
	b) Maintenance of an e-Escrow Account – monthly fee	PLN 25
	c) Incoming transfers on an e-Escrow Account <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
	d) Execution of a payment order from an e-Escrow Account	PLN 5
6.	Maintenance of a bank account in PLN or in convertible currencies based on International Account and Product Agreement (International Account) – monthly fee per account	PLN 400

Chapter II. Deposit Products

No.	Fee / commission due to	Fee / commission amount
1.	Maintenance of deposit accounts <i>Monthly fee for overnight automated deposit:</i>	
	a) In case of daily instructions	PLN 250
	b) In case of weekend instructions	PLN 50
2.	Fees for auxiliary OKO Business account <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.	Subscription fees	
	a) Monthly fee for using the ING BusinessOnLine system (System) <i>Fee collected for each company registered in the system.</i>	PLN 140
	b) Monthly fee for using the ING OnLine system	PLN 200
	c) Monthly fee for using the ING Online Regional Site system	PLN 250
	d) Monthly fee for using the HaloŚląski service	free-of-charge
2.	Additional fesses	
	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) *	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
1.	Domestic payments in PLN	
	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 favour of Social Insurance Institution (ZUS)	free-of-charge
	d) in electronic form in favour 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: <i>Additional fee to the fees for domestic payments in PLN</i>	
	i) For amounts equal to/ higher than PLN 1 million for orders made before the cut-off time	PLN 13
	ii) For amounts equal to/ higher than PLN 1 million for orders made after the cut-off time	PLN 23
	iii) For amounts below PLN 1 million for orders made before the cut-off time	PLN 37
	iv) For amounts below PLN 1 million for orders made after the cut-off time	PLN 57
2.	Foreign Credit Transfer	
	1) Outgoing foreign credit transfer	
	a) "European Transfer"	
	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.	PLN 5
	ii) In MT101 form	negotiable
	b) Other outgoing foreign payments	
	i) In electronic form into an account with ING Bank (Note: There is no fee for transfers between accounts of the same customer)	PLN 3
	ii) In electronic form into an account with another Bank	PLN 50
	iii) In paper form, including transfers on the ING account (excluding transfers between accounts of the same Customer in ING Bank)	PLN 200
	iv) 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
3.	Domestic and cross-border transactions – additional fees	
	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 Customer,	
	a) Domestic:	
	i) For transactions processed within the last 13 months	PLN 20
	ii) For transactions processed more than 13 months ago	PLN 60
	b) Cross-border:	
	i) For transactions processed within the last 13 months	PLN 160/ EUR 40
	ii) For transactions processed more than 13 months ago	PLN 400/ EUR 100

	2) Value date correction at the Client's request or at another bank's request	PLN 400/ EUR 100 + 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 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
4.	Standing orders	
	1) Placement / change of a standing payment order	PLN 4
	2) Notification of failing to execute the standing payment order due to an insufficient account balance	PLN 5
	3) Execution of standing order	Fees as for domestic payments in PLN in electronic form
5.	Direct debit	
	1) Fee paid by the 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
6.	Transfer of the balance into the indicated account with another bank:	
	1) In case of closing the account in PLN	PLN 20
	2) In case of closing the account in foreign currency	PLN 200
7.	ING e-Invoice – Electronic Invoices Distribution and Payment System	
	1) Provision of service to the Issuer	negotiable
	2) Receipt of the packages by the Payer	free-of-charge
	3) Workflow processing by the Payer:	
	a) Assigning a document for acceptance to a specific User (fee per each User)	PLN 0.1
	b) Attaching a new document by the User (fee per document up to 200KB)	PLN 0.25
	c) Surpassing the size limit of new attachment (fee per each additional 100 KB)	PLN 0.1

Chapter V. Cash Transactions

No.	Fee / commission due to	Fee / commission amount
1.	Cash deposits at the counter – open form:	
	1) Deposits in PLN into accounts at ING Bank	0.6 % 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 %
2.	Cash deposits at the cash deposit machine in PLN into accounts at ING Bank	0.15 %
3.	Withdrawals at the counter:	
	1) Withdrawals in PLN	0.9 % and PLN 15
	2) Withdrawals in EUR and USD	1 % and PLN 15
	3) Withdrawals in other currencies	1 % and PLN 15
4.	Cash deposits at the counter – open form, performed by third party on the accounts maintained in ING Bank <i>Person performing the deposit shall be charged with this fee</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
5.		
6.	Items 5, 6, 7 cancelled on the basis of Ordinance no. Korp/298/2009 dated 5 June 2009	
7.		
8.	Cash deposits in banknotes, in the closed form	Negotiable
9.	Withdrawals in banknotes, in the closed form	Negotiable
10.	Failing to collect the previously notified cash withdrawal in the amount equal or higher than the one determined in the ING Bank Notification	PLN 300
11.	Purchase of foreign coins for business trips (in EUR, USD, GBP)	PLN 10
12.	Cash withdrawals via Electronic Withdrawals System (EWS /PL: SWE/)	
	1) Withdrawals in PLN	
	a) at ATMs	0.1%
	b) at branch cash counters	0.4% 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 (EWS)	PLN 200
	5) Monthly fee for using Electronic Withdrawals System (EWS)	PLN 100

Chapter VI. Payment Cards Issuance and Service

No.	Fee / commission due to	Fee / commission amount
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ACCOUNT LINKED PAYMENT CARDS (DEBIT CARDS)

1.	MasterCard Corporate / MasterCard Business	
	1) Issue/renewal of a card	free-of-charge
	2) A monthly fee for a card issued to:	
	a) bank account maintained in PLN <i>A fee of PLN 5 shall be charged only if the monthly amount of non-cash transactions performed using the card was lower than PLN 300.</i>	PLN 0 / PLN 5
	b) Bank account maintained in EUR	PLN 5
	3) Commission on non-cash transactions	free-of-charge
	4) Commission on cash withdrawal:	
	a) at ATMs of ING Bank and Planet Cash	free-of-charge

b) under Cash Back service	free-of-charge
c) other withdrawals in PLN	PLN 7
d) other withdrawals in currency other than PLN	3% of the transaction amount
5) Cash deposits at the cash deposit machine into the card-linked account	Fee charged in accordance with 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 ING Bank's ATMs, via telephone or System	free-of-charge
10) Checking of the available account balance – fee charged at the end of the settlement cycle	
a) at ATMs of ING Bank and Planet Cash	free-of-charge
b) at other ATMs	free-of-charge

CHARGE CARDS

2.	VISA Business Charge / MasterCard Business Gold Charge	
1)	Fee for card issuance	free-of-charge
2)	Fee for card use – annual fee:	
a)	for VISA Business Charge card	PLN 150
b)	for MasterCard Business Gold Charge card:	
i)	with additional service programme	PLN 350
ii)	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	free-of-charge
9)	Fee for changing the PIN code at ING Bank's ATMs, via telephone or System	free-of-charge
10)	Fee for the entrance to the Priority Pass lounge per person	USD 27

CREDIT CARDS

3.	Visa Corporate Charge / MasterCard Corporate Charge	
1)	Fee for card issuance	free-of-charge
2)	Fee for card use – annual fee	PLN 150
3)	Commission on non-cash transactions	1.5 % of the transaction amount
4)	Commission on cash withdrawal:	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 ING Bank's ATMs, via telephone or System	free-of-charge

CORPORATE PRE-PAID CARDS / INDIVIDUAL PAYMENT IDENTIFICATION CARDS

4.	Maestro / MasterCard Corporate / MasterCard Business	
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 ATMs of ING Bank and Planet Cash	free-of-charge
b)	under Cash Back service	free-of-charge
c)	other withdrawals in PLN	PLN 7
d)	other withdrawals in currency other than PLN	3% of the transaction amount
6)	Cash deposits at the cash deposit machine into the card-linked account	Fee charged in accordance with Chapter V
7)	Fee for insurance package to the card - monthly fee <i>* Fee of PLN 0,32 valid from 1 April 2015</i>	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	free-of-charge
10)	Fee for changing the PIN code at ING Bank's ATMs, via telephone or System	free-of-charge
11)	Checking of the available account balance – fee charged at the end of the settlement cycle	
a)	at ATMs of ING Bank and Planet Cash	free-of-charge
b)	at other ATMs	free-of-charge

PRE-PAID CARDS PURCHASED BY THE CUSTOMER FOR A PRIVATE INDIVIDUAL

5.	Maestro / MasterCard Corporate / MasterCard Business	
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.		

OTHER FEES AND COMMISSIONS

1)	Fee for urgent delivery of the card via courier mail (domestically) <i>Fee charged irrespective of the card insurance fee.</i>	PLN 50
2)	Fee for urgent delivery of the card via courier mail (abroad) <i>Fee charged irrespective of the card insurance fee.</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)	Statement of payment transactions for the debit card and charge card with deferred payment:	
a)	provided in electronic banking system	free-of-charge
b)	provided by RM upon Client's request	PLN 50

Chapter VII. Lending Products in PLN and Convertible Currencies

No.	Fee / commission due to	Fee / commission amount
1.	Commission for considering the credit application <i>Notice: Commission accrues on the requested loan amount. It is not applicable to leasing and factoring application.</i>	0.4 % min. PLN 500
1a.	Commission for considering the credit application placed via ING Direct Business Credit and System <i>Notice: Concerns credit facilities wherefor the application was placed along with the required enclosures.</i>	0.0 %
2.	Commission due to granting the loan <i>Notice:</i> 1) For products in the form of a revolving line - commission is based on the granted loan amount and on the loan amount in the subsequent year. 2) For non-revolving products - commission is based on the granted loan amount and on the loan amount still to be repaid.	1.8 % annually min. PLN 2,000
2a.	Commission due to granting the loan, placed via ING Direct Business Credit and System <i>Notice:</i> 1) Concerns credit facilities wherefor the application was placed along with the required enclosures. 2) For products in the form of a revolving line - commission is based on the granted loan amount and on the loan amount in the subsequent year. 3) For non-revolving products - commission is based on the granted loan amount and on the loan amount still to be repaid.	1.2 % annually min. PLN 2,000
3.	Commission on the unused line / loan (commitment fee): <i>Notice: Accrued daily and collected once a month on the day of interest payment</i>	0.2% monthly
4.	Commission on loan pre-payment: <i>Notice: Commission is collected on the pre-payment date on the pre-paid loan amount.</i> 1) In case of products in a form of a revolving line – the Bank computes commission on the total amount of the awarded loan applicable on the prepayment date if the agreement is terminated before its maturity date. 2) In case of non-revolving products – the Bank computes a commission on the prepaid amount that does not result from the determined schedule of repayments.	2 %
4a.	Commission on loan pre-payment for credits with interest based on a fixed interest rate. <i>Notice: Commission is collected on the pre-payment date on the pre-paid loan amount.</i> <i>The Bank computes a commission on the prepaid amount that does not result from the determined schedule of repayments.</i>	3 %
5a.	Commission on the amount of the loan utilised at the end of each calendar year <i>Notice:</i> 1) Commission is based on the utilised loan amount as at the end of a given calendar year. 2) Commission is collected on 15 January of the following calendar year but not later than on the day of loan repayment. 3) The commission refers to the agreements concluded before 15 April 2009. 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.	0.22%

5b.	Commission on the credit amount charged at the end of each calendar year <i>Notice:</i> 1) <i>The commission accrues as at the end of a given calendar year:</i> a) <i>in case of revolving line facilities – on the amount of granted facility / limit,</i> b) <i>in case of non-revolving facilities – on the credit amount still due.</i> 2) <i>The said commission is charged on 15 January of the following calendar year but in no case later than on the loan repayment date provided for under item 5.</i>	0.22%
6.	Commission on the restructuring loan <i>Notice:</i> 1) <i>Commission is based on the restructured loan amount.</i> 2) <i>Commission is collected on a monthly basis.</i>	0.2 % monthly
7.	Other fees and commissions:	
	1) Commission on amending the credit agreement	
	a) Commission on the loan amount change <i>Commission is based on the loan amount or the amount of change made.</i>	0.2% min. PLN 200
	b) Commission on other changes	min. PLN 200
	c) Commission on a change in the schedule of repayments of a loan bearing interest at a fixed interest rate <i>Notice: The commission is collected on the date of a change on the amount of the awarded/disbursed loan.</i>	3 %
	2) Commission on issue of a pre-approved loan note <i>Notice:</i>	0.6 %
	1) <i>Commission is based on the pre-approved loan amount.</i> 2) <i>Commission is collected not later than on the date of issuing the pre-approved loan notice.</i>	
	3) Commission on amending the pre-approved loan <i>Notice: The commission is based on the pre-approved loan amount.</i>	up to 0.6 %
	4) Commission on issuance of a certificate on loan repayment	
	a) Commission for a certificate on loan repayment issued up to 3 months from repayment	PLN 50
	b) Commission for a certificate on loan repayment issued after 3 months from repayment.	PLN 100

Chapter VIII. Product Lines of Credit Nature (Multi-product Agreement)

No.	Fee / commission due to	Fee / commission amount
1.	Commission on processing of the application for product line <i>The commission is based on the requested product line amount.</i>	0.4 % min. PLN 500
1a.	Commission on processing of the application for product line, placed via ING Direct Business Credit and System <i>Notice:</i> 1) <i>Concerns credit facilities wherefor the application was placed along with the required enclosures.</i>	0.0 %
2.	Commission on granting of the product line <i>The commission is charged once a year on the granted product line amount.</i>	1.8 % annually min. PLN 2,000
2a.	Commission on granting of the product line, requested via ING Direct Business Credit and System <i>Notice:</i> 1) <i>Concerns credit facilities wherefor the application was placed along with the required enclosures.</i> 2) <i>Commission is charged once a year on the granted product line amount.</i>	1.2 % annually min. PLN 2,000

3a.	Commission on the unutilised product line amount (commitment fee) <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 the product line). Commission is collected in arrears, on the first business day of a calendar month following the month in which the commission accrues. The commission refers to the agreements concluded before 01 April 2011.</i>	0.2 % monthly
3b.	Commission on the unutilised product line amount (commitment fee) accrued daily <i>The commission refers to the agreements concluded or annexed starting from 01 April 2011. The commission accrues daily and is collected once a month on the day of interest payment. Commission is based on the product line amount put at the Client's disposal and unutilised.</i>	0.2 % monthly
4.	Commission on amendments to the product line agreement	
	1) Commission on the product line amount change <i>The 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.	Commission on the utilised product line amount at the end of each calendar year <i>Notice:</i> 1) <i>The commission accrues and is 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>	Fee charged in accordance with Chapter VII, Chapter X and Chapter XII
5b.	Commission on the product line amount at the end of each calendar year <i>Notice:</i> 1) <i>The commission accrues as at the end of a given calendar year:</i> a) <i>within the availability period – based on the amount of the granted limit</i> b) <i>after the availability period – based on the limit amount still due</i> 2) <i>The said commission is charged on 15 January of the following calendar year but in no case later than on the loan repayment date provided for under item 5.</i> 3) <i>The commission refers to the agreements concluded or annexed starting from 24 January 2011.</i>	0.22%
6.	Fee for issuing a certificate of agreement expiry	
	1) Fee for certificate issued up to 3 months from the agreement expiry	PLN 50
	2) Fee for certificate issued after 3 months from the agreement expiry	PLN 100

Chapter IX. Discount Products in PLN and convertible currencies

No.	Fee / commission due to	Fee / commission amount
1.	Commission on granting of the Credit Limit (arrangement fee) <i>Commission accrues once, in advance, on the amount of the awarded Credit Limit</i>	1.8 % annually min PLN 2,000
2.	Commission on purchase of each export/ domestic debt claim within the granted line mentioned under item 1	from 0.1% to 0.6% min. PLN 25 on each purchased debt claim
3.	Verification of the purchase of export/ domestic debt claims application in the express mode <i>Express mode means the priority verification of the purchase of export/ domestic debt claims application, submitted via ING Business OnLine .</i> <i>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 express mode requirement by the Customer.</i> <i>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 Customer will correct the application.</i> <i>Express mode requirement can be submitted until 2 p.m. on working days, however the Bank reserves the right to decline the request and will inform the Customer forthwith about the refusal.</i> <i>In case of reverse purchase of receivables, express mode covers only domestic transactions in PLN.</i>	PLN 150

4.	The commission on the amount of the Credit Line as at the end of the calendar year: <i>Notice:</i> 1) <i>The commission accrues as at the end of a given calendar year:</i> a) <i>in case of revolving line facilities:</i> <ul style="list-style-type: none"> • <i>within the availability period – based on the amount of the granted limit</i> • <i>after the availability period – based on the limit amount still due</i> b) <i>for non-revolving facilities – on the outstanding amount.</i> 1) <i>The commission is charged on 15 January of the following calendar year but no later than at the repayment date.</i>	0.22%
5.	Commission on the unused amount of Credit Limit (commitment fee) <i>Notice:</i> 1) <i>The commission is calculated on the amount of financing limit made available to the Customer that remained unused as at the last business day of a given calendar month (within availability period of the financing limit); it is collected in arrears on the first business day of the calendar month following the month for which the commission has been calculated.</i> 2) <i>Commission is not applied to Supplier's Financing</i>	0.2% monthly
6.	Handling fee in the transaction of bill payment (including telecommunication fees and courier fees). Charged for each dispatch	
	1) Domestic bill of exchange	PLN 100
	2) 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 a 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 (Tom Next value date)	PLN 50

Chapter X. Guarantees and Re-Guarantees in Domestic and Foreign Trade

No.	Fee / commission due to	Fee / commission amount
NOSTRO GUARANTEES		
1.	Issue of a Guarantee / Guarantee Commitment Letter 1) <i>Commission is charged on a monthly basis, in advance from the date of the guarantee / guarantee commitment letter</i> 2) <i>Commission for issue of guarantee commitment letter is charged regardless of the commission for issue of the guarantee.</i>	0.2 % a month in advance on the current amount, not less than PLN 100
2.	Issue of a guarantee in a form of e-guarantee	PLN 0
3.	Instruction verification in express mode <i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING BusinessOnline.</i> <i>In exceptional cases, the Bank reserves for itself the right to refuse execution of the instruction in the said mode, of which the customer shall be informed forthwith.</i>	PLN 300
4.	Guarantee issuance on a form other than the standard template used at the Bank <i>No commission shall be charged if a commission specified under 5 below was charged.</i>	PLN 300 (additionally to item 1)
5.	Advising on the text or preparation of a draft of: a guarantee / guarantee commitment letter/ an annex to a guarantee / an annex to a guarantee commitment letter	PLN 300
6.	Filling of an application for issuing or change of a guarantee in a paper form	PLN 100

7.	Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the product line of credit nature <i>The commission shall be charged if the agreement on issue of a guarantee / guarantee commitment letter is not concluded.</i>	0.4 % min. PLN 500
8.	Issuing of the guarantee duplicate /annex to the guarantee at the Client's request	PLN 200
9.	Change of the conditions of a guarantee /commitment letter	
	1) Increasing the amount - commission is based on the increase amount	as in item 1
	2) Prolongation of the expiry date <i>The commission is charged on the guarantee amount as at the day of change counting from the day following the expiry of the term for which the commission has already been charged</i>	as in item 1
	3) Other changes	PLN 150
10.	Commission on the Bank's liability value at the end of each calendar year due to guarantee 1) <i>The commission is calculated on the guarantee amount 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 expiry date.</i> 3) <i>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 item 5b).</i>	0.22%
11.	Service of a Guarantee Related Claim	PLN 600
12.	Consultations regarding stipulations of trade agreements, structures of transactions/ financing/ collateral and guarantee drafts at a request of a customer	Negotiable
13.	Flat fee (inclusive of telecommunication- SWIFT and courier fees) If more than one guarantee/annex or other guarantee related documents are sent by courier, additionally a fee for dispatch of each set of documents is collected: <i>PLN 50 (domestically), PLN 150 (abroad).</i>	PLN 100 – in case of a domestic guarantee PLN 200 – in case of a foreign guarantee

LORO GUARANTEES*

*not applicable to the BGK performance bonds from FPU funds

14.	Guarantee handling	
	1) Advising on a guarantee or a change in the guarantee to the beneficiary	PLN 200
	2) Checking the authenticity and/ or registration and storage of a guarantee (or change in 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 a request of the beneficiary	0.1%, min. PLN 300
	5) Mediation in the remitting of documents of cession	PLN 600
15.	Issuance of a guarantee against re-guarantee of another bank	Negotiable
16.	Consultations regarding stipulations of trade agreements, structures of transactions/ financing/ collateral and guarantee drafts at a request of a Customer	Negotiable
17.	Flat fee (inclusive of telecommunication – SWIFT and courier fees) <i>If more than one guarantee/annex or other guarantee related documents are sent by courier, additionally a fee for dispatch of each set of documents is collected: PLN 50 (domestically), PLN 150 (abroad).</i>	PLN 100 – in case of a domestic guarantee PLN 200 – in case of a foreign guarantee

Chapter XI. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade

No.	Fee / commission due to	Fee / commission amount
1.	Execution of documentary collection or collection of bill of exchange:	

	1) Inward collection <i>Commission is collected at the payment execution date (D/P collection type) or upon accepting the bill of exchange (D/A collection type).</i> and outward collection <i>Commission is collected at the document acceptance date.</i>	0.2 % min. PLN 100 max. PLN 500
	2) Transfer of the payment due to collection to the payee into accounts at other bank than ING Bank <i>Fee additional to sub-item 1.1</i>	PLN 100
2.	Change of collection instruction	PLN 100
3.	Passing of commercial and financial documents without payment	PLN 100
4.	Return of documents uncollected into the account of the payee:	
	1) Inward collection	EUR 50 or the equivalent in PLN or any other convertible currency
	2) Outward collection	PLN 100
5.	Endorsement of documents, issuance of assignment to receive goods or documents or authorisation to receive goods	PLN 100
6.	Flat fee (inclusive of telecommunication – SWIFT and courier fees) <i>In case more than one courier dispatch of documents, additionally the fee is collected for dispatch of each set: PLN 50 (domestically), PLN 150 (abroad).</i>	PLN 100 (inward collection) PLN 200 (outward collection)

Chapter XII. Documentary Letter of Credit in Domestic and Cross - border Trade

No.	Fee / commission due to	Fee / commission amount
IMPORT LETTER OF CREDIT		
1.	Opening of a letter of credit	
	1) Documentary letter of credit	0.2 % min. PLN 200
	2) Stand-by letter of credit	0.6 % min. PLN 300
	<i>One-off commission collected at the opening date based on the letter of credit amount increased by the per cent of tolerance for each commenced 3-month validity period of the letter of credit.</i>	
2.	Instruction verification in express mode <i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING BusinessOnline.</i> <i>In exceptional cases, the Bank reserves for itself the right to refuse execution of the instruction in the said mode, of which the customer shall be informed forthwith.</i>	PLN 300
3.	Filling an application for opening or change of a letter of credit in a paper form	PLN 100
4.	Changes to the letter of credit	
	1) Increase of a letter of credit amount <i>Collected on the increase amount.</i>	as in item 1
	2) Prolongation of its validity period: <i>Collected based on the balance of a letter of credit counting as of the day following the expiry of the period, for which the commission has already been collected.</i>	as in item 1
	3) Changes other than stated in items 1 and 2	PLN 100

	<i>In case of two or more simultaneous changes (items 1, 2 and 3), a one-off higher fee is collected.</i>	
5.	Commission for considering the LC opening application due to credit ability investigation <i>The commission shall be charged if the agreement on LC opening is not concluded..</i>	0.4 % min. PLN 500
6.	Advising on a text or preparation of a draft of: a letter of credit, change in the letter of credit <i>Commission is collected on the day of advising on the text / preparation of the draft.</i>	PLN 300
7.	Preparation and dispatch of information other than the amendment to terms conditions of the letter of credit, at the Customer's request	PLN 100
8.	Realisation of the letter of credit	
	1) Checking of the conformity of presented documents and/or execution of payment <i>On the amount of documents presented. 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.	Endorsement of documents, issuance of assignment to receive goods or documents or authorisation to receive goods	PLN 100
10.	Commission on the Bank's liability value at the end of each calendar year due to opened letter of credit <i>Notice:</i> 1) <i>The commission is calculated as at the end of a given calendar year:</i> 2) <i>Commission collected on 15 January 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 item 5b).</i>	0.22%
11.	Consultations regarding stipulations of trade agreements, structures of the transactions/ financing/ collaterals and LC's drafts at a request of a Customer.	Negotiable
12.	Flat fee (inclusive of telecommunication – SWIFT and courier fees) <i>In case of more than one presentation of documents under one L/C, additionally a fee is collected for each consecutive courier dispatch of each set: PLN 50 (domestically), PLN 150 (abroad).</i>	PLN 100

EXPORT LETTER OF CREDIT

Commission collected at the payment execution date or the closure date of the letter of credit except for fee for confirming and transferring of the letter of credit as well as for express mode that are charged immediately after instruction execution.

1.	Notification of the letter of credit / change in the letter of credit to the beneficiary <i>Charged each time.</i>	PLN 200
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2.	<p>Confirmation of the letter of credit</p> <p><i>The fee is calculated on the L/C amount increased by a per cent of tolerance, for each commenced 3-month period of exposure on the confirmation date (exposure – a validity period of the letter of credit plus the maximum time of payment deferment).</i></p> <p>Increase of a letter of credit amount</p> <p><i>In case of an increase in the amount of confirmed L/C – fee is charged on the increase amount.</i></p> <p>Prolongation of validity period</p> <p><i>In case of prolongation of a confirmed L/C validity period – a fee is charged on the balance as at the change implementation date, counting as of the day following the expiry date of the period, for which the commission has already been collected.</i></p>	Negotiable
3.	<p>Instruction verification in express mode</p> <p><i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING BusinessOnline.</i></p> <p><i>In exceptional cases, the Bank reserves for itself the right to refuse execution of the instruction in the said mode, of which the customer shall be informed forthwith.</i></p>	PLN 300
4.	<p>Realisation of the letter of credit</p>	
	<p>1) Checking documents or negotiation or execution of payment</p> <p><i>On the amount of documents presented. Collected for each presentation (set of documents).</i></p>	0.2 % min. PLN 200
	<p>2) Deferred payment</p> <p><i>Commission based on the amount of presented documents for each commenced month of deferment from the date of sending the documents.</i></p>	0.1 %, min PLN 200
	<p>3) Additional service related to presentation of documents that are non-compliant with the conditions of the letter of credit</p> <p><i>Commission is collected from the beneficiary, only if ING Bank has verified the documents at a request of the Customer.</i></p>	PLN 100
	<p>4) Transferring the outflow of the letter of credit in favour of the counterparty</p>	PLN 500
	<p>5) Transferring of the withdrawal from the letter of credit onto an account at a bank other than ING Bank</p>	PLN 100
	<p>6) Annulling or recording of the unused balance of the letter of credit</p> <p><i>Unless the value of recorded balance exceeds the accepted tolerance one.</i></p>	PLN 100
5.	<p>Fee for transferring of a letter of credit to a secondary beneficiary in Poland and abroad</p> <p><i>If not determined otherwise, the fee is collected on the amount of transfer from the first beneficiary, on the day of transfer.</i></p>	0.3 % min. PLN 500
6.	<p>Preparation and dispatch of information to a foreign bank at a request of a Customer</p>	PLN 100
7.	<p>Consultations regarding the correctness of the documents prepared (trading, financial)</p>	PLN 50 per one document or PLN 200 per a set of documents.
8.	<p>Consultations regarding stipulations of trade agreements, structures of transactions/ financing/ collateral and L/C drafts at a request of a Customer</p>	Negotiable
9.	<p>Flat fee (inclusive of telecommunication- SWIFT and courier fees)</p> <p><i>In case of more than one presentation of documents under one L/C, additionally a fee is collected for each consecutive courier dispatch of each set: PLN 50 (domestically), PLN 150 (abroad).</i></p>	PLN 200

Chapter XIII. Cheques and Cheque Operations

No.	Fee / commission due to	Fee / commission amount
CHEQUES IN DOMESTIC TRADE		
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.</i> <i>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 the blocking of 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 Customer non-complying with stipulations of the By-law	PLN 75

CHEQUES IN FOREIGN CURRENCY TRADE

6.	Cheque collection – per item	0.2 %, min. PLN 30 (plus a handling fee for instruction execution in domestic and foreign settlements. Table 1)
7.	Return of a 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)
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CUSTODY SERVICES PROVIDED FOR SECURITIES ISSUED IN POLAND

1.	Securities registered in the Register of Securities/ National Bank of Poland			
	1) T-bills	0.035%	PLN 70	PLN 50
2.	Securities admitted to public trading registered directly in the Central Securities Depository of Poland			
	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.	Securities not admitted to public trading issued in Poland in the dematerialised form			
	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:</i> <i>Debt securities: notional amount x portfolio as at the last business day of the month</i> <i>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 due to	Unit fee
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OTHER OPERATING FEES

1.	Issue of a deposit certificate	PLN 300
2.	Issue of a certificate for the purposes of participation in the Annual General Meeting	PLN 300
3.	Fee for cash management of dividends, coupons and buy-out of debt instruments	PLN 40
4.	Fee for delayed Clearing Instruction/ Clearing Instruction cancellation/ amendment of an incorrectly submitted Clearing Instruction	PLN 60

OTHER OPERATING SERVICES

6.	Deposit account administration	PLN 200 (monthly)
7.	e-Custody module	PLN 300 (monthly)
8.	Other services – type, scope and fees for a given service agreed upon with the Account Holder based on the specifications presented by the Account Holder	

EXTERNAL COSTS

The Account Holder shall refund the external costs incurred by ING Bank Śląski S.A. in connection with stamp taxes or other fees, including the fees of the correspondent banks of the Bank, Central Securities Depository of Poland, National Bank of Poland or other central clearing houses fees, 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.

ADDITIONAL PROVISIONS

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 an additional fee in the amount of PLN 20 per each such an instruction.

Chapter XV. Other Banking Services

No.	Fee / commission due to	Fee / commission amount
1.	Statements:	
	1) Generated in electronic form	free-of-charge
	2) Paper statements, send by regular post or fax	PLN 8
	3) Paper statements, collected by the Customer at the Branch	PLN 12
2.	Sending statements from the account by automated night fax (TOP CALL) / SWIFT <i>Monthly fee, depending on the country to which the statements are sent.</i>	
	1) Poland	PLN 120
	2) Europe	PLN 240
	3) Other countries	PLN 480
3.	Confirmation (duplicates) of the executed transactions attached to statements	PLN 0.5 per each transaction
4.	Presenting SWIFT statements/confirmations, received from other banks, in System	
	1) MT950/940/942	PLN 200
	2) MT941	PLN 100
5.	Preparation of additional reports at a request of a Customer.	PLN 300
6.	Acceptance and storage of a deposit <i>Documentary or key in a safe envelope or standard teller's box.</i> <i>Notice: 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.	Renting a safe-deposit box <i>Note: phased out product, fee applicable to agreements concluded until 01 July 2015</i>	PLN 25 for each commenced month
8.	One-off fee for providing a key/card to the night vault	PLN 50 per each provided key/card
9.	Blocking of funds on the accounts and deposits of Customers of ING Bank <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.	Fee for execution of a motion not placed via the System <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.	Fee for preparing: <i>Should the information or confirmation as stated in item 1 and 3 refer to the period beyond 30 days back as of the time they were requested, the fees will be doubled.</i> <i>Fees in items 1 – 3 cover possible sending of a fax at a request of a Customer.</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 by fax any information requested via HaloŚląski	PLN 2 per one A4 sheet
12.	Issuing opinions on the Customer's financial standing at their request	
	1) submitted via the System	PLN 100

	2) submitted in paper form	min. PLN 200
13.	Issue of a certificate on credit capacity of the Customer	0.1% of the determined value min. PLN 200
14.	Confirmation of the authenticity of signatures of ING Bank's Customers upon a request of a customer and any third parties	PLN 5 per signature, min. PLN 20
15.	List of individuals present in the Specimen signature card with a type of authorisation and scope of the power of attorney	PLN 70
16.	Business intelligence:	
	1) A foreign company	price set by intelligence agency + negotiable fee
	2) A foreign bank	price set by intelligence agency + negotiable fee
17.	Rendering opinion at a request of a Customer on:	
	1) Trade 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.	Fee for confirmation of compatibility of keys: <i>Collected from banks</i>	
	1) For verification of keys	PLN 32
	2) For sending return information	PLN 12
19.	Fee for preparing, making and presenting information constituting a bank secret – to authorised persons, authorities and institutions pursuant to Banking law and other legal provisions:	
	1) Providing information to other persons, authorities and institutions with the exception of cases specified in Article 110 of the Banking Law Act	negotiated fee – min. PLN 70 and in line with Table no.1 in case of information sent abroad
	2) Providing, at a request of a Customer, a confirmation of holding an account	PLN 70
	3) Providing the information needed by the Customer's auditor:	
	a) in a standard ING Bank application form	PLN 300
	b) in the Customer's auditor's application form	Negotiable, min. PLN 500
20.	Fee for sending a dunning letter within the country or abroad	PLN 20
21.	Storing of a vehicle, being the credit collateral, seized by ING Bank	PLN 25 for each storage day
22.	Accepting Powers of Attorney towards other entities	PLN 50
23.	Protesting a bill of exchange	PLN 200 + costs of protest (inclusive of a notary fee)
24.	Accepting the bill of exchange <i>Commission collected as % of the accepted 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>Notice: Should the Customer be granted a credit / limit to secure the Bank's claims, then the commissions defined under Chapter VIII 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.	<p>Fee collected for the execution of the attachment by writ of execution</p> <p><i>Notice:</i></p> <p><i>The Bank collects an additional fee in line with relevant Chapters of the Table of Fees and Commissions for each transfer of enforced funds.</i></p> <p><i>The fee is collected after the enforcement activities are carried out by ING Bank. The principle also applies to situations, in which another writ is sent to the bank before the completion of execution of the writ of execution. The fee is collected separately for each writ of execution.</i></p>	0.1 % of the enforced funds, min. PLN 150, max. PLN 400
26.	<p>Fee for executing by the bank activities related to verifying proper collateral establishment in case when the Customer 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/ Contract of mandate.</p>	PLN 100
27.	<p>Execution of the Loan Disbursement or Loan Provision/ Loan Provision and Disbursement Instruction or of the Annex to the Loan Provision/ Loan Provision and Disbursement submitted otherwise than via System</p> <p>1) <i>The commission will not be charged for the first instruction submitted after signing the agreement/annex.</i></p> <p>2) <i>The commission is effective for agreements concluded after 31 May 2011</i></p>	PLN 200 per each consecutive instruction
28.	<p>Execution of the Loan Provision/ Loan Provision and Disbursement Instruction or Disbursement Instruction submitted via System</p>	free-of-charge
29.	<p>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.</p>	Negotiable
30.	<p>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.</p>	PLN 200
31.	<p>Fee for reporting transaction executed in the OTC market to a trade repository</p>	PLN 0 per each transaction reported on behalf of counterparty
32.	<p>Fee for maintaining details of contracts in trade repository</p>	PLN 0 monthly per each outstanding contract
33.	<p>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</p> <p>1) In the case of one pledgee / pledger</p> <p>2) In the case of more than one pledgee / pledger</p>	PLN 300 PLN 100
34.	<p>Fee for keeping High Volume Balance* in current account in EUR and OKO account in EUR</p> <p><i>*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 EUR 250,000.</i></p>	not more than 1/12 of the absolute value of current deposit facility interest rate for EUR published by the European Central Bank on average monthly account balance
35.	<p>Fee for keeping High Volume Balance* in current account in CHF</p> <p><i>*The fee is charged at the end of calendar month in case the average monthly balance of a current account exceeds CHF 250,000.</i></p>	not more than 0.0625% of average monthly account balance
36.	<p>Fee for keeping High Volume Balance* in current account in DKK</p> <p><i>*The fee is charged at the end of calendar month in case the average monthly balance of a current account exceeds DKK 1 million</i></p>	not more than 0.0417% of average monthly account balance
37.	<p>Fee for keeping High Volume Balance* in current account in SEK</p> <p><i>*The fee is charged at the end of calendar month in case the average monthly balance of a current account exceeds SEK 2 million</i></p>	not more than 0.046% of average monthly account balance

38.	<p>Execution of loan repayment instruction not placed via the System.</p> <p><i>Applicable to Loan Agreements concluded after 1 November 2015 and annexed after the said date as regards the tenor prolongation.</i></p>	PLN 200 per each instruction
39.	<p>Fee for signing the Loan Agreement / Multiproduct Agreement or the Annex not placed via the System.</p> <p><i>Applicable to Loan Agreements for amount less than or equal to PLN 400.000</i></p>	PLN 500
40.	<p>A fee for submission, not via the System or ING Business mobile application, of a document confirming execution of the liability under the Loan Agreement / Multi-product Agreement / Discount Agreement / Contract of Mandate or an agreement concerning a legal collateral for the receivables for the customers with credit exposure*:</p> <p>1) up to (and inclusive of) PLN 1,200,000 as regards all documents 2) above PLN 1,200,000 as regards financial statements</p> <p><i>Charged after the calendar month in which a document was submitted to the Bank in the mentioned above way, exclusive of documents that should be handed over in writing exclusively. Each calendar month, the fee may be charged once only, taking into account all obligations resulted from agreements the Customer concluded with the Bank.</i></p> <p><i>* "credit exposure" - understood as an amount available for disbursement and outstanding and amount of future liabilities, inclusive of contingent ones.</i></p> <p><i>The fee is valid from 01.06. 2017.</i></p>	PLN 200

Chapter XVI. ING Direct Business offer

No.	Fee / commission due to	Fee / commission amount
1.	<p>ING Direct Business offer</p> <p><i>Monthly fee includes:</i></p> <ul style="list-style-type: none"> - maintenance of one bank account in PLN - maintenance of auxiliary OKO account in PLN (OKO) - using the System with authorization via SMS - issuance and renewal of all MasterCard Corporate debit cards issued to bank account in PLN (each card is covered by free insurance package) 	PLN 19.00
2.	<p>Fee for using a MasterCard Corporate debit card</p> <p><i>A fee of PLN 5 shall be charged only if the monthly amount of non-cash transactions performed using the card was lower than PLN 300.</i></p>	PLN 0 / PLN 5
3.	<p>Maintenance of every next bank account in PLN or in convertible currencies – monthly fee</p>	PLN 19.00
4.	<p>Domestic payments in PLN</p> <p>3) Outgoing payments</p> <p>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></p> <p>b) In electronic form into an account with another Bank</p>	free-of-charge PLN 0.90
5.	<p>Fees for electronic payments from auxiliary OKO account</p> <p><i>In the case of ExpressELIXIR payment, SORBNET and foreign credit transfer fees apply additionally identified in Chapter IV</i></p> <p>1) First payment in the month</p> <p>2) Every next payment in the month</p>	free-of-charge PLN 50
6.	<p>Cash deposits at the cash deposit machine in PLN into accounts at ING Bank</p>	

	1) CDM cash deposits in PLN up to PLN 100,000.00 per month <i>Exemption from fees does not refer to deposits made with the company pre-paid cards.</i>	free-of-charge
	2) CDM cash deposits in PLN higher than PLN 100,000.00 per month	0.15 %
7.	Cash withdrawals via Electronic Withdrawals System (EWS /PL: SWE/)	
	1) Single fee for implementing Electronic Withdrawals System (EWS)	free-of-charge
	2) Monthly fee for using Electronic Withdrawals System (EWS)	free-of-charge
8.	Visa Corporate Credit credit card:	
	1) Fee for card issuance	free-of-charge
	2) Fee for card use – annual fee <i>PLN 50 fee shall be charged only if the average monthly amount of non-cash transactions settled by ING Bank that were performed using the card within the last 12 months was lower than PLN 500. The fee shall be charged in arrears on each anniversary of the card's validity date</i>	PLN 0 / PLN 50
	3) Commission on non-cash transactions	free-of-charge
	4) Commission on cash withdrawal:	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 changing the amount of overdraft repayment	PLN 20
	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 the System and users of the Aleo.pl platform

No.	Fee / commission due to	Fee / commission amount
1.	Domestic outgoing Aleo payments <i>It is a payment order in PLN, without currency conversion, delivered through the System, where:</i> - Payer is the customer of ING Bank having verified profile on the Aleo.pl platform, - The recipient is a counterparty of the Payer / Customer of ING Bank, registered under "My Contacts" on the Aleo.pl platform, - Recipient's account is a bank account indicated by the Recipient / counterparty in his verified profile on the Aleo.pl platform.	
	1) into an account with ING Bank	
	a) Domestic outgoing Aleo payments into an account with ING Bank up to 50 per month	free-of-charge
	b) Domestic outgoing Aleo payments 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 to additional fees for SORBNET & ExpressELIXIR)	

a) Domestic outgoing Aleo payments into an account with another bank up to 50 per month	free-of-charge
b) Domestic outgoing Aleo payments 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

Chapter XVIII. Payment terminals

No.	Fee/commission due to	Fee
1.	Fee for acceptance of payments made with VISA, MasterCard payment cards <i>Fee computed on a daily basis</i>	
	1) Debit	0.59% + PLN 0.10
	2) Credit Debit	0.59% + PLN 0.10
2.	Fee for acceptance of payments made via BLIK system <i>Fee computed on a daily basis</i>	
	1) Debit	0.22%
	2) Credit Debit	0.22%
3.	Fee for making Verifone VX675 payment terminal available. <i>Fee charged monthly per a device</i> <i>Fee includes installation by a Merchant himself and device delivered by a courier.</i>	PLN 40
4.	Fee for payment terminal installation with training provided by a technician - 1 day <i>A one-time fee charged per a device</i>	PLN 90.00
5.	Fee for service intervention by a technician - 1 day <i>A one-time fee charged per intervention a month</i>	PLN 100
6.	Fee for business replacement of the device made by a technician - 1 day <i>A one-time fee charged per a device</i>	PLN 190.00
7.	Fee for early termination of the Agreement	
	1) Compensation fee for early termination of the Agreement <i>A one-time fee charged per number of months still remaining to expiry date of the agreement and per a device</i>	PLN 40.00
	2) Fee for de-installation of a device by a technician <i>A one-time fee charged per a device</i>	PLN 50.00
8.	Fee for additional training in acceptance of payments on payment terminal provided by a technician – 2 days <i>A one-time fee charged per number of additional training sessions a month</i>	PLN 120.00
9.	Fee for delivery of a new SIM card with GPRS service by a technician, inclusive of service visit <i>A one-time fee charged per SIM card</i>	PLN 150.00

Table no. 1. Distribution fees.

Type of disposition	Courier parcel	Registered letter
DOMESTIC	PLN 50	PLN 6
FOREIGN	PLN 180	PLN 20