

Enclosure with Ordinance No. Korp/329/2018 of the President of the Management Board of ING Bank Śląski S.A. 7<sup>th</sup> June 2018

## Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna

for residents and non-residents being legal entities and entities not holding legal capacity

## Table of Contents

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General provisions	3
I. Bank accounts	4
II. Deposit products	4
III. Electronic Banking Systems	4
IV. Non-cash transactions	5
V. Cash transactions	7
VI. Issuing and handling payment cards	8
VII. Credit facilities in PLN and convertible currencies	10
VIII. Credit product lines (Multi-Facility Agreement)	11
IX. Discount products in PLN and convertible currencies	12
X. Guarantees and re-guarantees in domestic and cross-border trade	13
XI. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade	14
XII. Documentary credit in domestic and cross-border trade	14
XIII. Cheques and cheque transactions	16
XIV. Custody services	17
Other operating fees	17
Other operating services	18
External costs	18
Additional provisions	18
XV. Other banking services	18
XVI. ING Direct Business offer	22
XVII. Offer for ING Bank Clients having the System and using the Aleo.pl platform	23
XVIII. POS terminals	23
XIX. imoje – Online payments	24

## General provisions

- 1) ING Bank Śląski S.A., hereinafter referred to as 'ING Bank', charges fees and commissions for banking activities under the Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna for residents and non-residents being legal entities and entities not holding legal capacity, hereinafter referred to as 'Table of Fees and Commissions'.
- 2) Commissions and fees for operations in foreign currency trade, carried out by residents and non-residents, are charged in PLN under following principles:
  - a) From a PLN account – the PLN equivalent of an FX commission is determined using the average NBP exchange rate, as applicable at the transaction processing date and published in the first *Foreign Exchange Rate Table of ING Bank* on a given day,
  - b) From an FX account – fees and commissions are collected from the FX account by debiting this account with the equivalent of these charges determined using the average NBP exchange rates, as applicable at the transaction processing date and published in the first *Foreign Exchange Rate Table of ING Bank* on a given day,
  - c) In FX cash at the counter – foreign currency is purchased at the bid rate based on the *Foreign Exchange Rate Table of ING Bank* effective on a given day,
  - d) In PLN cash at the counter – determined in the same way as in sub-item a. pursuant to the *General terms and conditions of FX spot transactions conclusion with corporate clients at ING Bank* in domestic and cross-border settlements of transactions involving ING Bank,
  - e) All consequences of delays or exchange rate changes following deficient or incorrect orders are borne by the Client.
- 3) Fees and commissions for granting and handling credit facilities and credit product lines:
  - a) granted and utilised in PLN are charged in PLN or may be charged in other convertible currency under individual arrangements with the Client,
  - b) granted and/or utilised in convertible currencies are charged in currencies in which the credit facility is used and/or may be charged in PLN or other convertible currencies under individual arrangements with the Client.
- 4) Fees and commissions are charged regardless of costs of protesting bill of exchange, stamp duties, civil law tax, VAT and other fees foreseen by the law.
- 5) The enclosure with the Table of Fees and Commissions includes a list of transactions subject to taxon under civil law transactions following the rules set out in the Ordinance of the ING Bank President.
- 6) The Bank has the right to replace the Table of Fees and Commissions with new one or to amend the individual parts of the Table in the following events: due to changes to laws concerning the activity of the Bank, the issue by the relevant regulatory bodies of recommendations or other documents (or amendments thereto) addressed to the banking market entities, changes in the Bank's product offer, changes to the electronic banking system functioning, changes to the provision of services including progressing electronisation of terms and conditions of cooperation with clients as well as market changes affecting the Bank's activity or the emergence of a need to adjust the services rendered to the conditions connected with the technological progress.
- 7) ING Bank will advise Clients of the changes hereto:
  - a) by sending information in electronic form, or
  - b) by providing information in ING Bank Branches and publishing it on the Bank websites.

## Fees

### I. Bank accounts

1. Opening a bank account in PLN or convertible currencies including a VAT account	No fee
2. Maintaining a bank account in PLN or convertible currencies – monthly fee	PLN 70.00
3. Maintaining a VAT Account	No fee
4. Maintaining a PLN bank account – commission is calculated on “Debit” entries <i>Unavailable for new Clients since 01 May 2006.</i>	0.5%, minimum PLN 70.00
5. Escrow accounts, trust and housing trust accounts	negotiable
6. e-Escrow account:	
1) Opening an e-escrow account	PLN 100.00
2) Maintaining an e-escrow account – monthly fee	PLN 25.00
3) Commission on incoming transfers to an e-escrow account <i>The commission is charged at the end of a calendar month in which the e-escrow account was credited at least once.</i>	0.1% of total amount of account credits in a given month
4) Processing an instruction to transfer funds from an e-escrow account	PLN 5.00
7. Maintaining a bank account in PLN or convertible currencies for non-residents for the services provided under International Account and Product Agreement (international payment account) – monthly fee per account	PLN 400.00

### II. Deposit products

1. Maintaining term-deposit accounts: <i>Monthly fee for automatic overnight deposit</i>	
1) daily instructions	PLN 250.00
2) weekend instructions	PLN 50.00
2. Fees for auxiliary account – OKO Business (Business Open Savings Account) <i>A transfer placed electronically from the auxiliary account – OKO Business Additional fees apply to ExpressELIXIR, SORBNET and foreign exchange transfers as specified in Chapter 4.</i>	
1) First transfer in the month	No fee
2) Each next transfer in the month	PLN 50.00

### III. Electronic Banking Systems

1. Subscription fees:	
1) Monthly fee for using ING Business system (System) <i>The fee is charged for each company registered in the System</i>	PLN 140.00
2) Monthly fee for using InsideBusiness Payments CEE system	PLN 200.00
3) Monthly fee for using InsideBusiness Payments CEE system	PLN 250.00
4) Monthly fee for using HaloŚląski service	no fee
2. Additional fees:	
1) Fee for a carrier/reader a) microchip card	PLN 70.00

b) eToken	PLN 150.00
c) USB reader for the microchip card	PLN 80.00
2) Drafting and sending information*	
a) text message	PLN 0.25 per text message
b) e-mail	PLN 0.25 per e-mail
3) Unblocking the user	
a) with the ING Business Centre support	PLN 50.00
b) independently through a dedicated website	no fee
4) Maintenance visit at Client's request (up to 2 hours)	PLN 300.00
a) – for each subsequent hour	PLN 150.00
5) WebService <i>Used for exchanging data with Client's systems and Aleo</i>	negotiable

\* including FX Alerts

## IV. Non-cash transactions

### 1. Domestic transfer in PLN:

1) Outgoing transfer	
a) placed electronically to an ING Bank account (does not apply to transfers between the accounts held by the same Client at ING Bank) *	PLN 1.25
b) placed electronically to an external account*	PLN 2.70
c) placed electronically to the Social Insurance Institution (ZUS) via ELIXIR	no fee
d) placed electronically to the Tax Offices	no fee
e) paper-based*	PLN 30.00
f) placed as an MT101 message*	negotiable
2) Outgoing transfer placed electronically to an external account – ExpressELIXIR transfer***	PLN 10.00
3) Incoming transfer to an ING Bank account*	no fee
4) Reposting funds from a VAT account to a bank account under the decision received from the Tax Office	no fee
5) Additional fees for transfer orders made through SORBNET system <i>Additional fee to the fees specified in item 1.1</i>	
a) For amounts equal to or higher than PLN 1 million for orders placed before the cut-off time	PLN 13.00
b) For amounts equal to or higher than PLN 1 million placed after the cut-off time	PLN 23.00
c) For amounts below PLN 1 million placed before the cut-off time	PLN 37.00
d) For amounts below PLN 1 million placed after the cut-off time	PLN 57.00

\* applicable also to transfers effected in split payment mechanism

\*\* the fee for ExpressElixir in split payment mechanism shall be charged from the moment it becomes available in the System

### 2. FX transfer:

1) Outgoing FX transfer	
a) European transfer:	
– Payment Order in EUR placed electronically with the standard processing date addressed to Member States or SEPA countries with the Beneficiary's account number in the IBAN standard, correct BIC of the Beneficiary Bank, SHA cost option.	PLN 5.00
– placed as an MT101 message	negotiable
2) Other outgoing FX transfers:	
a) placed electronically to an ING Bank account (does not apply to transfers between the accounts held by the same Client at ING Bank)	PLN 3.00

b) placed electronically to an external account (including PLN cross-border transfers)	PLN 50.00
c) paper-based transfers, including transfers to an ING Bank account (excluding transfers between accounts of the same Client at ING Bank)	PLN 200.00
d) placed as an MT101 message	negotiable
3) Incoming FX transfer:	
a) to an ING Bank account	no fee
b) cash withdrawal	As provided for in Chapter V
4) Additional fees to the FX transfer fees:	
a) urgent transfer	PLN 70.00
b) transfers not settled in the Straight-Through-Process	PLN 50.00
c) transfer processing confirmation requested in the electronic banking system being a SWIFT Message copy	PLN 20.00
d) delayed crediting of an ING Bank account with the processed incoming FX transfer by a foreign bank	Overnight money market rate relevant for the transfer currency + 2% of the transfer amount

### 3. Domestic and cross-border transfers – fees for additional activities:

1) Investigations/clarifications (including cancellation/ amendment of a processed instruction) made by the Bank as regards ungrounded complaints of the Customer about the Bank's actions:	
a) domestic trade*	
– for transactions processed over last 13 months	PLN 20.00
– for transactions processed earlier than 13 months ago	PLN 60.00
b) cross-border trade:	
– for transactions processed over last 13 months	PLN 160.00/ EUR 40.00
– for transactions processed earlier than 13 months ago	PLN 400.00/ EUR 100.00
* applicable also to transactions effected in split payment mechanism	
2) Correcting the value date at the Client's or other bank's request	PLN 400.00/ EUR 100.00 + debit interest pursuant to the agreement concluded by ING Bank with the correspondent bank
3) Enabling the account management service for an account held at ING Bank by placing orders as SWIFT MT101 messages or for an external bank account by placing orders through the electronic banking system of ING Bank Śląski	PLN 500.00
4) Placing a single MT101 order through the electronic banking system of ING Bank Śląski containing the request to transfer funds from the external account.	PLN 5.00
5) Cancelling the payment order in form of the MT101 message, submitted before the end of the Business Day prior to the agreed account debit date.	PLN 50.00

### 4. Clients' standing orders:

1) Placement/ change of a standing order	PLN 4.00
2) Notification of failure to process a standing order due to insufficient funds in the account	PLN 5.00
3) Processing of a standing order	Fees as for the electronic domestic transfers in PLN

### 5. Direct debit:

1) Fees charged from the Recipient:	
a) for each direct debit instruction (processed and rejected) – against the Payer's account*	PLN 1.50
b) delivery of the consent as part of the Consent Form Distribution Service	PLN 5.00
2) Fees charged from the Payer:	

a) fee for sending information to the Payer about the failure to process the direct debit due insufficient funds in the account.	PLN 5.00
<i>* applicable also to instructions effected in split payment mechanism</i>	
<b>6. Transferring the bank account closing balance to the indicated account held with another bank:</b>	
1) PLN domestic transfer	PLN 20.00
2) FX transfer	PLN 200.00
<b>7. ING e-Invoice – Electronic Invoice Payment And Distribution System:</b>	
1) Servicing the Issuer	negotiable
2) Receiving bundles by the Payer	no fee
3) Handling electronic document workflow by the Payer	
a) Assigning a document to the given User for approval (fee per user)	PLN 0.1
b) Enclosing an additional document by the User (up to 200 KB)	PLN 0.25
c) Exceeding the size limit of the document enclosed by the User, fee for each additional 100 KB	PLN 0.1

## V. Cash transactions

### 1. Counter deposits - open:

1) PLN deposits to ING Bank accounts	0.6% and PLN 15.00
2) EUR and USD deposits to ING Bank accounts	0.7% and PLN 15.00
3) Deposits in other currencies to ING Bank accounts	1% and PLN 15.00
4) Additional fee	2%
<i>For PLN open counter deposits made in coins - fee based on coins' value</i>	

### 2. CDM deposits in PLN to ING Bank accounts

0.15 %

### 3. Counter withdrawals:

1) PLN withdrawals	0.9% and PLN 15.00
2) EUR and USD withdrawals	1% and PLN 15.00
3) Withdrawals in other currencies	1% and PLN 15.00

### 4. Counter deposits – open ones made by third parties to the accounts held at ING Bank:

*The fee is charged from the depositor.*

1) PLN deposits to ING Bank accounts	0.6% and PLN 15.00
2) EUR and USD deposits to ING Bank accounts	0.7% and PLN 15.00
3) Deposits in other currencies to ING Bank accounts	1% and PLN 15.00

5.

### 6. Items deleted following Ordinance No. KORP/298/2009 of 5 June 2009

7.

### 8. Closed cash deposits

negotiable

### 9. Closed cash withdrawals

negotiable

### 10. Failure to collect the previously advised cash withdrawal in the amount equal or higher than the one determined in the relevant ING Bank message

PLN 300.00

### 11. Purchase of foreign coins – employee business trips only (in EUR, USD, GBP)

PLN 10.00

### 12. Cash withdrawals via Electronic Withdrawals System (SWE)

1) PLN withdrawals	
a) in ATMs	0.1%
b) in branch counters	0.4% and PLN 10.00
2) EUR and USD withdrawals	0.5% and PLN 10.00
3) Withdrawals in other currencies	1% and PLN 15.00
4) One-off fee for implementing Electronic Withdrawals System (SWE)	PLN 200.00
5) Monthly fee for using Electronic Withdrawals System (SWE)	PLN 100.00

## VI. Issuing and handling payment cards

### Payment cards for the account (Debit cards)

#### 1. MasterCard Corporate / MasterCard Business

1) Issuance/Renewal	
a) PLN account cards	no fee
b) Multi-currency card	PLN 10.00
2) Monthly card fee:	
a) Issued for the PLN account <i>The fee of PLN 5 is charged only if the monthly amount of non-cash transactions made with the card is below PLN 300.</i>	PLN 0 / 5.00
b) Issued for the EUR account* <i>*the card withdrawn from the bank offer on 1 October 2017</i>	PLN 5.00
c) Multi-currency card for the EUR account	PLN 5.00
3) Commission on non-cash transactions	no fee
4) Commission on cash withdrawals:	
a) Card for the PLN and EUR accounts	
– at ING Bank's and Planet Cash ATMs	no fee
– as part of the Cashback service	no fee
– other PLN withdrawals	PLN 7.00
– other withdrawal in currency other than PLN	3% of the transaction amount
b) Multi-currency card	
– at ING Bank's and Planet Cash ATMs	no fee
– as part of the Cash Back service	no fee
– in other ATMs from the primary or auxiliary account* <i>*commission is charged from the withdrawal account</i>	3% of the transaction amount
5) CDM deposits in PLN to the card account	The fee is charged as provided for in Chapter V
6) Fee for using card insurance package	no fee
7) The fee for pinning/unpinning the additional account to the multi-currency card	no fee

### Charge cards

#### 2. VISA Business Charge Card/ MasterCard Business Gold Charge

1) Card issuance fee	no fee
2) Fee for using the card – annual fee:	
a) for VISA Business Charge Card	PLN 150.00



b) for MasterCard Business Gold Charge Card:	
– with the additional service programme	PLN 350.00
– without the additional service programme	PLN 250.00
3) Commission on non-cash transactions	1.5% of the transaction amount
4) Commission on cash withdrawals:	
a) for VISA Business Charge Card	3% of the transaction amount minimum PLN 4.00
b) for MasterCard Business Gold Charge Card	3% of the transaction amount min. PLN 7.00
5) Fee for using the card insurance package	no fee
6) Fee for changing the billing cycle	PLN 30.00
7) Fee for account overdraft following transaction settlement <i>Fee charged regardless of penal interest accrued.</i>	PLN 20.00
8) Fee for using the Priority Pass lounge per person for each stay	USD 27.00

### Credits cards

#### 3. Visa Corporate Charge/ MasterCard Corporate Charge

1) Card issuance fee	no fee
2) Fee for using the card – annual fee	PLN 150.00
3) Commission on non-cash transactions	1.5% of the transaction amount
4) Commission on cash withdrawal	3% of the transaction amount minimum PLN 4.00
5) Fee for using the card insurance package	no fee
6) Fee for changing the billing cycle	PLN 30.00
7) Fee for changing the length of interest-free period	PLN 50.00
8) Fee for changing debt repayment mode	PLN 20.00

### Business prepaid cards / individual payment identification card

#### 4. Maestro / MasterCard Corporate / MasterCard Business Card

1) Fee for issuing a new or renewed card	PLN 20.00
2) Fee for implementing the customised image card for Maestro prepaid cards	PLN 2,500.00
3) Fee for transfer of funds from the card account during the card's validity period and after the card's expiry date to the Client's PLN/ EUR bank and card accounts maintained at ING.	No fee
4) Commission on non-cash transactions	no fee
5) Commission on cash withdrawals:	
a) at ING Bank's and Planet Cash ATMs	no fee
b) as part of the Cash Back service	no fee
c) other PLN withdrawals	PLN 7.00
d) other withdrawal in currency other than PLN	3% of the transaction amount
6) CDM deposits in PLN to the card account	The fee is charged as provided for in Chapter V

7) Fee for using the insurance package to the card – monthly fee <i>* Fee of PLN 0.32 effective since 01 April 2015</i>	PLN 0.32
8) Fee for changing the daily payment transaction limit	no fee

### Individual prepaid cards purchased by the client for a natural person

#### 5. Maestro / MasterCard Corporate / MasterCard Business Card

1) Fee for issuing a new or renewed card	PLN 20.00
2) Fee for implementing the customised image card for Maestro prepaid cards	PLN 2,500.00

*Other fees and commissions are chargeable to natural persons – card account holder and are compliant with The General Terms and Conditions of Individual Prepaid Cards issued by ING Bank Śląski S.A.*

#### Other card fees

1) Fee for urgent card issue and delivery via courier mail (in Poland) <i>Fee charged regardless of the fee for issuing the card.</i>	PLN 50.00
2) Fee for urgent card issue and delivery via courier mail (abroad) <i>Fee charged regardless of the fee for issuing the card.</i>	PLN 135.00
3) Fee for card stop-listing	no fee
4) Statement of payment transactions for the debit card and charge card with deferred payment:	
a) available in the electronic banking system	no fee
b) issued by the Relationship Manager at Client's request	PLN 50.00
c) Daily transaction limit change fee	no fee
d) Fee for setting the PIN code via telephone or the System	no fee
e) Fee for changing the PIN code at Bank's ATMs, via telephone or the System	no fee
5) Checking the available account balance (applies to account cards and prepaid cards):	
a) at ING Bank's and Planet Cash ATMs	no fee
b) in other ATMs	no fee

## VII. Credit facilities in PLN and convertible currencies

<b>1. Commission for reviewing the credit application</b>	0.4%, minimum PLN 500.00
<i>Note: The commission is calculated based on the requested credit amount. Excluding leasing and factoring applications</i>	
<b>1a. Commission for reviewing the credit application submitted via ING Direct Business Credit and the System.</b>	0.0%
<i>Note: Applicable to credit facilities where the application was filed with the required enclosures,</i>	
<b>2. Commission for granting credit facility</b>	1.8% per annum minimum PLN 2,000.00
<i>Note: For revolving line facilities – calculated based on the granted facility amount and on the facility amount in the subsequent year. For non-revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	
<b>2a. Commission for granting credit facility, applied for through ING Direct Business Credit and the System.</b>	1.2% per annum minimum PLN 2,000.00
<i>Note: Applicable to credit facilities where the application was filed with the required enclosures. For revolving line facilities – calculated based on the granted facility amount and on the facility amount in the subsequent year; For non-revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	
<b>3. Commission on the unutilised credit facility/ credit facility tranche (commitment fee)</b>	0.2% monthly
<i>Note: Accrued daily and charged once a month at the interest payment date.</i>	
<b>4. Commission on credit facility prepayment</b>	2%
<i>Note: The commission is charged at the prepayment date on the prepaid credit facility amount. In case of products in the form of a revolving line – the Bank computes a commission on the total amount of the awarded credit facility applicable at the prepayment date resulting in the agreement termination. In case of non-revolving products – the Bank computes a commission on the prepaid amount that does not result from the predetermined schedule of repayments.</i>	

<b>4a. Commission on credit facility prepayment for facilities with fixed interest rate</b>	3%
<i>Note: The commission is charged at the prepayment date on the prepaid credit facility amount. The Bank computes a commission on the prepaid amount that does not result from the predetermined schedule of repayments.</i>	
<b>5a. Commission on the utilised credit facility amount as at the end of each calendar year</b>	0.22%
<i>Note: The commission is calculated based on the utilised credit facility amount as at the end of a given calendar year. The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date. The commission applies to agreements concluded before 15 April 2009. As of 15 April 2009, the commission on the credit facility utilised as at the end of each calendar year was replaced with the commission on the credit facility amount as at the end of each calendar year.</i>	
<b>5b. Commission on the credit facility amount as at the end of each calendar year</b>	0.22%
<i>Note: The commission is calculated at the end of each calendar year: for revolving line facilities – on the amount of the granted credit facility/ limit; non-revolving facilities – on the outstanding facility amount. The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date referred to in item 5.</i>	
<b>6. Commission on handling restructured credit facility</b>	0.2 % monthly
<i>Note: The commission is calculated based on the restructured amount. The commission is charged on a monthly basis.</i>	
<b>7. Other fees and commissions:</b>	
1) Commission on amending the credit facility agreement:	
a) Commission on changing the credit facility amount - calculated based on the credit facility amount or the amount of the change made.	0.2%, minimum PLN 200.00
b) Commission on other changes	minimum PLN 200.00
c) Commission on changing the credit facility repayment schedule with the fixed interest rate <i>Note: The commission is charged no later than at the change date based on the amount of the granted/ disbursed credit facility.</i>	3%
d) Commission on issuing commitment letter <i>Note: The commission is calculated based on the committed amount; The commission is charged no later than at the commitment letter issuance date.</i>	0.6%
e) Commission on amending the commitment letter <i>Note: The commission is calculated based on the committed amount.</i>	up to 0.6%
2) Fee for issuing credit facility repayment certificate:	
a) The fee for issuing the certificate within 3 months following facility repayment	PLN 50.00
b) The fee for issuing the certificate after 3 months following facility repayment	PLN 100.00

## VIII. Credit product lines (Multi-Facility Agreement)

<b>1. Commission on reviewing the product line application</b>	0.4%, minimum PLN 500.00
<i>The commission is based on the requested product line amount.</i>	
<b>1a. Commission on reviewing the product line application submitted through ING Direct Business Credit and the System.</b>	0.0%
<i>Note: Applicable to credit facilities for which the application was submitted along with the required enclosures.</i>	
<b>2. Commission on granting the product line</b>	1.8% per annum minimum PLN 2,000.00
<i>The commission is calculated once a year on the granted product line amount.</i>	
<b>2a. Commission on granting the product line, applied for through ING Direct Business Credit and the System.</b>	1.2% per annum minimum PLN 2,000.00
<i>Note: Applicable to credit facilities for which the application was submitted along with the required enclosures. The commission is calculated once a year on the granted product line amount.</i>	
<b>3a. Commission on the unutilised product line amount (commitment fee)</b>	0.2% monthly
<i>The commission is calculated on the product line amount made available to the Client and still unutilised as at the last business day in a given calendar month (within the availability period of the product line); charged in arrears, on the first business day of the calendar month following the month in which the commission is accrued. The commission applies to the agreements concluded before 01 April 2011.</i>	

<b>3b. Commission on the unutilised product line amount (commitment fee) accrued daily</b>	0.2% monthly
<i>The commission applies to the agreements concluded or annexed starting from 01 April 2011 onwards. The commission is accrued daily and charged once a month at the interest payment date. The commission is based on the product line amount made available to the Client and still unutilised.</i>	
<b>4. Commission on amending the product line agreement</b>	
Commission on changing the product line amount	0.2%, minimum PLN 200.00
<i>The commission is calculated based on the product line amount or the amount of the change made.</i>	
Commission on other changes	minimum PLN 200.00
<b>5a. Commission on the utilised product line amount as at the end of each calendar year</b>	The fee is charged as provided for in Chapters: VII, X and XII.
<i>Note: The commission is calculated and charged separately on all products made available within the product line. The commission applies to agreements concluded before 24 January 2011; As of 24 January 2011, the commission on the utilised product line amount as at the end of each calendar year is replaced with the commission on the product line amount as at the end of each calendar year.</i>	
<b>5b. Commission on the product line amount as at the end of each calendar year</b>	0.22%
<i>Note: The commission is calculated at the end of each calendar year: within the commitment period – on the amount of the granted limit; after the commitment period – on the amount of the outstanding limit. The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date referred to in item 5. The commission applies to the agreements concluded or annexed starting from 24 January 2011 onwards.</i>	
<b>6. Fee for issuing an agreement expiry certificate</b>	
Fee for the certificate issued within 3 months following agreement expiry	PLN 50.00
Fee for the certificate issued after 3 months following agreement expiry	PLN 100.00

## IX. Discount products in PLN and convertible currencies

<b>1. Commission for granting the Credit Limit (arrangement commission)</b>	1.8% annually, minimum PLN 2,000.00
<i>The commission is accrued up-front on a one-off basis on the granted Credit Limit amount</i>	
<b>2. Commission on purchase of each export/ domestic receivable within the granted line referred to in item 1</b>	from 0.1% to 0.6%, minimum PLN 25.00 on each purchased receivable
<b>3. Commission on the credit limit amount as at the end of each calendar year</b>	0.22%
<i>Note: The commission is calculated at the end of each calendar year: for revolving line facilities: within the commitment period – on the amount of the granted limit; after the commitment period – on the amount of the outstanding limit. for non-revolving facilities – on the outstanding amount. The commission is charged on 15 January of the following calendar year but no later than at the repayment date</i>	
<b>4. Commission on the unutilised credit limit amount (commitment fee)</b>	0.2% monthly
<i>Note: The commission is calculated on the credit limit amount made available to the Client and still unutilised as at the last Business Day of a given calendar month (within the commitment period of the funding limit); it is charged in arrears, on the first Business Day of the calendar month following the month in which the commission is accrued. Not applicable to Supplier Financing</i>	
<b>5. Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty.</b>	PLN 20.00
<b>6. Fee for transferring the funds to the counterparty bank in the urgent mode (value date today) or accelerated mode (value date tomorrow) in the foreign currency or to a foreign counterparty (Urgent transaction/ Urgent Value date)</b>	PLN 70.00

## 7. Additional fee for express processing of the Purchase Instruction

Express mode means that the Purchase Instruction submitted via ING Business is processed as a priority.

When the Purchase Instruction placed by the Client in ING Business is correct, the purchase will be processed within 2 hours after the order was submitted or within 2 hours after the Bank learned about the request for express processing of the Purchase Instruction.

When the Purchase Instruction placed by the Client is incorrect or incomplete, the time required to process the same may exceed 2 hours and it will depend on the time when the Client corrects the inadequacies indicated by the Bank.

The Bank accepts the purchase instructions for express processing until 14:00 on business days; however, the Bank reserves the right to refuse express processing of the transaction and will inform the client about it forthwith.

For reverse purchase of receivables, the express mode covers only domestic transactions in PLN.

PLN 150.00

## 8. Commission on each bill of exchange purchase as part of the granted limit referred to in item 1

PLN 150.00

## 9. Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client

PLN 50.00

## X. Guarantees and re-guarantees in domestic and cross-border trade

### Nostro guarantees

#### 1. Issue of a Guarantee / Guarantee Commitment Letter in the form of e-guarantee

The said commission is collected on a monthly basis up-front for each commenced month from the Guarantee/ Guarantee commitment letter issuance date. The commission for issuing guarantee commitment letter is charged regardless of the fee for issuing the guarantee

0.2% monthly up-front on current guarantee price, not less than PLN 100.00

#### 2. Issue of a guarantee/ guarantee commitment letter in the form other than e-guarantee

The said commission is collected on a monthly basis up-front for each commenced month from the guarantee/ guarantee commitment letter issuance date. The commission for issuing guarantee commitment letter is charged regardless of the fee for issuing the guarantee. Additional fee is charged on a one-off basis at the issue of another copy

0.2% monthly up-front on current guarantee price, not less than PLN 100.00  
Additionally PLN 100.00/  
PLN 200.00

#### 3. Instruction verification in express mode

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 Business. 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.

PLN 300.00

#### 4. Adjusting a third-party template to the internal requirements of the Bank and/or preparing a draft of: a guarantee / guarantee commitment letter/ an annex to a guarantee / an annex to a guarantee commitment letter

PLN 300.00 (additionally to item 1 or 2)

#### 5. Placement of a paper instruction to issue or amend a guarantee

PLN 200.00

#### 6. Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the credit product line

0.4%, minimum PLN 500.00

The commission shall be charged if the agreement on issue of a guarantee / guarantee commitment letter is not concluded.

#### 7. Change of the conditions of a guarantee /commitment letter:

1) Increasing the amount – commission is based on the increase amount

as in item 1 or 2

2) Prolongation of the expiry date

as in item 1 or 2

The commission is charged on the amount of the guarantee as at the change implementation date counting from the day following the end of the period for which the commission had been already charged.

3) Other changes

PLN 150.00

#### 8. Commission on the Bank's liability value at the end of each calendar year under guarantee

0.22%

The commission is calculated on the guarantee amount as at the end of a given calendar year; The said commission is charged on 15 January of the following calendar year but in no case later than on the guarantee expiry date. The commission is not charged for guarantees issued under a credit product line for which a commission is charged on the product line amount as at the end of each calendar year (from Chapter 8 item 5b).

#### 9. Service of a Guarantee Related Claim

PLN 600.00

### Loro guarantees \*

\* not applicable to the BGK performance bonds from EU Surety Fund resources

## 10. Guarantee handling

1) Advising a guarantee beneficiary or amending the guarantee in ING Business module	PLN 200.00
2) Advising a guarantee beneficiary or amending the guarantee together with the content assessment in ING Business module	PLN 600.00
3) Intermediation in providing communication related to handling loro guarantees	PLN 100.00 for domestic guarantee PLN 200.00 for cross-border guarantee
4) Intermediation in reporting a claim under guarantee	PLN 600.00
5) Intermediation in forwarding the documents regarding guarantee assignment	PLN 600.00
<b>11. Issuance of a guarantee against re-guarantee of another bank</b>	negotiable

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

1. Advising collection of documents (commission charged for inward collection)	PLN 100.00
2. Reviewing/accepting an instruction for collection of documents (commission charged for outward collection)	PLN 200.00
3. Processing of documentary collection or collection of bill of exchange:	
1) Inward collection <i>The commission is charged at the payment processing date (D/P collection) or on the day when the remitting bank is sent the acceptance note (D/A collection).</i> and outward collection <i>The commission is charged on the day when the documents are forwarded to the collecting bank.</i>	0.2 % minimum PLN 100.00 maximum PLN 500.00
2) Transfer of the payment due to collection to the payee into accounts at other bank than ING Bank <i>Additional to subitem 3.1)</i>	PLN 100.00
4. Changing collection instruction	PLN 100.00
5. Releasing trade and financial documents without payment	PLN 100.00
6. Return of uncollected documents into the account of the payee	
1) Inward collection	EUR 50.00 or the equivalent in PLN or in any other convertible currency
2) Outward collection	PLN 100.00
7. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100.00

## XII. Documentary credit in domestic and cross-border trade

### Import credit

1. Opening of:	
1) Documentary credit	0.2%, minimum PLN 200.00
2) Stand-by documentary credit	0.6%, minimum PLN 300.00
<i>The commission is one-off and is charged at the opening date on the credit amount increased by one per cent of tolerance for each commenced 3-month validity period of the credit.</i>	

<b>2. Instruction verification in express mode</b>	PLN 300.00
<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 Business. 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>	
<b>3. Placement of a paper application for opening or changing a credit</b>	PLN 200.00
<b>4. Amendment to the credit:</b>	
1) Increasing the credit amount <i>- based on the increased amount</i>	as in item 1
2) Extending credit validity period <i>- based on the credit balance as at the amendment date counting from the day following the end of the period for which the commission had been already charged.</i>	as in item 1
3) Making other amendments than the ones stated in subitems: 1 and 2 <i>When there are two or more amendments made (items 1, 2, 3), only one, the higher commission is charged.</i>	PLN 100.00
<b>5. Commission for reviewing the credit application on account of the Applicant's creditworthiness assessment</b>	0.4%, minimum PLN 500.00
<i>The commission is charged if the credit issuance agreement has not been concluded.</i>	
<b>6. Adjusting of the credit text to the Bank internal requirements and/or preparation of a draft of: a credit, change to the credit</b>	PLN 300.00
<i>The commission is charged on the day when the template was adjusted/ draft was made.</i>	
<b>7. Preparation and dispatch of information other than amendment to credit terms and conditions at Client's request</b>	PLN 100.00
<b>8. Processing the credit:</b>	
1) Verification of the compliance of presented documents or payment processing: <i>From the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents) at the payment processing date. A fixed fee for the presentation issue – PLN 100 for the first presentation, PLN 50 for each next presentation</i>	0.2%, minimum PLN 200.00 PLN 100.00
2) Payment deferral <i>From the amount indicated in the documents for each commenced month starting from the day when the documents are released to the Applicant. Where the documents are not compliant with the credit terms and conditions – from the date when the non-compliance notification was sent. The commission is charged at the payment processing date.</i>	0.1%, minimum PLN 200.00
3) Fee for presenting the documents not compliant with the credit terms and conditions <i>The commission is charged from the beneficiary.</i>	EUR 75.00 (or the equivalent in PLN or in any other convertible currency)
4) Cancelling or writing down the unutilised balance of the credit <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100.00
<b>9. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods</b>	PLN 100.00
<b>10. Commission on ING Bank's commitment as at the end of each calendar year under the credit</b>	0.22%
<i>Note: The commission is calculated as at the end of a given calendar year. The commission is charged on 15 January of the following calendar year; however, no later than on the credit expiry day. The commission is not charged for the credit opened under the credit product line for which a commission is charged on the product line amount as at the end of each calendar year (Chapter 8 item 5b).</i>	

#### Export credit

The commission is charged at the payment processing date or the credit closing date except for the fee for confirming and transferring the credit and the fee for express processing which are charged directly upon instruction processing.

<b>1. Advising the credit/ amendments to the credit to the beneficiary</b>	PLN 200.00
<i>Charged each time.</i>	

<b>2. Credit confirmation</b>		negotiable
<i>The fee is calculated on the credit amount increased by the tolerance percentage for each commenced 3-month period of exposure at the confirmation date, where: 'exposure' is a validity period of the credit plus the maximum time of payment deferral).</i>		
<b>Increasing the amount</b>		
<i>If the confirmed credit amount is increased – the fee is collected on the increase amount.</i>		
<b>Prolongation of the expiry date</b>		
<i>For the confirmed credit – the fee is calculated based on the balance as at the amendment date counting from the day following the end of the period for which the commission had been already charged.</i>		
<b>3. Instruction verification in express mode</b>		PLN 300.00
<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 Business. 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>		
<b>4. Processing the credit:</b>		
1) Verifying the documents or negotiating or drawing - from the amount indicated in the presented documents. charged for each presentation (of a set of documents).		0.2%, minimum PLN 200.00
2) Preparing an instruction to transfer a payment under the credit to the opening bank/ intermediary bank <i>It is charged for each presentation – PLN 200 for the first presentation, PLN 150 for each next one</i>		PLN 200.00
3) Deferred payment - from the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.		0.1%, minimum PLN 200.00
4) Additional service relating to presenting documents not compliant with the terms and conditions of the credit. - commission is charged from the beneficiary only when ING Bank verified the documents at his request.		PLN 100.00
5) Assignment of proceeds under the credit to the counterparty		PLN 500.00
6) Transferring the drawing under the credit to an external account		PLN 100.00
7) Cancelling or writing down the unutilised balance of the credit - provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.		PLN 100.00
<b>5. Fee for transferring the credit to a secondary beneficiary in Poland and abroad</b>		0.3%, minimum PLN 500.00
<i>The fee is charged based on the amount of transfer from the first beneficiary on the transfer day unless otherwise agreed.</i>		
<b>6. Preparation and dispatch of information to other banks at the Client's request</b>		PLN 100.00
<b>7. Initial examination of documents to be presented under the credit</b>		PLN 50.00 for one document or PLN 200.00 for a set of documents

### XIII. Cheques and cheque transactions

#### Cheques in domestic trade

<b>1. Ordering a cheque form</b>		PLN 10.00
<b>2. Confirming the cheque</b>		PLN 30.00
<b>3. Accepting the cheque for collection</b>		PLN 20.00
<i>The fee is charged from the cheque drawer. The fee is charged for the collection of the clearing cheque written by the holder of an account at another bank and presented with the collection list.</i>		
<b>4. Accepting a stop-listing or stop-listing revocation notification for cheque forms, cheques, ID documents, accounts</b>		PLN 30.00
<b>5. Stop-listing or stop-listing revocation for cheques or accounts, carried out by the Branch as a result of a Client not abiding by the General Terms and Conditions</b>		PLN 75.00



## Cheques in cross-border trade

6. Collecting the cheque – per cheque	0.2%, minimum PLN 30.00 (plus the handling fee for processing an instruction in domestic and cross-border settlements. Table No. 1)
7. Return of an unpaid cheque by the bank (drawee)	PLN 25.00

## XIV.Custody services

Storage fee (Annual fee)      Transaction settlement fee (Unit fee)      Transfer fee (Unit fee)

### Custody services provided for securities issued in Poland

<b>1. Securities registered in the Warsaw Stock Exchange Securities Council/ National Bank of Poland (Register of Securities at the National Bank of Poland)</b>			
1) T-bills	0.035%	PLN 70.00	PLN 50.00
<b>2. Securities admitted to public trading registered directly in the Central Securities Depository of Poland</b>			
1) T-bonds	0.040%	PLN 60.00	PLN 50.00
2) Non-treasury debt securities	0.040%	PLN 60.00	PLN 50.00
3) Equity securities registered directly by the Central Securities Depository of Poland	0.040%	PLN 60.00	PLN 50.00
<b>3. Securities not admitted to public trading issued in Poland in the dematerialised form</b>			
1) Debt securities	0.035%	PLN 70.00	PLN 50.00
<p><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></p> <ul style="list-style-type: none"> <li>- Debt securities: notional amount x portfolio as at the last business day of the month.</li> <li>- Equity securities: market value as at the last business day of the month x portfolio as at the last business day of the month</li> </ul>			

## Other operating fees

1. Issue of a deposit certificate	PLN 300.00
2. Issue of a certificate for the purposes of participation in the Annual General Meeting	PLN 300.00
3. Fee for cash management of dividends, coupons and buy-out of debt instruments	PLN 40.00
4. Fee for delayed Clearing Instruction/ Clearing Instruction cancellation/ amendment of an incorrectly submitted Clearing Instruction	PLN 60.00
<b>5. Fee for Activities relating to Foreign Taxes* (resulting from the payout of benefits from foreign securities):</b>	
1) Subscription (paid up-front for the period until the end of a given calendar year)	EUR 500.00
2) Refund of overpaid tax (for each event – transfer of documents)	EUR 150.00
3) Decrease in the withholding tax rate (for each event – transfer of documents)	EUR 150.00

\* The service requires concluding a relevant agreement with the Bank. The fees include neither refunded external costs (including costs of intermediaries) nor the costs incurred by the Bank in connection with the service. Activities relating to Foreign Taxes – activities of the Bank (as a messenger within the meaning of the Civil Code) involving: forwarding documents and information between the Client and the Agent, linked to the Client's applying for a reduced rate of WHT and CGT in foreign markets, under the effective Double Taxation Treaty between Poland and a given country; forwarding documents and information between the Client and the Agent, linked to the Client's applying for a refund of the overpaid WHT from foreign tax authorities under the Double Taxation Treaty

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## Other operating services

6. Deposit account administration	PLN 200.00 (monthly)
7. e-Custody module	PLN 300.00 (monthly)
8. 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	

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## 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 Bank's correspondents fees, Central Securities Repository of Poland fees, National Bank of Poland fees or central clearing chambers fees, stock exchange fees, postal fees, insurance fees, transportation fees, Account Holder representation of the Account Holder 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.

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## Additional provisions

- 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.
- 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.
- 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.
- 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 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.
- 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 of PLN 50.00 for each such instruction.
- The fees presented in the Table of Fees and Commissions for storing and settling the transaction include Bank correspondent and intermediaries fees borne by the Bank under provision of a given service. Other items in the Table of Fees and Commissions do not include external costs that need to be refunded by the Account Holder.

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## XV. Other banking services

### 1. Statements:\*

1) Electronic statements	no fee
2) Paper statements, sent by regular mail or fax	PLN 8.00
3) Paper statements, collected by the Client at the Branch	PLN 12.00

### 2. Sending statements from the account by automated night fax (TOP CALL)/ SWIFT\*:

*A monthly fee, depending on the destination country.*

1) Poland	PLN 120.00
2) Europe	PLN 240.00

3) Other countries	PLN 480.00
<b>3. Confirmations (duplicates) of the effected transactions attached to the statement</b>	PLN 0.5 per transaction
<b>4. Presenting SWIFT statements/ confirmations received from other banks in the System:*</b>	
1) MT950/940/942	PLN 200.00
2) MT941	PLN 100.00
<b>5. Preparation of additional reports at the Client's request.*</b>	PLN 300.00
<i>*Applicable also to VAT accounts</i>	
<b>6. Acceptance and storage of deposited items</b>	
<i>Deposited items stored in a safe envelope (for documents) or a locked safe-deposit box (others) of a standard size. Note: If the size or weight of deposited items is non-standard, the fee will be negotiated.</i>	
<b>7. Renting a safe-deposit box</b>	PLN 25.00 for each commenced month
<i>Note: phased out product, fee applicable to agreements concluded until 01 July 2015</i>	
<b>8. One-off fee for providing a key/card to the night vault</b>	PLN 50.00 per each key/ card
<b>9. Freezing funds in the accounts and term deposit accounts of ING Bank Clients:</b>	
<i>Note: The fee is not collected if the funds are frozen due to ongoing enforcement proceedings.</i>	
1) to other bank, company or other institutions, e.g. the Tax Office, the Customs Office Note: if the blockade was instructed on the Client's own form, the fee is charged in the maximum amount, regardless of the blockade amount	0.1% and PLN 15.00, Maximum PLN 150.00
2) to ING Bank	no fee
<b>10. Fee for processing applications/requests which were not filed through the System</b>	PLN 50.00
<i>The fee is charged for processing the applications/ requests relating to bank accounts, VAT accounts, deposit products, electronic banking systems, cash and non-cash transactions and payment cards.</i>	
<b>11. Fee for preparing:</b>	
<i>If the information or confirmations referred to in items 1 and 3 regard the period longer than 30 days, the fees get doubled. Fees in items 1 to 3 cover potential dispatch of a fax/ SWIFT message at Client's request.</i>	
1) Information on inflows and outflows, account balance, preparation of an official copy, photocopy and other documents <i>The fees apply to domestic and cross-border trade.</i>	PLN 50.00 per A4 sheet
2) Preparing and sending information by fax, requested through HaloŚląski service	PLN 2.00 per A4 sheet
<b>12. Issuing bank references with Client's financial standing:</b>	
1) delivered through the System	PLN 100.00
2) delivered differently	minimum PLN 200.00
<b>13. Issuing a Client creditworthiness certificate</b>	0.1% of the estimated amount minimum PLN 200.00
<b>14. Confirming the authenticity of signatures of ING Bank Clients at the request of the client and third parties</b>	PLN 5 per signature, minimum PLN 20.00
<b>15. List of proxies submitted by the Client and type of authorisation and power of attorney scope</b>	PLN 70.00
<b>16. Business intelligence services:</b>	
1) A foreign company	price set by intelligence agency + negotiable fee
2) A foreign bank	price set by intelligence agency + negotiable fee
<b>17. Rendering opinion at Client's request on:</b>	

1) Trade agreements	negotiable
2) Cross-border and domestic trade transactions e.g. in the aspect of securing Client's interests	negotiable
3) Others (inclusive of transaction structuring)	negotiable
<b>18. Fee for confirming keys' compatibility:</b>	
<i>Charged from banks.</i>	
1) For verifying the key	PLN 32.00
2) For sending relevant information	PLN 12.00
<b>19. Fee for preparing, drafting and presenting information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and other laws:</b>	
1) Providing information to other persons, authorities and institutions excluding the cases specified in Article 110 of the Banking Law Act	Negotiable, minimum PLN 70.00 as provided for in Table No. 1 when the information is sent abroad
2) Providing bank account confirmation at Client's request	PLN 70.00
3) Providing the information needed by the Client's auditor:	
a) on a standard ING Bank form	PLN 300.00
b) on Client's auditor's form	Negotiable, minimum PLN 500.00
<b>20. Fee for sending a reminder in Poland and abroad</b>	PLN 20.00
<b>21. Storing a vehicle, being the credit facility collateral, seized by ING Bank</b>	PLN 25.00 per storage day
<b>22. Accepting powers of attorney granted to other entities</b>	PLN 50.00
<b>23. Protesting a bill of exchange</b>	PLN 200.00 + costs of protest (notary fee among other costs)
<b>24. Advising a bill of exchange</b>	
<i>The commission is charged as per cent of the advised bill of exchange on the basis of 90 days at the end of each calendar quarter, but no later than at the bill of exchange payment date. Note: If the Client is granted a credit facility/ limit to secure the Bank's claims, then the commissions defined in Chapter 8 credit facilities, discount products in PLN in PLN and Convertible Currencies will apply.</i>	0.5 % of the bill of exchange value, minimum PLN 180.00, quarterly
<b>25. Fee collected for effecting attachments on accounts</b>	
<i>Note: The Bank will charge an additional fee under relevant chapters of the Table of Fees and Commissions for each transfer of seized funds. The fee is charged after the attachment activities are completed by ING Bank. The principle also applies to the situations where another attachment instruction is sent to the Bank before the current one has been completed. The fee is charged separately from each attachment case.</i>	0.1% of the seized funds, minimum PLN 150.00, maximum PLN 400.00
<b>26. Fee for verifying by the Bank proper establishment of collateral for Bank's debt claim repayment should the Client fail to submit confirmation of establishing the said collateral (including verification of contribution payment) within the deadline specified in credit agreement/ product line agreement/ agreement for line for receivables purchase/ mandate agreement.</b>	PLN 100.00
<b>27. Processing the Credit Facility Disbursement/ Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction or an Annex to the Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction, submitted otherwise than through the System:</b>	PLN 200.00 per instruction
<i>The commission will not be charged for the first instruction submitted after signing the agreement/ annex. The commission is effective for the agreements concluded after 31 May 2011</i>	
<b>28. Processing the Credit Facility Provision/ Credit Facility Provision and Disbursement or Credit Facility Disbursement Instruction submitted through the System</b>	no fee
<b>29. Other bank services not mentioned in the Table of Fees and Commissions but performed by ING Bank, excluding the activities for which banks are not legally allowed to charge fees or commissions</b>	negotiable

<b>30. Fee for urgent processing of the Credit Facility Disbursement/ Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction or of an Annex to the Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction submitted via the System, for negotiable exchange rates</b>	PLN 200.00
<b>31. Fee for reporting an OTC transaction to a trade repository</b>	PLN 0 per transaction reported on behalf of the counterparty
<b>32. Fee for maintaining details of transactions in the trade repository</b>	PLN 0 monthly per outstanding contract
<b>33. Fee for activities performed by ING Bank to issue a statement due to notices of establishing a registered pledge and/or financial pledge and/or Civil-Code pledge, on bank account receivables:</b>	
1) for one pledgee/ pledger	PLN 300.00
2) for more than one pledgee/ pledger	PLN 100.00
<b>34. Fee for keeping a high volume balance* in a current account and Open Savings Account in EUR</b> <i>*The fee is charged at the end of the calendar month if the average monthly balance of a EUR current account or EUR Open Savings Account exceeds EUR 250 thousand.</i>	not more than 1/12 of the absolute current deposit facility rate in EUR published by the European Central Bank from the average monthly account balance
<b>35. Fee for keeping high volume balance* in current account in CHF</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds CHF 250 thousand.</i>	0.0625% of the average monthly account balance
<b>36. Fee for keeping high volume balance* in current account in DKK</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds DKK 2 million.</i>	not more than 0.0417% of the average monthly account balance
<b>37. Fee for keeping high volume balance* in current account in SEK</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds SEK 2 million.</i>	not more than 0.046% of the average monthly account balance
<b>38. Fee for keeping high volume balance* in current account in CZK</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds CZK 6 million.</i>	not more than 0.1233% of the average monthly account balance if the average monthly account balance is from CZK 6 to 26 million,  not more than 0.8333% of the average monthly account balance if the average monthly account balance exceeds CZK 26 million.
<b>39. Fee for keeping high volume balance* in current account in HUF</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds HUF 75 million.</i>	not more than 0.0333% of the average monthly account balance
<b>40. Fee for keeping high volume balance* in current account in BGN</b> <i>*The fee is charged at the end of a calendar month if the average monthly balance of a current account exceeds BGN 500 thousand.</i>	not more than 0.02% of the average monthly account balance
<b>41. Processing a credit facility repayment instruction not placed via the System.</b> <i>Applicable to credit facility agreements concluded after 01 November 2015 and annexed after the said date if the annex concerned extending the tenor.</i>	PLN 200.00 per instruction
<b>42. Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System.</b> <i>Applicable to credit facility agreements up to PLN 400 thousand (inclusive)</i>	PLN 500.00

**43. 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\*:**

up to (and inclusive of) PLN 1,200,000 for all documents

above PLN 1,200,000 for financial statements

PLN 200.00

Charged after the calendar month in which a document was submitted to the Bank in the aforementioned manner, 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 resulting from agreements concluded between the Client and the Bank.

\* "credit exposure" – understood as an amount available for disbursement and outstanding and amount of future liabilities, inclusive of contingent ones.

The fee effective since 1 June 2017.

## XVI. ING Direct Business offer

### 1. ING Direct Business offer

Monthly fee includes:

- maintenance of one PLN bank account
- maintenance of one auxiliary PLN Open Saving Account (OKO)
- maintenance of one EUR bank account\*
- using the System with authorization by text messages
- issuance and renewal of MasterCard Corporate debit cards issued to bank account in PLN (each card is covered by free insurance package)

PLN 19.00

\* applicable to bank accounts opened after 01 July 2018

### 2. Fee for using a MasterCard Corporate debit card

PLN 0 / 5.00

The fee of PLN 5 is charged only if the monthly amount of non-cash transactions made with the card is below PLN 300.

### 3. Maintenance of every subsequent bank account in PLN or in convertible currencies – monthly fee

PLN 19.00

### 4. Domestic transfer in PLN:

#### 1) Outgoing transfer:

##### a) placed electronically to an ING Bank account

with the proviso that provisions of Chapter 4 apply to outgoing transfers placed electronically to the account held at ING Bank by customers providing financial intermediation services or foreign exchange transactions

no fee

##### b) placed electronically to an external account

PLN 0.90

### 5. Transfer placed electronically from the Open Savings Account auxiliary account

Additional fees to ExpressELIXIR, SORBNET and foreign exchange transfers as specified in Chapter 4

#### 1) First transfer in the month

no fee

#### 2) Each next transfer in the month

PLN 50.00

### 6. CDM deposits in PLN to the account held at ING Bank:

#### 1) Cash deposits in PLN up to PLN 100,000.00 per month

Fee exemption does not apply to deposits made with business prepaid cards.

no fee

#### 2) Cash deposits in PLN higher than PLN 100,000.00 per month

0.15%

### 7. Cash withdrawals via Electronic Withdrawals System (SWE)

#### 1) One-off fee for implementing Electronic Withdrawals System (SWE)

no fee

#### 2) Monthly fee for using Electronic Withdrawals System (SWE)

no fee

### 8. Visa Corporate Credit card:

#### 1) Card issuance fee

no fee

#### 2) Fee for using the card – annual fee

The fee of PLN 50 is charged only if the amount of non-cash transactions made in the last 12 months with the card was below PLN 500. The fee is charged in arrears on each anniversary of the card issue date.

PLN 0 / 50.00

3) Commission on non-cash transactions	no fee
4) Commission on cash withdrawal	3% of the transaction amount minimum PLN 4.00
5) Fee for using the card insurance package	no fee
6) Fee for changing the billing cycle	PLN 30.00
7) Fee for changing the length of interest-free period	PLN 50.00
8) Fee for changing debt repayment mode	PLN 20.00
9) Fee for changing the amount of the debt repayment	PLN 20.00
10) Fee for assigning the PIN code (via telephone or the System) and for changing it at Bank's ATMs	no fee

Fees and commissions for other services are collected pursuant to other chapters of the Table of Fees and Commissions.

## XVII. Offer for ING Bank Clients having the System and using the Aleo.pl platform

### 1. Domestic outgoing Aleo transfer:

It is a payment order in PLN, without currency conversion, made through the System where:

- the Payer is the customer of ING Bank having a verified profile on Aleo.pl platform,
- the Beneficiary is the payer's counterparty/ Client of ING Bank, registered in the "My Contacts" tab on 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) to an account held at ING Bank	
a) Domestic outgoing Aleo transfer to an account held at ING Bank – up to 50 transfers per month:	no fee
b) Domestic outgoing Aleo transfer to an account held at ING Bank – more than 50 transfers per month	transfer fees as for an outgoing transfer placed electronically to an account held at ING Bank
2) to an external account (excluding additional fees for SORBNET and Express ELIXIR transfers):	
a) Domestic outgoing Aleo transfer to an external account – up to 50 transfers per month	no fee
b) Domestic outgoing Aleo transfer to an external account – more than 50 transfers per month	transfer fees as for an outgoing transfer placed electronically to an account held at other bank

## XVIII. POS terminals

### 1. Fee for acceptance of payments made with VISA, MasterCard payment cards or via BLIK

Gross price computed daily

1) Consumer debit cards issued in Poland, Consumer credit cards issued in Poland, Business cards issued in Poland, Consumer cards issued in EU.	0.59% + PLN 0.10
2) Consumer cards issued outside EU, Business cards issued outside Poland	1.59% + PLN 0.10
3) Acceptance of BLIK system payments	0.22%

### 2. Verifone POS terminal provision fee VX675

PLN 40.00

The fee includes the provision of the terminal by the courier and individual installation of the device. Net price computed monthly

### 3. The fee for provision of the docking station for the POS terminal

Net price computed monthly

1) Docking station price – charging feature	PLN 5.00
2) Docking station price – charge and net connection features	PLN 10.00

<b>4. POS terminal maintenance fee – Standard service package</b>	no fee
<i>Net price computed monthly</i>	
1) POS terminal installation additional fee plus training course by the technician – 1 day	PLN 90.00
2) Fee for maintenance service rendered by the technician – within 1 day	PLN 100.00
3) Fee for device dismantling by the service technician	PLN 50.00
<b>5. POS terminal maintenance fee – Premium service package (additional package – a fee added to the fee for the POS terminal provision)</b>	PLN 10.00
<i>Net price computed monthly</i>	
1) POS terminal installation additional fee plus training course by the technician – 1 day	PLN 50.00
2) Fee for maintenance service rendered by the technician – within 1 day	no fee
3) Fee for device dismantling by the service technician	no fee
<b>6. POS terminal maintenance fee – Premium Plus service package (additional package – a fee added to the fee for the POS terminal provision).</b>	PLN 20.00
<i>Net price computed monthly</i>	
1) POS terminal installation additional fee plus training course by the technician – 1 day	no fee
2) Fee for maintenance service rendered by the technician – within 6 hours	no fee
3) Fee for device dismantling by the service technician	no fee
<b>7. Fee for business replacement of the device by the technician – within 1 day</b>	PLN 190.00
<i>Net price computed per event</i>	
<b>8. The fee for additional training courses on accepting payments on the POS made by the technician – 2 days</b>	PLN 120.00
<i>Net price computed per event</i>	
<b>9. Compensation fee for early agreement termination</b>	PLN 40.00
<i>Net price computed per device x number of months until the agreement expiry date</i>	
<b>10. Fee for delivering a new SIM card with the GPRS service by the service technician, including the technician visit</b>	PLN 150.00
<i>Net price computed per event</i>	

## XIX.imoje – Online payments

<b>1. Fee for payment acceptance</b>	
1) Pay-by-link transfers	1.40%
2) BLIK	1.40%
3) Payment cards	1.40%
<b>2. Registration fee</b>	no fee
<b>3. Refund fee</b>	no fee

Table no. 1. Distribution fees

Instruction type	Courier mail	Registered letter
Domestic	PLN 50.00	PLN 6.00
Cross-border	PLN 180.00	PLN 20.00