

Table of Fees and Commissions for banks being ING Bank Śląski S.A. clients and third-party banks

General provisions

1. This Table of Fees and Commissions for banks being ING Bank Śląski S.A. clients and third-party banks, hereinafter referred to as the Table, lays down the fees and commissions as well as the terms and conditions of their accrual and collection by ING Bank Śląski S.A for the banking and other activities performed by ING Bank Śląski S.A upon being so commissioned by or for the banks:
 - 1) being ING Bank Śląski S.A. clients, hereinafter referred to as LORO Clients
 - 2) not being ING Bank Śląski S.A. clients, hereinafter referred to as third-party banks.
2. Fees and commissions are accrued and charged at the operation date, monthly, quarterly or otherwise, at the dates agreed upon with the LORO Client or a third-party bank.
3. Whenever justified, the Bank may agree with the LORO Client or a third-party bank on a different fee or commission as well as on a fee or commission accrual basis other than given herein.
4. The fees and commissions which were correctly accrued and collected are not refundable.
5. Unless the parties agree otherwise in the Agreement, the fees or commissions due to the Bank in one currency on the operations made in another currency are set through conversion made using the average rate from the valid Exchange Rate Table of ING Bank, save for the fees whose rates have been already set in PLN or EUR.
6. Unless the parties agree otherwise in the Agreement, to charge a fee or commission in the currency other than that of the fee or commission accrual, the Bank converts it using the average buy/sell rate from the valid Exchange Rate Table of ING Bank, save for the fees whose rates have been set in PLN or EUR.
7. To determine the threshold expressed in PLN, above which the bank charges a fee for maintaining a high balance on FX account, the necessary conversions are made using the average exchange rate of the National Bank of Poland.
8. The Bank may charge the fees or commissions due at a later date should it not have charged them at the time given herein.
9. All consequences of delays, value date changes or exchange rate changes following deficient or incorrect orders are borne by the Client.
10. ING Bank Śląski S.A. will advise Clients of the changes hereto:
 - 1) by sending information in electronic form, or
 - 2) by publishing it on the Bank's website.
11. 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.

LORO Clients accounts and payments

Bank accounts

PLN and FX accounts

1. PLN account maintenance fee	PLN 150.00
2. FX account maintenance fee	PLN 300.00
3. Fee for keeping High Balance on PLN account	up to 0,30 % of the amount of surplus* up to 0,04 % of the amount of surplus**
	*The fee is calculated based upon the closing balance on the last business day of the year and charged until January 20th each year, only if the amount on the last business day of the year on the PLN account exceeds the balance of PLN 30 million.
	**The fee is calculated based upon the closing balance on each business day and charged until 20th of next month, only if the amount on a given business day on the PLN account exceeds the balance of PLN 30 million. The fee is not calculated and charged for the last business day of the year.
4. Fee for keeping High Balance on FX account	up to 0,30 % of the amount of surplus* up to 0,04 % of the amount of surplus**
	*The fee is calculated based upon the closing balance on the last business day of the year and charged until January 20th each year, only if the PLN equivalent of amount on the last business day of the year on the FX account exceeds the balance of PLN 5 million.
	**The fee is calculated based upon the closing balance on each business day and charged until 20th of next month, only if the PLN equivalent of amount on a given business day on the FX account exceeds the balance of PLN 5 million. The fee is not calculated and charged for the last business day of the year.

Payments delivered by LORO Clients to ING Bank

PLN and FX payment processing

1. Commercial payments (MT103 / MT103+)	
Transaction fee for payments with OUR cost option	
- sent by a LORO Client having an account with ING Bank Śląski S.A.	PLN 85.00 / EUR 18.00 (+ third-party bank's costs, if apply)
Opłata za realizację, stosowana dla wszystkich opcji kosztowych BEN/SHA/OUR	25.00 PLN / 6.00 EUR
2. Interbank payments (MT20X/ MT202COV)	
Processing fee	PLN 25.00 / EUR 6.00

Reporting services

SWIFT statements and reports delivered by e-mail

1. MT900 Confirmation of Debit	PLN 2.00 / EUR 0.50 per message or a minimum monthly subscription fee of PLN 500.00 / EUR 120.00
2. MT910 Confirmation of Credit	PLN 2.00 / EUR 0.50 per message or a minimum monthly subscription fee of PLN 500.00 / EUR 120.00
3. MT950 Money Statement (abridged)	PLN 200.00 */ EUR 50.00 monthly
4. MT940 Customer Statement message (expanded)	PLN 200.00 */ EUR 50.00 monthly
5. MT941 Statement (balance report)	PLN 200.00 */ EUR 50.00 monthly
6. MT942 Intraday statement	PLN 400.00 */ EUR 100.00 monthly
7. Interest statement (sent by e-mail, regular mail or fax)	PLN 50.00 */ EUR 12.00 monthly
8. Account Activity Report	PLN 50.00 */ EUR 12.00 monthly
9. Copy of a statement	PLN 20.00 / EUR 5.00

10. Copy of report/ other document	PLN 20.00 / EUR 5.00
* per account	
Electronic Banking System	
1. Monthly fee for using ING Business system	PLN 140.00 / EUR 35.00
2. Fee for an eToken certificate carrier	PLN 110.00 / EUR 28.00
3. Unblocking the user	PLN 50.00 / EUR 12.00

Reklamacje i inne usługi dodatkowe związane z obsługą rachunków i płatności dostarczonych przez Klientów LORO ING Banku

1 Complaints, adjustments, cancellations and inquiries etc.	PLN 160.00 / EUR 40.00
2 Returned incorrect orders (order amount deductions)	EUR 30.00
3 Intermediation in value date adjustment in the third-party banks' books at the Client's request	PLN 120.00 / EUR 30.00 + interest/ costs charged by the adjusting bank
4 Value date adjustment in our books, received from a LORO Client	Determined individually
5 Additional one-off service rendered at the Client's request	minimum PLN 40.00 / EUR 10.00
6 Non-standard service connected with payment processing (monthly)	minimum PLN 400.00 / EUR 100.00
7 Fee for manual intervention needed to process MT103 / MT202 payment	PLN 35.00 / EUR 8.00
8 Complaints about transactions processed over 13 months earlier	PLN 400.00 / EUR 100.00
9 Providing information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and to the Client, at their request:	
Current and custody account balance report,	PLN 240.00 / EUR 60.00
Details of current or custody account or business other than listed under item above.	PLN 400.00 / EUR 100.00

Payments and complaints of third-party banks

Payments delivered by third-party banks, complaints and other services connected with handling payments delivered by third-party banks

1. Commercial payments (MT103 / MT103+) made for ING Bank Clients, delivered by other banks	
Payments with BEN/SHA cost option	No fee
Payments with OUR cost option	PLN 85.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
2. Commercial payments (MT103 / MT103+) made for other-bank clients, delivered by third-party banks	
Payments with BEN/SHA cost option	PLN 30.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
Payments with OUR cost option	PLN 85.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
3. Complaints, adjustments, cancellations and inquiries etc.	PLN 160.00 / EUR 40.00

4. Returned incorrect orders (order amount deductions)	EUR 30.00
5. Value date adjustment in our books, received from another bank	1.5*Lombard + PLN 400.00 / EUR 100.00
6. Additional one-off service rendered at the bank's request	minimum PLN 40.00 / EUR 10.00
7. Non-standard service connected with payment processing (monthly)	minimum PLN 400.00 / EUR 100.00
8. Fee for manual intervention needed to process MT103 / MT202 payment	PLN 20.00 / EUR 5.00
9. Complaints about transactions processed over 13 months earlier	PLN 400.00 / EUR 100.00
10. Providing information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and to the Client, at their request:	
Current and custody account balance report,	PLN 240.00 / EUR 60.00
Details of current or custody account or business other than listed under item above.	PLN 400.00 / EUR 100.00

Guarantees

Guarantees received* (loro guarantees) (not applicable to the BGK performance bonds from FPU funds)

1. Guarantee handling	
Advising a guarantee beneficiary or amending the guarantee	PLN 200.00
Checking the authenticity and/or registering and storing a guarantee (or guarantee amendments) submitted by a domestic beneficiary	PLN 200.00
Intermediation in reporting a claim under guarantee	PLN 600.00
Rendering opinion on a guarantee at the beneficiary's request	0.1% minimum PLN 300.00
Intermediation in forwarding the documents regarding guarantee assignment	PLN 600.00
2. Confirmation of a guarantee (issuance of a guarantee against counter guarantee)	negotiable
The fee is based on the amount of the guarantee for each commenced month of exposure, where: 'exposure' is a period from adding the confirmation (guarantee issuance day) to the date when ING Bank's commitment expires.	
3. Consultations, at the Client's request, concerning provisions of trade agreements, transaction structures/ financing/ collateral and language of the draft guarantees	negotiable
4. Flat fee (inclusive of telecommunications – SWIFT – and courier fees)	PLN 100.00 for domestic guarantee
	PLN 200.00 for cross-border guarantee

Credits

Documentary credit in domestic and cross-border trade

Export credit

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

1. Advising the credit to the beneficiary	PLN 200.00
2. Advising the credit/ amendments to the credit to another bank	PLN 400
3. Credit confirmation	negotiable

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.

4. Additional fee for express processing of an instruction	PLN 300.00
Express mode means that an instruction is processed as a priority.	
If the instruction placed by the Client through ING Business is correct, the application will be processed within 2 hours after the instruction was submitted or within 2 hours after the Bank learned about the request for express instruction processing.	
When the instruction placed by the Client is incorrect or incomplete, the time required to process it 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 instructions to be processed in express mode until 15:00 on business days; however, the Bank reserves the right to refuse to process the transaction in express mode and will inform the Client about it forthwith.	
5. Increasing the amount	
For confirmed credit - based on the amount of the increase	
or extending credit validity period	
For the confirmed credit - 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.) Also applicable to the transferred credit.	
Unconfirmed	as in item 1
Confirmed	as in items 1 and 2
6. Advising other amendments than those determined in item 3 (also applicable to the transferred credit)	PLN 100.00
When there are two or more amendments made (items 3 and 4), only one, the higher commission is charged.	
7. Processing the credit	
Verifying the documents or negotiating or drawing	0.2%, minimum PLN 200.00
From the amount indicated in the presented documents. The commission is charged for each presentation (set of documents).	
Deferred payment	0.1%, minimum PLN 200.00
From the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.	
Additional service connected with presenting documents not compliant with the conditions of the documentary credit.	PLN 100.00
Charged from the beneficiary only when ING Bank has verified the documents at the Client's request.	
Assignment of proceeds under the credit to the counterparty	PLN 500.00
Transferring the drawing under the credit to an external account	PLN 100.00
Cancelling or writing down the unutilised balance of the credit	PLN 100.00
Provided that the value of the written-down balance exceeds the value of the acceptable tolerance.	
8. Fee for transferring the credit to a secondary beneficiary in Poland and abroad	0.3%, minimum PLN 500.00
If not determined otherwise, the fee is charged based on the amount of transfer from the first beneficiary on the transfer day.	
9. Preparation and dispatch of information to other banks at the Client's request	PLN 100.00
10. Consultations regarding the correctness of drafted documents (trade, financial ones)	PLN 50.00 for one document
PLN 200.00 for set of documents.	
11. Consultations, at the Client's request, concerning provisions of trade agreements, structures of the transactions/ financing/ collateral and language of the draft documentary credit	negotiable
12. Flat fee (inclusive of telecommunications – SWIFT – and courier fees)	PLN 200.00
If the documents are presented more than once under the same credit, an additional fee in the following amount will be charged for each additional set of documents: PLN 50.00 (domestic), PLN 150.00 (abroad).	