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

Part II: for Wholesale Banking

Katowice, 1 November 2026

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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' or 'TFC'.
2. The average NBP rate effective on the day on which the fee is charged, as published in the ING Bank Foreign Exchange Rate Table on that date, is applied to calculate the foreign-currency equivalent of a fee amount expressed in PLN. Where the commission is paid in a foreign currency, the buying rate for cash from the ING Bank Foreign Exchange Rate Table effective on the payment date applies. In the case of instructions / orders containing omissions or errors, the consequences of delays and exchange rate changes shall be borne by the Client.
3. The Bank charges commission for currency conversion of a transaction. The commission is charged at 3.5% and it is included in the foreign exchange rate published in the FX Table of ING Bank Śląski S.A. or it is charged at the maximum level of 1.5% of the transaction nominal value included in the transaction exchange rate in the Kantor application of ING Bank Śląski S.A.
4. The Account Holder may instruct the bank to redirect the fees and commissions due in regard to the Bank Account, to another Bank Account of that Account Holder. In order to do so, the Account Holder shall designate the Bank Account Number to be used for redirecting the fees and shall provide it in the form agreed with the Bank. Fees and commissions are charged to the Bank Account to which they apply, and as soon as they have been charged, funds corresponding to the amount of fees and commissions charged by ING Bank are transferred from the Bank Account used for redirecting the fees. Where the Bank Account for redirecting the fees is kept in a currency other than the currency of the Bank Account to which the fees apply, ING Bank shall convert the amount at the average NBP rate effective on the day the fee/commission is charged, as published in the ING Bank Foreign Exchange Table on that date.

   Closure of the Bank Account designated for redirecting the fees shall be tantamount to your resignation from the redirecting of fees and commissions. As a result, the fees and commissions shall be ultimately charged to the Bank Account to which they apply.
5. Fees and commissions for granting and handling credit facilities and credit product lines (Multi-product Agreement):
   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
6. 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.
7. The fees for maintaining balance on bank accounts calculated based on aggregate balance will be charged from single bank account, selected by ING Bank. ING Bank will select bank account to have fees charged from PLN current accounts in the first place.
8. The average monthly balance with reference to maintaining the balance on bank accounts fee is calculated based on account balance starting from the last working day of previous month to the day preceding the last working day of the month for which the fee is to be calculated.
9. In order to determine underlying amount of fee for maintaining balance on bank accounts only positive account's balance is taken into consideration. To calculate average monthly balance in distinct currencies ING Bank can include also negative account balance.
10. The Bank may introduce a new TOiP (Table of Fees and Commissions) in place of the TOiP or amend individual provisions of the TOiP on terms specified in the Regulations.
11. ING Bank will advise Clients of the changes hereto by sending information in electronic form, or by providing information in ING Bank Branches and publishing it on the Bank website.
12. The Table of Fees and Commissions consists of the following parts:
    a) Table of Fees and Commissions Part IA: for the following entities serviced in ING Business: civil-law and commercial-law companies, sole proprietorships, other legal forms, except for Housing Communities,
    b) Table of Fees and Commission Part IB: companies and other entities serviced in ING Business that hold a Direct Account for Business,
    c) Table of Fees and Commission Part II: for Wholesale Banking.
13. Changes in one Part of this Table of Fees and Commissions shall not affect the validity of the remaining Parts and can be made independently of each other. ING Bank Śląski S.A. will inform those customers who are affected by amendments to this TOiP.

I. Bank accounts and deposit products

Bank accounts

1.	**A) Opening a bank account in PLN or in convertible currencies**	
	1) for the entities entered in the Register of Entrepreneurs of the National Court Register (KRS) or in the Central Registration and Information on Business (CEIDG) *Exclusive of the cases described in sub-section: 2).*	no fee
	2) for entities *for the entities not registered in the National Court Register (KRS), exclusive of commercial companies in organisation,* *for the entities not registered in the Central Registration and Information on Business (CEIDG),* *for the entities entered simultaneously in the National Court Register (KRS) and in the register of associations, other social and professional organisations, foundations and independent public health care institutions.* *The fee applies to the opening of the first bank account.*	PLN 2,000
	B) Opening a bank account in PLN or in foreign currencies for Payment Service Providers referred to in the Act on Payment Services of 19 August 2011, as amended, for the purpose of performing payment transactions on behalf of and for the benefit of third parties	
	1) for payment institutions, electronic money institutions and each of the branches	PLN 10,000
	2) for small payment institutions and each of the branches	PLN 5,000
	3) for payment service bureaux and each of the branches	PLN 2,000
	4) for agents: of payment institutions, electronic money institutions, small payment institutions and payment service bureaux	PLN 2,000
	5) fee for processing an application for opening a bank account submitted by entities being a payment service provider / issuer of electronic money in accordance with the Payment Services Act of 19 August 2011 or relevant foreign law regulations, such as national / EU payment institutions and electronic money institutions and each of their branches, small payment institutions and each of their branches, payment service offices and each of their branches, agents of the above-mentioned payment service providers, entities being payment service providers / money issuers outside the territory of the Republic of Poland, operating under a licence obtained in a country outside the European Union. ** fee payable in advance based on the application*	PLN 5,000
2.	**A) Maintaining a bank account (monthly fee):**	
	1) bank account in PLN or in convertible currencies	PLN 150
	2) VAT account	no fee
	B) Maintenance of a bank account in PLN or foreign currencies for Payment Service Providers referred to in the Act on Payment Services of 19 August 2011, as amended, in order to perform payment transactions on behalf of and for the benefit of third parties (monthly fee).	
	1) for payment institutions, electronic money institutions and each of the branches	PLN 2,000
	2) for small payment institutions and each of the branches	PLN 1,000
	3) for payment service bureaux and each of the branches	PLN 500
	4) for agents: of payment institutions, electronic money institutions, small payment institutions and payment service bureaux	PLN 500
3.	**e-Escrow Account:**	
	1) opening an e-Escrow Account	PLN 100
	2) maintaining an e-Escrow Account (monthly fee)	PLN 25
	3) commission on incoming transfers to an e-Escrow Account *Commission is charged at the end of a calendar month in which the e-Escrow Account was credited at least once*	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
4.	**Restricted accounts, escrow accounts and housing escrow accounts**	
	1) a fee for the preparation by the Bank of a draft escrow or reserved account agreement in case the agreement is not signed	negotiable
	2) fee for conclusion of an escrow or restricted account agreement with a bank employee in person	negotiable
	3) a one-off fee for processing an application for opening a housing escrow account in case the housing escrow account agreement is not signed	PLN 2,000

	4) other fees related to restricted, escrow and housing escrow accounts	negotiable
5.	**Maintaining a bank account in PLN and/or in convertible currencies offered by us to non-residents under International Account and Product Agreement International Payment Account (monthly fee per each account)**	PLN 400
6.	**Fee for closing a bank account at the Customer's request or when the closure is initiated by the Bank**	PLN 200

Deposit products

7.	**Maintenance of an automatic overnight deposit account (monthly fee):**	
	1) in case of daily instructions	PLN 500
	2) in case of weekend instructions	PLN 50

Statements

8.	**Statements:**	
	1) made available in the electronic banking system	no fee
	2) paper statements, sent by regular mail	PLN 20
9.	**Confirmations of the effected transactions attached to the statement**	PLN 1 per transaction

II. Electronic Banking Systems

1.	**Subscription fees:**	
	1) monthly fee for using ING Business system (System) *The fee is charged for each company registered in the System*	PLN 300
2.	**Additional fees:**	
	1) fee for issuing eToken:	PLN 300
	2) drafting and sending information: *Including FX Alerts*	
	a) text message	PLN 0.25 per text message
	b) e-mail	PLN 0.25 per e-mail
	3) generate certificate to log in to ING Business	
	a) independently through a website	no fee
	b) with the support of a Bank employee	PLN 300
	4) unblocking the user	
	a) independently through a website	no fee
	b) with the support of a Bank employee	PLN 50
	5) service visit at Client's request e-banking – service at Client's request	
	a) up to 2 hours	PLN 300
	b) for each subsequent hour	PLN 150
	6) WebService *Used for exchanging data with Client's systems and Aleo.*	negotiable

III. BLIK mobile platform

1.	**BLIK activation**	no fee
2.	**Monthly fee for BLIK**	no fee
3.	**Change of transaction limit for BLIK**	no fee
4.	**Processing a non-cash transaction**	no fee
5.	**Payment to the account at the CDM of ING Bank and Planet Cash in Poland**	0.4%

6.	**Cash withdrawal transaction**	
1)	ATMs of ING Bank and Planet Cash in Poland	no fee
2)	Other ATMs in Poland (other than specified in pt. a) above)	PLN 10

IV. Cashless services

1.	**Internal transfer to accounts at ING Bank:**	
1)	placed electronically in PLN or in foreign currencies:	
a)	to own accounts	no fee
b)	to another Customer's account	PLN 3.50
c)	BLIK transfer to a phone number	PLN 3.50
2)	placed in a different form agreed with the Bank in PLN and EUR *Applicable to transfers to own accounts and another customer's accounts.*	PLN 30
3)	placed in a different form agreed with the Bank in foreign currencies *Applicable to transfers to own accounts and another customer's accounts.*	PLN 200
2.	**Domestic transfer:**	
1)	outgoing transfer submitted in electronic form, including via another provider of a payment transaction initiation service:	
a)	to another entity *Also applies to transfers carried out under the split payment mechanism.*	PLN 3.50
b)	to the Social Insurance Institution (PL: Zakład Ubezpieczeń Społecznych or ZUS) and Tax Offices for contributions to accounts kept at the National Bank of Poland	no fee
2)	outgoing transfer placed in a different form agreed with the Bank *Also applies to transfers carried out under the split payment mechanism.*	PLN 30
3)	outgoing transfer placed electronically, including via another provider of a payment transaction initiation service to an account in another bank – Express ELIXIR transfer *Also applies to transfers carried out under the split payment mechanism.*	PLN 10
4)	re-recognition of funds from a VAT account to a bank account under the decision received from the Tax Office	no fee
5)	BLIK transfer to a phone number	PLN 3.50
6)	additional fees for transfer orders made through SORBNET system *Additional fee to the fees specified in item 1 "Outgoing transfer".*	
a)	for amounts equal to or higher than PLN 1 million for orders placed by the cut-off time	PLN 25
b)	for amounts equal to or higher than PLN 1 million placed after the cut-off time	PLN 25
c)	for amounts below PLN 1 million placed by the cut-off time	PLN 45
d)	for amounts below PLN 1 million placed after the cut-off time	PLN 60
3.	**FX transfer:**	
1)	European transfer/SEPA:	
a)	outgoing transfer:	
–	submitted in electronic form, including via another provider of a payment transaction initiation service	PLN 3.50
–	placed in a different form agreed with the Bank	PLN 30
b)	additional fees for an urgent transfer instruction placed electronically or in a different form agreed with the Bank:	
–	for amounts in excess of or equal to EUR 250,000	PLN 25
–	for amounts lower than EUR 250,000	PLN 45
2)	Incoming instant European transfer/SEPA Instant	no fee
3)	other FX transfers:	
a)	outgoing FX transfers:	
–	placed electronically, including via another provider of a payment transaction initiation service, to an external account (including PLN cross-border transfers)	PLN 70

– placed in a different form agreed with the Bank	PLN 200
b) incoming FX transfer	PLN 10
c) additional fees to the FX transfer fees:	
– additional fee for urgent transfer	PLN 70
– transfers not settled in the Straight-Through-Process (STP)	PLN 50
– transfer processing confirmation requested in the electronic banking system being a SWIFT Message copy	PLN 20
– 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
4. Clients' standing orders:	
1) Placing the standing order, including via another provider of a payment transaction initiation service	PLN 4
2) Processing of a standing order	In accordance with the fees specified under item 1 Internal transfer to accounts at ING Bank or item 2 Domestic transfers or item 3 FX transfers
5. Direct debit:	
1) fees charged from the Payee:	
a) monthly fee for using the service	PLN 100
b) fee for each effected or rejected instruction *Applicable also to transactions effected in split payment mechanism.*	PLN 1.50
c) fee for delivery of the consent as part of the Consent Form Distribution Service	PLN 5
6. Use of the Mass Payment Identification System (SIMP) – monthly fee	PLN 200
7. Transferring the bank account closing balance to the indicated account held with another bank:	
1) PLN domestic transfer	PLN 20
2) FX transfer	PLN 200
8. SWIFT Services:	
1) Remote Payment Management Service (Payment Initiation Relay or Request for Transfer (MT101)/ MT101 (Request for Transfer)	
a) fee for providing the service:	
– standard fee *A fee charged for each account.*	PLN 1,000
– fee charged when a new relationship with the bank is required	PLN 20,000
– fee charged when a new relationship with a bank branch is required	PLN 10,000
b) monthly fee for using the service *A fee charged for each account.*	PLN 250
2) outgoing transfers placed as part of the Remote Payment Management Service (Payment Initiation Relay or Request for Transfer (MT101)/ MT101 (Request for Transfer)	
a) internal transfers	
– transfers in PLN or a foreign currency to an account at ING Bank (it does not apply to transfers between accounts of the same Client at ING Bank) *Also applicable to transfers executed as part of the split payment mechanism.*	PLN 5
b) domestic transfers:	
– domestic transfer to an external account *Also applies to transfers carried out under the split payment mechanism.*	PLN 5
– additional fee for a transfer instruction executed using the SORBNET system	PLN 25

	c) FX transfers:	
	– European transfer to an account at another bank	PLN 5
	– additional fee for an instruction to make an urgent European transfer	PLN 25
	– other FX transfers to an account with another bank	PLN 70
	– additional fee for an urgent FX transfer	PLN 70
3)	sending a message as part of the Payment Initiation Relay or Request for Transfer service [MT101] *The fee shall apply as of the date on which the service is made available by the Bank*/ SMART MT101 service (Request for Transfer [MT101])	
	a) sending a single message through ING Bank's electronic banking system containing an order to transfer funds from a foreign bank account	PLN 5
	b) revoking a sent message, no later than the end of the Business day preceding the agreed debit date	PLN 50
4)	presenting SWIFT reports and statements received from other banks in the System *Monthly fee, a fee per each account:*	
	a) MT950/940/942	PLN 200
	b) MT941	PLN 100
	c) camt.052 *The fee shall apply as of the date on which the service is made available by the Bank*	PLN 200
	d) camt.053 The fee shall apply as of the date on which the service is made available by the Bank	PLN 200
5)	fee for implementing the service of sending SWIFT reports and statements to other banks or within the ING Group MT940/MT942/MT941/camt.052/camt.053 *A one-off fee charged when the service is made available, per each account.*	PLN 2,000
6)	sending account statements / reports by SWIFT or electronically within the ING Group (monthly fee, per account) *Separately for each message type, from which statements / reports are generated and for each BIC address to which they are sent also within the ING Group.*	PLN 240
7)	aggregation of reports and account statements transmitted electronically within the ING Group *Fee charged for each account and format*	PLN 100
8)	an order to send bank correspondence, at the customer's request, via SWIFT	PLN 100
9.	**The service of processing payment orders delivered via SWIFT for entities that are not bank customers ordering transactions in the MT 103/103 + / 200/202/203/PACS008/PACS009 format:**	
1)	fee for providing the service	PLN 10,000
2)	monthly fee for using the service *Fee charged for each account.*	PLN 100
3)	fee for changing the service configuration	PLN 1,000
10.	**Additional fees applicable to domestic and FX transfers:**	
1)	execution by the Bank of checking and/or clarifying activities (including cancellation or correction of an executed order) in relation to objections raised without justification as to the activities performed for the Customer. Verification or correction of an executed order in relation to objections raised by the Customer: *A fee is charged when the bank is not at fault.*	
	a) in PLN domestic transfer: *Applicable also to transactions effected in split payment mechanism*	
	– for transactions effected within the last 12 months	PLN 40
	– for transactions effected earlier than 12 months ago	PLN 60
	b) in FX transfer:	
	– for transactions effected within the last 3 months	EUR 40
	– for transactions from 3 to 12 months ago	EUR 50
	– for transactions effected earlier than 12 months ago	EUR 150
2)	correcting the value date at the Client's or other bank's request *Pursuant to the agreement concluded by ING Bank with the correspondent bank debit interest is added to the fee.*	EUR 100 + debit interest
3)	cancellation of a domestic transfer executed with the use of the Elixir or Sorbnet system	PLN 5

Excluding transfers in the split payment mechanism and transfers to the Social Insurance Institution, Tax Office or Agricultural Social Insurance Fund. Information on the launch date of the transfer cancellation in the split payment mechanism, as well as transfers to the Social Insurance Institution, Tax Office or Agricultural Social Insurance Fund, will be provided in a separate communication.

11.	**Domestic transfer received** *Attention:* *1. The fee for each transfer received, if the number of transfers received by the client in a given month exceeds 10,000 pcs.* *2. The fee shall be collected in a collective way, no later than until the 20th day of the following month.* *3. The fee does not apply to Clients using the Mass Payment Identification System service.*	negotiable
12.	**Monthly fee for the service of sending notifications on incoming FX transfers, provided on the basis of dedicated arrangements between the Bank and the Client**	PLN 200
13.	**Monthly fee for the service of posting transfers to another account, if the currency of the incoming transfer is not compliant with the currency of the account indicated in the payment instruction, provided on the basis of dedicated arrangements between the Bank and the Client**	PLN 200
14.	**Fee for additional explanations conducted by the Bank in connection with the execution of the transfer**	PLN 100

V. Issuing and handling payment cards

Payment cards for the account (debit cards)

Additional FX accounts may be pinned

1.	**Mastercard Corporate**	
	1) issuance/renewal:	
	a) of a card to PLN account	no fee
	b) of a card to EUR account	PLN 10
	2) monthly fee for a card:	
	a) to PLN account *The fee of PLN 10.00 is charged only if the value of non-cash transactions made with the card in a given month and settled by ING Bank from the main account is less than PLN 500.00. Transactions settled from foreign currency accounts linked to the card are not included.*	PLN 0/PLN 10
	b) to EUR account	PLN 7
	3) commission on non-cash transactions	no fee
	4) commission on cash withdrawals:	
	a) card to PLN account:	
	– in ATMs of ING Bank and Planet Cash	no fee
	– as part of the Cash Back service	no fee
	– other PLN withdrawals/other EUR withdrawals in SEPA countries	3.5% of the transaction amount
	– other withdrawals in currency other than PLN	5% of the transaction amount
	b) card to EUR account:	
	– in ATMs of ING Bank and Planet Cash	no fee
	– as part of the Cash Back service	no fee
	– in other ATMs from the primary or auxiliary account *Commission is charged from the withdrawal account.*	5% of the transaction amount
	5) ING Bank and Planet Cash CDM deposits in PLN to the card account	0.4%
	6) card insurance package	no fee
	7) fee for pinning/unpinning an additional account to the card to PLN and EUR accounts	no fee
2.	**One-time-use Visa virtual card** *The Bank shall notify customers of the implementation of the service in a separate communication*	
	1) issuance / renewal of a card for a PLN account	no fee

2)	monthly fee for a card for a PLN account	no fee
3)	commission on cashless transactions	no fee
4)	conversion of a cashless transaction made in a currency other than the currency of the account	3% of the transaction amount

Charge cards

3.	**VISA Business Charge Card/ Mastercard Business Gold Charge:**	
1)	card issuance fee	no fee
2)	annual fee for using the debit card:	
a)	for VISA Business Charge card	PLN 150
b)	for Mastercard Business Gold Charge card	PLN 250
3)	annual fee for using an additional card to the Mastercard Business Gold Charge card	PLN 100
4)	commission on non-cash transactions	1.5% of the transaction amount
5)	commission on cash withdrawals:	
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
6)	fee for using the card insurance package	no fee
7)	fee for changing the billing cycle	PLN 30
8)	a fee for each registered use of an additional card to Mastercard Business Gold Charge card	PLN 150
9)	commission for funding the Revolut, ZEN.com or Wise accounts	9% of the transaction amount

Credit cards

4.	**Visa Corporate Charge/ Mastercard Corporate Charge/ Mastercard Corporate Credit*:**	
1)	card issuance fee	no fee
2)	fee for using the card:	
a)	annual fee for Visa Corporate Charge or Mastercard Corporate Charge	PLN 150
b)	monthly fee for Mastercard Corporate Credit *A fee of PLN 20.00 is charged only if the number of card transactions settled by ING Bank in a given billing cycle is less than 10.*	PLN 0/PLN 20
3)	commission on non-cash transactions:	
a)	for Visa Corporate Charge or Mastercard Corporate Charge	1.5% of the transaction amount
b)	for Mastercard Corporate Credit	no fee
4)	commission on cash withdrawals:	
a)	for Visa Corporate Charge or Mastercard Corporate Charge	3% of the transaction amount, min. PLN 4
b)	for Mastercard Corporate Credit	5% of the transaction amount, min. PLN 10
5)	fee for using the card insurance package	no fee
6)	fee for changing the billing cycle	PLN 30
7)	fee for changing the length of interest-free period	PLN 50
8)	fee for changing debt repayment mode	PLN 20
9)	commission for funding the Revolut, ZEN.com or Wise accounts	9% of the transaction amount

Business prepaid cards / individual payment identification cards

5.	**Maestro/Maestro / Mastercard Corporate / Mastercard Business card:**	
1)	fee for issuing a new or renewed card	PLN 20
2)	fee for implementing the customised image card for Mastercard prepaid cards	PLN 2,500
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 Bank	no fee
4)	commission on non-cash transactions	no fee
5)	commission on cash withdrawals:	
a)	in ING Bank and Planet Cash ATMs	no fee
b)	as part of the Cash Back service	no fee
c)	other PLN withdrawals/other EUR withdrawals in SEPA countries	3.5% of the transaction amount
d)	other withdrawals in currency other than PLN	5% of the transaction amount
6)	ING Bank and Planet Cash CDM deposits in PLN to the card account	0.4%
7)	fee for using the insurance package to the Card (monthly fee)	PLN 0.32
8)	fee for changing the daily payment transaction limit	no fee

Other card fees

6.	**Fee for urgent card issue and delivery:** **Additional fee charged when the card is issued.**	
1)	in Poland	PLN 50
2)	abroad	PLN 135
7.	**Fee for an urgent delivery of a card ordered via Internet banking to a selected point in Poland from a list of points presented by the bank** *An additional fee charged upon card issuance*	PLN 17
8.	**Fee for card stop-listing**	no fee
9.	**Statement of payment transactions for the charge card and credit card:**	
1)	available in the electronic banking system	no fee
2)	issued by the Relationship Manager at Client's request	PLN 100
10.	**Daily transaction limit change fee**	no fee
11.	**Fee for assigning and changing the PIN number**	no fee
12.	**Checking of the available account balance at ATMs** *Applies to cards issued to an account offering an option of balance and prepaid cards preview*	no fee

VI. POS terminals and ING Pay payment gateway

POS terminals

		Standard Package*	Premium Package*	Premium Plus Package*
1.	**Subscription fee for a POS terminal (electronic device) + service packet:** *The fee for a POS terminal (electronic device) includes delivery of the terminal by a courier and self-installation of the device. The fee is charged monthly (subscription).*	PLN 40	PLN 40	PLN 40
1)	service packet fees (for an event):	PLN 0	PLN 10	PLN 20
a)	additional fee for a POS terminal installation (electronic device) including training by a technician – 1 day	PLN 90	PLN 50	no fees
b)	fee for a service intervention performed by a technician:			
–	Intervention within 1 business day	PLN 100	No fees	Not applicable

– Intervention within 6 hours from reporting	PLN 200	PLN 150	No fees
c) fee for uninstallation of the device by a technician	PLN 50	no fees	no fees

** Net prices.*

2.	**Subscription fee for the IM30 self-service terminal** *Net fee rate for the provision of or use of each self-service terminal and payment application. The fee for the SIM card is included in the fee for the self-service terminal. The fee is charged monthly (subscription).*	PLN 75.00
3.	**Subscription fee for the IM25 self-service terminal** *Net fee for the provision of or use of each self-service terminal and payment application. The fee for the SIM card is included in the fee for the self-service terminal. The fee is charged monthly (subscription).*	PLN 55.00
4.	**Subscription fee for eTerminal application from ING** *Net price for the provision of or use of the payment application × number of the Merchant's own devices on which the payment application has been made available. The fee is charged monthly (subscription fee).*	PLN 8.00
5.	**Subscription fee for the payment application on the Customer's self-service device** *Net fee for the provision of or use of the payment application on each self-service device. The fee is charged monthly (subscription fee).*	PLN 20.00
6.	**Fee for acceptance of payment:**	
	1) made with VISA, Mastercard payment cards:	
	a) consumer debit cards issued in Poland consumer credit cards issued in Poland business cards issued in Poland consumer cards issued in the EOG BLIK/Mastercard contactless payments	0.59% + PLN 0.10
	b) consumer cards issued outside the EOG business cards issued outside Poland	1.95% + PLN 0.10
	c) payment cards eligible for Dynamic Currency Conversion *(the service is available only for an electronic device)*	0.00% + PLN 0.00
	2) made with the BLIK system:	
	a) standard BLIK payment	0.3% + PLN 0.05
7.	**Fees for additional services available on the payment terminal (electronic device):** cashback, pre-authorisation, tip, cashier login, company logo on the device and receipt, description of the transaction with additional data, integration with the cash register system/fiscal cash register* **No fee is charged for integrations available as part of the standard offering.*	no fees
8.	**Fee for providing a docking station for the POS terminal (for an electronic device):** *Monthly net price.*	
	1) fee for a docking station with charging function	PLN 5
	2) fee for a docking station with charging function and network connection (applies to Verifone VX 675)	PLN 10
9.	**Levy for premature Agreement termination** *Gross price calculated for an electronic device x the number of months remaining to the agreement termination.*	PLN 100 *for each month until the agreement termination*
10.	**Levy for return of a POS terminal (electronic device)** **Applies to situation when the Merchant returns at least one electronic device and the Agreement remains active, i.e. the Merchant has at least one POS terminal** *Gross levy (documented in the Account) at the basic rate for a month x number of months remaining to the agreement termination x number of electronic devices.*	PLN 100 one-off
11.	**Fee for failure to return a POS terminal (electronic device) within 14 days from disconnecting the POS terminal (electronic device) / agreement termination or exchange of the POS terminal (electronic device), when the electronic device was not returned and the Merchant received a different one** *Gross price calculated for an electronic device x the number of electronic devices (documented in the account).*	PLN 1,499 one-off

ING Pay Payment Gateway

1.	**Transactions made with payment cards in PLN**	1.4% of the transaction amount
2.	**Instant transfer payment**	1.4% of the transaction amount
3.	**BLIK (excluding system fee)**	1.4% of the transaction amount
4.	**Deferred payments**	1.4% of the transaction amount
5.	**Payment made with a different payment instrument**	1.4% of the transaction amount
6	**System fee for processing an online transaction (BLIK)**	0.19% of the transaction amount

7.	**Installments**	0% of the transaction amount
8.	**Registration fee**	no fees
9.	**Refund fee**	no fees

VII. Cash services

1.	**Open cash deposits at a counter:**	
	1) PLN and FX deposits to ING Bank accounts *Up to 500 coins on any given calendar day.*	1.2% and PLN 50
	2) additional fee for coin deposits in excess of 500 coins on any given calendar day	PLN 30 per each 500 coins
2.	**ING Bank and Planet Cash CDM deposits in PLN to accounts held at ING Bank**	0.4%
3.	**PLN and FX counter deposits – open ones made by third parties to the accounts held at ING Bank fee charged from the person making the deposit)**	1.2% and PLN 50
4.	**Closed cash deposits**	negotiable
5.	**OTC withdrawals in PLN and foreign currencies** *A fee is also applicable to withdrawals from a closed account.*	1.2% and PLN 50
6.	**Closed cash withdrawals**	negotiable
7.	**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
8.	**Cash withdrawals via Electronic Withdrawal System (EWS):**	
	1) PLN withdrawals:	
	a) in ING Bank and Planet Cash ATMs	0.2%
	b) over the counter at branch	1.2% and PLN 50
	2) FX withdrawals	1.2% and PLN 50
	3) one-off fee for implementing Electronic Withdrawal System (EWS)	PLN 200
	4) monthly fee for using Electronic Withdrawal System (EWS)	PLN 300
9.	**Purchase of foreign coins for business trips (in EUR, USD, GBP)**	PLN 10
10.	**One-off fee for providing a key/card to the night vault** *Net price for one item, will be increased with VAT tax at the basic rate*	PLN 50 per each key/ card
11.	**Security envelopes for sealed cash deposits** *Minimum order of 50 items or a multiple of 50 items. Net price for one item, will be increased with VAT tax at the basic rate.*	
	1) Security envelope B5 transparent (recycling)	PLN 0.59
	2) Security envelope B4 transparent (recycling)	PLN 0.73
	3) Security envelope B5 white (recycling)	PLN 0.65
	4) Security envelope B4 white (recycling)	PLN 0.99
	5) Security envelope BX 9.5 transparent	PLN 1.10
	6) Security envelope BX 15 transparent	PLN 1.50
	7) Security envelope BX double	PLN 1.71

VIII. Credit facilities in PLN and convertible currencies

The amount of margins, commissions and fees referring to credit products for clients of the Wholesale Banking Division is determined individually

IX. Discount products in PLN and convertible currencies

1.	**Commission for granting the Credit Limit** *The commission is calculated each time in advance on each new Availability Period limit amount.*	1.8% per annum min. PLN 2,000
2.	**Commission on purchase of each receivable within the granted limit referred to in item 1** *In the case of receivables purchase carried out applying the Split Payment Mechanism, the commission is calculated and charged in the currency of the receivable on the gross amount of that receivable presented for purchase.*	from 0.1% to 0.6%, minimum PLN 25 on each purchased receivable

3.	**Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty**	PLN 20
4.	**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)**	PLN 70
5.	**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 3 hours after the order was submitted or within 2 hours after we 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 3 hours and it will depend on the time when the Client corrects the inadequacies indicated by us. We accept Purchase Instructions for express processing by 13:00 on business days; however, we reserve 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 300
6.	**Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client**	PLN 50

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

Nostro guarantees

1.	**Issue of a Guarantee / Guarantee Commitment Letter:**	
	1) in a 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 amount, not less than PLN 200
	2) in the form other than e-guarantee + a fixed fee for a form is charged in each case upon the issue *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 amount, not less than PLN 200 + PLN 300
2.	**Instruction verification in express mode** *A request is verified within 3 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 13:00 via ING Business. Requests received after 13:00 will be verified by 11:00 on the following business day.* *The service is available for guarantee issue orders and guarantee change orders issued on the standard template of the Bank as part of the product line, under Polish law or subject to Uniform Rules for Demand Guarantees (URDG), on condition that establishing additional collateral is not required. In addition, in the case of guarantee change orders, the service is available for changes that do not require the guarantee beneficiary's consent.* *The Bank reserves the right to decline to act on the instruction in this mode which the Bank shall communicate to the Client.*	PLN 300
3.	**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** *Additional fee to point 1.*	PLN 300
4.	**Placement of a paper instruction to issue or amend a guarantee**	PLN 300
5.	**Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the credit product line**	0.2%, min. PLN 400
6.	**Change of the conditions of a guarantee /commitment letter:**	
	1) increasing the amount (commission is based on the increase amount)	Fee from point 1.1 or 1.2
	2) prolongation of the expiry date *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.*	Fee from point 1.1 or 1.2
	3) Other changes + a fixed fee charged in each case, whenever a change is issued in a form other than e-guarantee	PLN 300 + PLN 150
7.	**Fee for issuing a duplicate of a guarantee / an amendment to a guarantee**	PLN 300
8.	**Service of a Guarantee Related Claim**	PLN 800
9.	**Handling of an assignment under a guarantee**	PLN 300

Loro guarantees

Not applicable to the BGK performance bonds from EU Surety Fund resources

10.	**Guarantee handling:**	
	1) advising the beneficiary of a guarantee or changes to the guarantee + a fixed fee charged when advising outside ING Business	PLN 400 + PLN 150
	2) advising on the content	PLN 300
	3) forwarding a guarantee / guarantee amendment to another bank for handling	PLN 600
	4) service of a guarantee-related claim	PLN 600
	5) handling the withdrawal of the claim under guarantee	PLN 300
	6) handling assignments under guarantee	PLN 600
	7) intermediation in providing communication related to other activities concerning guarantees than the ones specified in the two preceding items	PLN 300
11	**Issuance of a guarantee against re-guarantee of another bank**	negotiable

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

1.	**Advising collection of documents** **+ fixed fee charged for notification outside ING Business** *Commission charged for inward collection.*	PLN 200 PLN 150
2.	**Reviewing/accepting an instruction for collection of documents** *Commission charged for outward collection.*	PLN 200
3.	**Processing of documentary collection or collection of bill of exchange:**	
	1) inward and outward collection: *In the case of inward collection, 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).* *In the case of outward collection, the commission is charged on the day when the documents are forwarded to the collecting bank.*	0.2% min. PLN 300 maximum PLN 800
4.	**Fee for transferring a payment received on behalf of the drawer under own collection to a bank other than ING Bank**	PLN 100
5.	**Fee for the transfer of the second and each subsequent payment to the collection drawer under an outward collection**	PLN 150
6.	**Changing collection instruction**	PLN 200
7.	**Additional dispatch of documents at the Customer's request**	PLN 150
5.	**Releasing trade or financial documents without payment**	PLN 200
6.	**Return of uncollected documents into the account of the payee:**	
	1) inward collection	EUR 50 or the equivalent in PLN or in any other convertible currency
	2) outward collection	PLN 200
7.	**Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods**	PLN 200

XII. Documentary credits in domestic and cross-border trade

Import credits

1.	**Opening of:** *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.*	
	1) documentary credit	0.3% min. PLN 350
	2) stand-by documentary credit	0.6% min. PLN 350
2.	**Instruction verification in express mode** *A request is verified within 3 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 13:00 via ING Business. Requests received after 13:00 will be verified by 11:00 on the following business day. The service available for transactions executed as part of the product line, on condition that the establishment of additional collateral is not required. The Bank reserves the right to decline to act on the instruction in this mode which the Bank shall communicate to the Client.*	PLN 300

3.	**Placement of a paper application for opening or changing a credit**	PLN 300
4.	**Amendment to the credit:**	
	1) increasing the credit amount *Based on the increased amount.*	Fee from point 1.1 or 1.2
	2) extending credit validity period *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.*	Fee from point 1.1 or 1.2
	3) making other amendments than the ones stated in sub-items: 1 and 2 above	PLN 300
5.	**Commission for processing the application to open a letter of credit outside the credit product line**	0.2%, min. PLN 400
6.	**Adjusting of the credit text to our internal requirements and/or preparation of a draft of: a credit, change to the credit** *The commission is charged on the day when the template was adjusted/ draft was made.*	PLN 300
7.	**Preparation and dispatch of information other than amendment to credit terms and conditions at Client's request**	PLN 200
8.	**Processing the credit:**	
	1) verification of the compliance of presented documents and/or payment processing *On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).*	0.2% min. PLN 350
	2) a fixed fee for the presentation issue to the applicant:	
	a) for the first presentation	PLN 100
	b) for each consecutive presentation under the same credit	PLN 50
	3) a fixed fee in case of the document return to the presenting/ intermediary bank	PLN 200
	4) payment deferral *On the amount indicated in the documents for each commenced month starting from the day when the documents are released to the payer. 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.*	0.15% min. PLN 250
	5) fee for presenting the documents not compliant with the credit terms and conditions *The commission is charged from the beneficiary.*	EUR 100 (or the equivalent in PLN or in any other convertible currency)
	6) 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 200
9.	**Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods**	PLN 200

Export credits

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

10.	**Advising the credit/ amendments to the credit to the beneficiary + a fixed fee charged when advising outside ING Business**	PLN 400 + PLN 100
11.	**Forwarding a credit/ amendments to the credit to another bank to be handled**	PLN 800
12.	**Credit confirmation:**	
	1) Credit confirmation *The fee is calculated on the credit amount increased by the tolerance percentage for each commenced 3-month period of exposure, (where: 'exposure' is the time from the day on which confirmation was added to the validity date of the credit or the payment deferral date).*	negotiable
	2) Increasing the credit amount *Based on the increase amount.*	negotiable
	3) Prolongation of the credit expiry date *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.*	negotiable
13.	**Instruction verification in express mode** *A request is verified within 3 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 13:00 via ING Business. Requests received after 13:00 will be verified by 11:00 on the following business day. The Bank reserves the right to decline to act on the instruction in this mode which the Bank shall communicate to the Client.*	PLN 300

14.	**Processing the credit:**	
	1) verifying the documents and/or negotiating them and/or drawing *On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).*	0.2% min. PLN 350
	2) instruction to transfer a payment under the credit to the opening bank/ intermediary bank:	
	a) for the first presentation	PLN 200
	b) for each consecutive one under the same credit	PLN 150
	3) deferred payment *On the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.*	0.1% min. PLN 200
	4) additional service related to presentation of documents not compliant with the terms and conditions of the credit, *Commission is charged from the beneficiary when ING Bank verified the documents.*	PLN 200
	5) assignment of proceeds under the credit to the counterparty	PLN 500
	6) transferring the drawing under the credit to an external account	PLN 100
	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 200
15.	**Fee for transferring the credit/amendment to the credit to a secondary beneficiary in Poland and abroad:** *The fee is charged based on the amount of transfer, plus the tolerance percentage, from the first beneficiary on the transfer day. In case of an amendment referring to an increase in the amount, the fee is charged on the increase amount.*	0.3% min. PLN 500
	1) an additional fee for each other change	PLN 300
16.	**Preparation and dispatch of information to other banks at the Client's request**	PLN 200
17.	**Initial examination of documents to be presented under the credit:**	
	1) for a set of documents	PLN 300
	2) for each one document	PLN 75
18.	**Adjusting the credit text to the Bank's internal requirements and/or preparation of an opinion and/or preparation of a draft of: a credit, amendment to the credit, transfer of credit, amendment to the transfer of credit** *The commission is charged on the day when the template was adjusted and/or the draft and/or opinion was made.*	PLN 300

XIII. Other banking fee and services

Other banking services – preparation and execution of requests, documents, reports

1.	**Preparation of additional reports at a request of a Customer** *Applicable also to VAT accounts.*	PLN 500
2.	**Fee for processing applications submitted in a way different than through applications available in the System (this also applies to reports and certificates that are available in the System)** *In case of applications submitted on a single form made available by ING Bank, which refer to more than one entity, an additional fee of PLN 100 will be charged by ING Bank for the second and each consecutive entity.*	PLN 500
3.	**Fee for preparing:** *Fees in sub-items 1) cover potential dispatch of SWIFT message at Client's request.*	
	1) Information – Certificate on inflows and outflows, account balance, account history, preparation of copies of documents, photocopies, copies of the SWIFT message, credit debt, writs of garnishment, and other confirmations: *The fees apply to electronic or paper form.*	
	a) up to 30 days	PLN 50 per A4 page
	b) above 30 days	PLN 100 per A4 page
	2) Fee for submitting paper documentation regarding banking services (including new product agreement, an annex to an existing agreement, instruction) *In case of submission of documents which refer to more than one entity, an additional fee of PLN 30,00 will be charged by ING Bank for the second and each consecutive entity.*	not more than PLN 300 per document
	3) preparing and implementing documentation and operational service due to organisational changes at the Client's	negotiable

	4) preparation of a document on a model document other than the ING Bank model	negotiable
	5) preparing an annex to an existing agreement	not more than PLN 300
4.	**Fee for providing an electronic copy of the document**	PLN 300 per document
5.	**Issuing a bank opinion about the Client's financial situation, delivered:** *This does not apply to information/certificates on credit capacity*	
	1) via the System	PLN 200
	2) in a different form	min. PLN 300
6.	**Issuing a Client creditworthiness certificate**	0.1% of the determined value min. PLN 300
7.	**Confirming the authenticity of signatures of ING Bank Clients at the request of the client and third parties**	PLN 5 per one signature, min. PLN 20
8.	**List of proxies submitted by the Client, inclusive of the type of authorisation and scope of power of attorney**	PLN 500
9.	**Business intelligence services concerning:**	
	1) a foreign company	price set by intelligence agency + negotiable fee
	2) a foreign bank	price set by intelligence agency + negotiable fee
10.	**Rendering opinion at Client's request on:**	
	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
11.	**Preparing, drafting and presenting information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and other laws:**	
	1) providing information to other persons, authorities and institutions excluding the cases specified in Article 110 of the Banking Law Act *In the case of information transmitted abroad, an additional fee as per Table 1*	a negotiable fee min. PLN 70
	2) providing the information needed by the Client's auditor:	
	a) on the basis of an inquiry received through the electronic channel via the System or by the dedicated form at www.ing.pl	PLN 700
	b) additional fee for applications submitted in a way other than via the System or the website (e.g. via the Confirmation platform)	PLN 300
12.	**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:**	
	1) for one pledgee/pledger	PLN 300
	2) for more than one pledgee/pledger	PLN 100
13.	**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**	negotiable

Other banking fees

14.	**Fee for confirming compatibility of keys:** *Charged from banks.*	
	1) for verifying the key	PLN 32
	2) for sending return information	PLN 12
15.	**Fee for verification of the counterparty's bank account against the list of taxpayers made available by the Ministry of Finance**	no fee

	The initiation of the service will be preceded by a separate communication.	
16.	**Bank fee for customer service in the Wholesale Banking Division (formerly Strategic Customers Division)** *This fee is suspended until further notice. ING Bank will inform you 14 days in advance about the start date of charging.*	not more than PLN 1,800 per month
17.	**Fee for implementation of customised product** *Concerns i.e. preparation and agreeing custom documentation and introducing non-standard service parametrisation*	negotiable
18.	**Fee for sending a reminder in Poland and abroad**	PLN 20
19.	**Fee for sending Request for payment in paper form or in electronic banking system**	PLN 20
20.	**Fee for a reminder call**	PLN 10
21.	**Fee for accepting Powers of Attorney to bank accounts for other entities**	PLN 300
22.	**Accepting a stop-listing or stop-listing revocation notification for ID documents, accounts**	PLN 30
23.	**Protesting a bill of exchange**	PLN 200 + costs of protest (notary fee included)
24.	**Advising a bill of exchange** *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 Customer is granted a loan / limit to secure the bank's claims, commissions for customers of the Wholesale Banking Division are set individually*	0.5% of the bill of exchange value, minimum PLN 180, on a quarterly basis
25.	**Fee collected for effecting attachments on accounts** *Attention: The Bank shall additionally charge a fee for each transfer of enforced funds in accordance with the Table of Fees and Commissions chapter.* *IV. Non-cash services point 2.1.a. 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 for each attachment case.*	0.1% of the seized funds, minimum PLN 150, maximum PLN 400
26.	**Fee for accepting notice of assignment of receivables and pecuniary debt claims under the Assignment Agreement**	PLN 300
27.	**Fee for offering financial instruments, under the MiFID Directive:**	
	1) preparation of copies of conversation recordings and correspondence	PLN 25.00 gross (including VAT) for each day when the communication with the Client occurred
	2) list of individual items of charged commissions and costs	no fee

Other banking fees to Chapter II Bank accounts and deposit products

28.	**Freezing funds in the accounts and term deposit accounts of ING Bank Clients:** *Note: The fee is not collected if the funds are frozen due to ongoing enforcement proceedings*	
	1) for other bank, company or other institutions, e.g. the Tax Office, the Customs Office	0.1% and PLN 15, min. PLN 150
	2) for ING Bank	no fee
29.	**Annual fee for maintaining the balance on bank accounts, including term deposit accounts** *The fee is charged until January 31th if the sum of balances on the last day of the previous year on bank accounts, including term deposit accounts, is PLN 500 thousand or more. If the accounts or deposits are kept in a currency other than PLN, for the purposes of calculating the amount of the fee due, the average exchange rate of the National Bank of Poland of the currency applicable on the day for which the commission is calculated will be used.*	not more than 0.4% of the sum of balances as at the end of the calendar year
30.	**Monthly fee for maintaining the balance on the bank account, including term deposit account** *The fee is charged if the underlying amount exceeds the threshold indicated in the table below. The fee primarily reflects the costs incurred by ING Bank and associated with maintaining positions in particular currencies, liquidity management costs and other related costs.*	

Account currency	Underlying amount	Threshold	Monthly fee in relation to the underlying amount
PLN	Average monthly aggregate balance	PLN 500,000	not more than 0.04% *Fee collected by the last calendar day of the following month.* As of 01 April 2022, we have suspended the accrual and charging of fees
EUR	Average monthly balance	EUR 100,000	not more than the sum of: 1/12 of the absolute current deposit rate in EUR, announced by the European Central Bank, and 0.02%

				The fee is charged at the end of a calendar month As of September 2022, we have suspended charging 1/12 of the European Central Bank's current absolute euro deposit rate
	CHF	Average monthly balance	CHF 100,000	not more than 0.08% *The fee is charged at the end of a calendar month*
	HUF	Average monthly balance	HUF 40 million	not more than 0.08% *The fee is charged at the end of a calendar month*
	CZK	Average monthly balance	CZK 3 million	not more than 0.08% *The fee is charged at the end of a calendar month*
	USD	Average monthly balance	USD 100,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	GBP	Average monthly balance	GBP 100,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	DKK	Average monthly balance	DKK 800,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	SEK	Average monthly balance	SEK 1 million	not more than 0.04% *The fee is charged at the end of a calendar month*
	JPY	Average monthly balance	JPY 12 million	not more than 0.04% *The fee is charged at the end of a calendar month*
	NOK	Average monthly balance	NOK 1 million	not more than 0.04% *The fee is charged at the end of a calendar month*
	AUD	Average monthly balance	AUD 150,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	CAD	Average monthly balance	CAD 150,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	CNY	Average monthly balance	CNY 800,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	RON	Average monthly balance	RON 500,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	ZAR	Average monthly balance	ZAR 2 million	not more than 0.04% *The fee is charged at the end of a calendar month*
	TRY	Average monthly balance	TRY 800,000	not more than 0.04% *The fee is charged at the end of a calendar month*
	Additional fee on all foreign currencies	The sum of average monthly balances on bank accounts, including term deposit accounts, maintained in foreign currencies. *For the purpose of calculating the amount of the due fee, the average exchange rate of the National Bank of Poland (NBP) of a given currency applicable on the day for which the commission is charged will be used.* *The fee is collected independently of the monthly fees for the balance in particular currencies.*	PLN 100 million	not more than 0.2% *Fee collected by the last calendar day of the following month*
	All currencies (including PLN)	Excess of end-of-month aggregate balance on all accounts and term deposits over average monthly aggregate balance. *If the accounts or deposits are kept in a currency other than PLN, for the purposes of calculating the amount of the fee due, the average exchange rate of the National Bank of Poland of the currency applicable on the day for which the commission is calculated will be used (the fee will not be charged for December).*		not more than 0.04% *Fee collected by the last calendar day of the following month.* As of 01 April 2022, we have suspended the accrual and charging of fees
31.	**Monthly fee for handling the individually negotiated interest rate of the clearing account**			PLN 300

Other banking fees to the following Chapters:

VIII. Credit facilities in PLN and convertible currencies

IX. Discount products in PLN and convertible currencies

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

XII. Documentary credits in domestic and cross-border trade

32.	**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 insurance premium payment) within the deadline specified in credit agreement/ product line agreement/ agreement for line for receivables purchase/ mandate agreement**	PLN 100
33.	**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 a dedicated form in the System** *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.*	PLN 300 per each consecutive instruction
34.	**Processing the Credit Facility Provision/ Credit Facility Provision and Disbursement or Credit Facility Disbursement Instruction submitted via a dedicated form in the System**	no fee
35.	**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, where the exchange rate negotiation is required**	PLN 200
36.	**Execution of loan repayment instruction not placed via the dedicated form in the System** *Applicable to credit facility agreements concluded after 01 November 2015 and annexed after the said date if the annex concerned extending the tenor.*	PLN 300 per instruction
37.	**Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System** *Applicable to Credit Facility Agreements for amount less than or equal to PLN 400.000.*	PLN 500
38.	**A fee for submission, not via the System or ING Business mobile application, of a document confirming performance of the obligation under the Credit Facility Agreement / Multi-product Agreement / Discount Agreement / Contract of Mandate or an agreement concerning a legal collateral for the receivables** *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.*	PLN 300
39.	**Fee for failure to furnish the document confirming performance of the obligation under the Credit Facility Agreement / Multi-Product Agreement/ Discount Agreement/ Contract of Mandate or an agreement concerning legal collateral for the receivables within the deadline prescribed by the Bank or furnishing those documents after the deadline** *The fee is charged on a monthly basis, starting from the month following the calendar month in which the Client failed to furnish the required document confirming execution of the liability under the Credit Facility Agreement / Multi-Product Agreement/ Discount Agreement/ Contract of Mandate or an agreement concerning legal collateral for the receivables. Subsequent monthly fees will be charged unless the required document is provided. The fee is charged per each document that has not been provided on time. The fee applies as of 1 March 2019.*	PLN 300
40.	**Fee for issuance of a certificate of repaid credit**	PLN 100
41.	**Fee for the issuance of a certificate of agreement expiration**	PLN 100

Table no. 1 Distribution fees

Instruction type	Urgent instruction	Standard instruction
Domestic	PLN 50	PLN 6
Cross-border	PLN 180	PLN 20