

Enclosure with Ordinance No. Korp /450/2021 of the President of the Management Board of ING Bank Śląski S.A. of 17.05.2021

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 I: for Companies and Local Governments

Table of contents

General provisions	3
I. ING Direct Business offer	4
II. Bank accounts and deposit products	5
III. Electronic Banking Systems	5
IV. Cashless services	6
V. Issuing and handling payment cards	9
VI. POS terminals and imoje payment gateway	11
VII. Cash services	12
VIII. Credit facilities in PLN and convertible currencies	12
IX. Credit product lines (Multi-Facility Agreement)	13
X. Discount products in PLN and convertible currencies	14
XI. Guarantees and re-guarantees in domestic and cross-border trade	15
XII. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade	16
XIII. Documentary credits in domestic and cross-border trade	16
XIV. Other banking fee and services	18
Table no. 1 Distribution fees	21

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) ING Bank's commissions and fees for foreign currency deposits and/or withdrawals made by residents and non-residents are charged in PLN according to the following rules:
 - a) from a PLN account – the PLN equivalent of a 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 a 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
- 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 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
- 6) 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
- 7) The TOiP consists of two parts:
 - a) Table of Fees and Commissions Part I: for Companies and Local Governments
 - b) Table of Fees and Commission Part II: for Corporations/Wholesale Banking
- 8) 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. ING Direct Business offer

Fees and commissions for other services are collected pursuant to other chapters of the Table of Fees and Commissions, inclusive of a fee for opening a bank account.

1. ING Direct Business package	PLN 29
<i>Monthly fee includes:</i>	
- maintenance of one PLN bank account	
- maintenance of one auxiliary PLN OKO account (Open Savings Account)	
- maintenance of one EUR bank account*	
- using the internet banking system/ING Business application with authorization by text messages	
- issuance and renewal of MasterCard Corporate payment cards issued to a bank account in PLN (each card is covered by free insurance package)	
* applicable to bank accounts opened from 01 July 2018	
2. Fee for using a MasterCard Corporate payment (debit) card issued to a bank account	PLN 0/PLN 7
<i>The fee of PLN 7.00 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.</i>	
3. Maintenance of every subsequent bank account in PLN or in convertible currencies (monthly fee)	PLN 29
4. Internal transfer:	
1) to own accounts kept at ING Bank	no fee
5. Domestic transfer:	
1) to another entity (also to accounts at ING Bank) <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 1.20
2) to the Social Insurance Institution (PL: Zakład Ubezpieczeń Społecznych or ZUS) or Tax Offices for contributions to accounts kept at the National Bank of Poland using the ELIXIR system	no fee
6. FX transfer:	
<i>In case of other FX transfers, the fees indicated in Chapter IV shall apply.</i>	
1) European transfer/outgoing SEPA placed electronically, including via another provider of a payment transaction initiation service, to an external account	PLN 1.20
2) other outgoing FX transfers placed electronically, including transfers from another provider of a payment transaction initiation service, to an ING Bank account (not applicable to transfers between the accounts held by the same Client at ING Bank)	PLN 1.20
7. Transfer placed electronically, including via another provider of a payment transaction initiation service from the auxiliary Open Savings Account:	
<i>Additional fees are applicable to ExpressELIXIR, SORBNET transfers as specified in Chapter IV</i>	
1) first transfer in the month	no fee
2) each next transfer in the month	PLN 19
8. ING Bank and Planet Cash CDM deposits in PLN to the account at ING Bank	0.3%
9. Cash withdrawals via Electronic Withdrawal System (EWS):	
1) one-off fee for implementing Electronic Withdrawal System (EWS)	no fee
2) monthly fee for using Electronic Withdrawal System (EWS)	no fee
10. Visa Corporate Credit card:	
1) card issuance fee	no fee
2) fee for using the card (annual fee)	PLN 50
3) commission on non-cash transactions	no fee
4) commission on cash withdrawals	3% of the transaction amount, min. PLN 4
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) fee for changing the amount of the debt repayment	PLN 20
10) fee for assigning and changing the PIN number	no fee

II. Bank accounts and deposit products

Bank accounts

1. Opening a bank account in PLN or in convertible currencies <i>The fee covers also opening an account under the ING Direct Business offer.</i>	
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) <i>Exclusive of the cases described in sub-section: 2).</i>	no fee
2) For other entities <i>- 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.</i>	PLN 1,000
2. Maintaining a bank account (monthly fee):	
1) bank account in PLN or in convertible currencies	PLN 90
2) VAT account	no fee
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 <i>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
4. Fee for the preparation by us of a draft custody account or escrow account agreement if no agreement is signed	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. Escrow, trust and housing trust accounts	negotiable

Deposit products

7. Maintenance of an automatic overnight deposit account (monthly fee):	
1) in case of daily instructions	PLN 250
2) in case of weekend instructions	PLN 50
8. Fees for auxiliary account – OKO Business (Business Open Savings Account): <i>Transfer placed electronically, including via another provider of a payment transaction initiation service from the auxiliary Business Open Savings Account. Additional fees apply to ExpressELIXIR, SORBNET and foreign exchange transfers as specified in Chapter "Non-Cash Transactions".</i>	
1) first transfer in the month	no fee
2) each next transfer in the month	PLN 19

Statements

9. Statements:	
1) electronic statements	no fee
2) paper statements, sent by regular mail or fax	PLN 12
10. Confirmations (duplicates) of the effected transactions attached to the statement	PLN 0.5 per transaction

III. Electronic Banking Systems

1. Subscription fees (monthly fee) for using ING Business system (System) <i>The fee is charged for each company registered in the System</i>	PLN 140
2. Additional fees:	
1) fee for issuing a carrier/reader:	

a) microchip card	PLN 70
b) eToken	PLN 300
c) USB reader for the microchip card	PLN 80
2) drafting and sending information: <i>Including FX Alerts</i>	
a) text message	PLN 0.25 per text message
b) e-mail	PLN 0.25 per e-mail
3) unblocking the user	
a) independently through a website	no fee
b) with the ING Business Centre support	PLN 50
4) maintenance visit at Client's request	
a) up to 2 hours	PLN 300
b) for each subsequent hour	PLN 150
5) WebService <i>Used for exchanging data with Client's systems and Aleo.</i>	negotiable

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 2.70
2) paper-based in PLN and EUR <i>Applicable to transfers to own accounts and another customer's accounts.</i>	PLN 30
3) paper-based in foreign currencies <i>Applicable to transfers to own accounts and another customer's accounts.</i>	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 <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 2.70
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) paper-based outgoing transfer <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 30
3) outgoing transfer placed electronically, including via another provider of a payment transaction initiation service to an account in another bank - ExpressELIXIR transfer <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 10
4) rerecognition of 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 "Outgoing transfer".</i>	
a) for amounts equal to or higher than PLN 1 million for orders placed by the cut-off time	PLN 15
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 40
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 2.70
– paper-based	PLN 30
b) additional fees for an urgent transfer instruction placed electronically and on paper:	
– for amounts in excess of or equal to EUR 250,000	PLN 15
– for amounts lower than EUR 250,000	PLN 40
2) 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 50
– paper-based	PLN 200
b) incoming FX transfer	no fee
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) notification of failure to process a standing order due to insufficient funds in the account	PLN 5
3) 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 <i>Applicable also to transactions effected in split payment mechanism.</i>	PLN 1.50
c) fee for delivery of the consent as part of the Consent Form Distribution Service	PLN 5
2) fees charged from the Payer:	
a) fee for informing the Payer about the failure to process the direct debit	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 (MT101, MT9XX):	
1) MT101 services:	
a) fee for providing the MT101 service:	
– standard fee <i>A fee charged for each account.</i>	PLN 1,000
– fee charged when a new agreement must be concluded with the bank	PLN 20,000

– fee charged when a new agreement must be concluded with another bank branch	PLN 10,000
b) monthly fee for using the service <i>A fee charged for each account.</i>	PLN 250
c) Transfers placed in the form of a MT101 message:	
– domestic transfer to an account at ING Bank submitted in the form of MT101 message (does not apply to transfers between accounts of the same Customer at ING Bank) <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 2.70
– domestic transfer to an external account submitted in the form of MT101 message <i>Also applies to transfers carried out under the split payment mechanism.</i>	PLN 5
– outgoing European transfer submitted in the form of MT101 message	PLN 5
– additional fee for an urgent transfer instruction submitted in the form of MT101 message	PLN 13
– outgoing FX transfer submitted in electronic form, including in the form of MT101 message or via another provider of a payment transaction initiation service, to an ING Bank account (not applicable to transfers between the accounts held by the same Client at ING Bank)	PLN 2.70
– external FX transfer submitted in the form of MT101 message	PLN 60
– additional fee for urgent transfer submitted in the form of MT101 message	PLN 70
d) placing a single MT101 order through the electronic banking system of ING Bank containing the request to transfer funds from the external account	PLN 5
e) cancelling the payment order in the form of the MT101 message, submitted before the end of the Business Day preceding the agreed account debit date	PLN 50
f) 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	PLN 500
g) additional fee for a transfer order made through SORBNET system for orders placed in the form of the MT101 message <i>Additional fee to the fees specified in item 1.1</i>	PLN 13
2) presenting SWIFT 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
3) fee for implementing the service of sending SWIFT statements to other banks MT940/MT942/MT941 <i>A one-off fee charged when the service is made available, per each account.</i>	PLN 2,000
4) sending account statements / reports by automatic SWIFT (MT9XX) <i>Separately for each message type (MT9XX), for each account from which statements / reports are generated and for each BIC address to which they are sent.</i>	PLN 240
5) an order to send bank correspondence, at the customer's request, via SWIFT	PLN 100
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: <i>A fee is charged when the bank is not at fault.</i>	
a) in PLN domestic transfer: <i>Applicable also to transactions effected in split payment mechanism</i>	
– for transactions processed within the last 13 months	PLN 20
– for transactions processed earlier than 13 months ago	PLN 60
b) in FX transfer:	
– for transactions processed within the last 13 months	PLN 160 /EUR 40
– for transactions processed earlier than 13 months ago	PLN 400/EUR 100
2) correcting the value date at the Client's or other bank's request <i>Pursuant to the agreement concluded by ING Bank with the correspondent bank debit interest is added to the fee.</i>	PLN 400/EUR 100 + debit interest

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	PLN 0/PLN 7
<i>The fee of PLN 7.00 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.</i>	
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	PLN 9
– 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	5% of the transaction amount
<i>Commission is charged from the withdrawal account.</i>	
5) ING Bank and Planet Cash CDM deposits in PLN to the card account	0.3%
6) card insurance package	no fee
7) fee for pinning/unpinning an additional account to the card to PLN and EUR accounts	no fee

Charge cards

2. 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) fee for account overdraft following transaction settlement <i>Fee charged regardless of penal interest accrued.</i>	PLN 20
9) a fee for each registered use of an additional card to Mastercard Corporate Gold Charge card	PLN 150

Credit cards

3. Visa Corporate Charge/ Mastercard Corporate Charge// Mastercard Corporate Credit*:

* Mastercard Corporate Credit card has been available since June 2021

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 <i>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.</i>	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

Business prepaid cards / individual payment identification cards

4. 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	PLN 9
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	0.3%
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

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
2) fee for implementing the customised image card for Mastercard prepaid cards	PLN 2,500
<i>Other fees and commissions are chargeable to a natural person – card account holder and are compliant with The General Terms and Conditions of Individual Prepaid Cards issued by ING Bank Śląski S.A.</i>	

Other card fees

6. Fee for urgent card issue and delivery: <i>Additional fee charged when the card is issued.</i>	
1) in Poland	PLN 50
2) abroad	PLN 135
7. Fee for card stop-listing	no fee
8. Statement of payment transactions for the debit card and credit card:	
1) available in the electronic banking system	no fee
2) issued by the Relationship Manager at Client's request	PLN 50
9. Daily transaction limit change fee	no fee
10. Fee for assigning and changing the PIN number	no fee
11. Checking of the available account balance at ATMs <i>Applies to cards issued to an account offering an option of balance and prepaid cards preview</i>	no fee

VI. POS terminals and imoje payment gateway

POS terminals

	Standard Package*	Premium Package*	Premium Plus Package*
1. Subscription fee for a POS terminal + service package (payable on a monthly basis): <i>The fee for a POS terminal includes the delivery of the terminal by the courier and installation of the device on your own.</i>	PLN 40 + PLN 0	PLN 40 + PLN 10	PLN 40 + PLN 20
1) service package charges (per incident):			
a) additional fee for POS terminal installation with training provided by a technician – 1 day	PLN 90	PLN 50	no fee
b) fee for maintenance service rendered by a technician:			
– within 1 business day	PLN 100	No fee	Not applicable
– within 6 hours of notification	PLN 200	PLN 150	No fee
c) fee for device dismantling by a technician	PLN 50	no fee	no fee

* These are net prices

2. Fee for acceptance of payment made using:	
1) VISA, Mastercard payment cards	
a) consumer debit cards issued in Poland, consumer credit cards issued in Poland, corporate cards issued in Poland, consumer cards issued in EU,	0.59% + PLN 0.10
b) consumer cards issued outside EU corporate cards issued outside Poland	1.59% + PLN 0.10
2) BLIK system:	
a) standard BLIK payment	0.22%

3. Preauthorisation payment transaction	no fee
4. Fee for provision of the docking station for the POS terminal: <i>Net price computed on a monthly basis.</i>	
1) fee for a docking station with a charging feature	PLN 5
2) fee for a docking station price with a charging and net connection features (it applies to Verifone VX 675)	PLN 10
5. Fee for business replacement of the device by a technician – within 1 day <i>Net price computed per event.</i>	PLN 190
6. Fee for additional training in accepting payments on the POS terminal provided by a technician – 2 days <i>Net price computed per event.</i>	PLN 120
7. Compensation fee for early agreement termination <i>Gross price computed per device x number of months remaining to the agreement expiry date.</i>	PLN 40 for each month until the expiry of the agreement

iMoje payment gateway

8. Fee for payment acceptance	negotiable
9. Registration fee	no fee
10. Refund fee	no fee

VII. Cash services

1. Open counter deposits:	
1) PLN and FX deposits to ING Bank accounts <i>Up to 500 coins on any given calendar day.</i>	1.0% 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	0.3%
3. PLN and FX counter deposits – open ones made by third parties to the accounts held at ING Bank	1.0% and PLN 50
4. Closed cash deposits	negotiable
5. OTC withdrawals in PLN and foreign currencies <i>A fee is also applicable to withdrawals from a closed account.</i>	1.0% 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	0.1%
b) over the counter at branch	1% and PLN 50
2) FX withdrawals	1% 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 100
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	PLN 50 per each key/ card

VIII. Credit facilities in PLN and convertible currencies

1. Commission for reviewing the credit application: <i>The commission is calculated based on the requested credit amount. Excluding leasing and factoring applications.</i>	
1) paper-based	0.4% min. PLN 500
2) submitted via ING Direct Business Credit and the System <i>Applicable to credit facilities for which the application was filed with the required enclosures.</i>	no fee

2. Commission for granting credit facility:

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.

1) paper-based	1.8% per annum min. PLN 2,000
2) applied for via ING Direct Business Credit and the System <i>Applicable to credit facilities for which 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>	1.2% per annum min. PLN 2,000
3. Commission on the unutilized credit facility/credit facility tranche (commitment fee) <i>Accrued daily and charged once a month on the interest payment date.</i>	0.2% monthly
4. Commission on credit facility prepayment <i>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 determined schedule of repayments.</i>	2%
5. Commission on credit facility prepayment for facilities with fixed interest rate <i>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>	3%
6. Commission on the utilised credit facility amount as at the end of each calendar year <i>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>	0,22%
7. Commission on the credit facility amount as at the end of each calendar year <i>The commission is calculated at the end of each calendar year: - for revolving line facilities (on the amount of the granted credit facility/limit), - for 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.</i>	0.22%
8. Commission on handling restructured credit facility (a monthly fee) <i>The commission is calculated based on the restructured amount.</i>	0.2% monthly
9. Other fees and commissions:	
1) commission on amending the credit facility agreement:	
a) commission on changing the credit facility amount <i>Calculated based on the credit facility amount or the amount of the change made.</i>	0.2% min. PLN 200
b) commission on other changes	min. PLN 200
c) commission on changing the repayment schedule of the fixed interest rate credit facility <i>The commission is charged on the change date based on the amount of the granted/ disbursed credit facility.</i>	3%
2) commission on issuing commitment letter <i>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%
3) commission on amending the commitment letter <i>The commission is calculated based on the committed amount.</i>	up to 0.6%
4) fee for issuing credit facility repayment certificate:	
a) fee for issuing the certificate within 3 months following facility repayment	PLN 50
b) fee for issuing the certificate after 3 months following facility repayment	PLN 100

IX. Credit product lines (Multi-Facility Agreement)

1. Commission on reviewing the product line application:

The commission is based on the requested product line amount

- | | |
|--|----------------------|
| 1) paper-based | 0.4%
min. PLN 500 |
| 2) submitted via ING Direct Business Credit and the System
<i>Applicable to credit facilities for which the application was submitted along with the required enclosures.</i> | 0.0% |

2. Commission on granting the product line

The commission is calculated once a year on the granted product line amount.

1) paper-based	1.8% per annum min. PLN 2,000
2) applied for via ING Direct Business Credit and the System	1.2% per annum min. PLN 2,000
3. Commission on the unutilised product line amount (commitment fee) <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>	0.2% monthly
4. Commission on the unutilised product line amount (commitment fee) accrued daily <i>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>	0.2% monthly
5. Commission on amending the product line agreement:	
1) commission on changing the product line amount <i>The commission is calculated based on the product line amount or the amount of the change made.</i>	0.2% min. PLN 200
2) commission on other changes	min. PLN 200
6. Commission on the utilised product line amount as at the end of each calendar year <i>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>	The fee is charged as provided for in Chapters: VIII, XI, XIII
7. Commission on the product line amount as at the end of each calendar year <i>The commission is calculated at the end of each calendar year:</i> - within the commitment period (on the amount of the granted limit), - after the commitment period (on the amount of the outstanding limit) <i>The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date.</i>	0.22%
8. Fee for issuing an agreement expiry certificate:	
1) fee for the certificate issued within 3 months following agreement expiry	PLN 50
2) fee for the certificate issued after 3 months following agreement expiry	PLN 100

X. Discount products in PLN and convertible currencies

1. Commission for granting the Credit Limit <i>The commission is calculated each time in advance on each new Availability Period limit amount.</i>	1.8% per annum min. PLN 2000
2. Commission on purchase of each receivable within the granted limit referred to in item 1 <i>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.</i>	from 0.1% to 0.6%, minimum PLN 25 on each purchased receivable
3. Commission on the credit limit amount as at the end of each calendar year <i>The commission is calculated at the end of each calendar year:</i> - 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). <i>The commission is charged on 15 January of the following calendar year but no later than at the repayment date.</i>	0.22%
4. Commission on the unutilised credit limit amount (commitment fee) <i>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>	0.2% monthly
5. Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty	PLN 20
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)	PLN 70
7. Additional fee for express processing of the Purchase Instruction <i>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 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 2 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 14:00 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.</i>	PLN 150
8. Commission on each bill of exchange purchase as part of the granted limit referred to in item 1	PLN 150

9. Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client	PLN 50
---	--------

XI. 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 <i>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.</i>	0.2% monthly up-front on current guarantee amount, not less than PLN 100
2) in the form other than e-guarantee + a fixed fee for a form is charged in each case upon the issue <i>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.</i>	0.2% monthly up-front on current amount, not less than PLN 100 + PLN 300
2. Instruction verification in express mode <i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, we reserve the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith. The service is available for transactions executed under the product line.</i>	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 <i>Additional fee to point 1.</i>	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 <i>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.</i>	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 150 + PLN 150
7. Commission on the Bank's liability value at the end of each calendar year under guarantee <i>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 on guarantees issued under a credit product line on which a commission is charged on the product line amount as at the end of each calendar year (from Chapter VII item 5).</i>	0.22%
8. Service of a Guarantee Related Claim	PLN 600

Loro guarantees

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

9. Guarantee handling:	
1) advising the beneficiary of a guarantee or amended guarantee + a fixed fee charged when advising outside ING Business	PLN 200 + PLN 100
2) advising the beneficiary of a guarantee or amended guarantee together with the content assessment + a fixed fee charged when advising outside ING Business	PLN 600 + PLN 100
3) forwarding a guarantee / guarantee amendment to another bank for handling	PLN 600
4) service of a guarantee related claim	PLN 600
5) handling assignments under guarantee	PLN 600
6) intermediation in providing communication related to other activities concerning guarantees than the ones specified in the two preceding items	PLN 200
10. Issuance of a guarantee against re-guarantee of another bank	negotiable

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

1. Advising collection of documents <i>Commission charged for inward collection.</i>	PLN 100
2. Reviewing/accepting an instruction for collection of documents <i>Commission charged for outward collection.</i>	PLN 200
3. Processing of documentary collection or collection of bill of exchange:	
1) inward and outward collection: <i>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).</i> <i>In the case of outward collection, the commission is charged on the day when the documents are forwarded to the collecting bank.</i>	0.2% min. PLN 200 maximum PLN 500
a) additional fee for transfer of the payment obtained due to collection for the payee into accounts at other bank than ING Bank <i>Additional fee to point 3.1.</i>	PLN 100
4. Changing collection instruction	PLN 100
5. Releasing trade or financial documents without payment	PLN 100
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 100
7. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100

XIII. Documentary credits in domestic and cross-border trade

Import credits

1. Opening of: <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>	
1) documentary credit	0.3% min. PLN 200
2) stand-by documentary credit	0.6% min. PLN 300
2. Instruction verification in express mode <i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, we reserve the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith. The service is available for transactions executed under the product line.</i>	PLN 300
3. Placement of a paper application for opening or changing a credit	PLN 300
4. Amendment to the credit: <i>When there are two or more amendments made at the same time (items 1, 2, 3 below), only one, the higher commission is charged.</i>	
1) increasing the credit amount <i>Based on the increased amount.</i>	Fee from point 1.1 or 1.2
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>	Fee from point 1.1 or 1.2
3) making other amendments than the ones stated in sub-items: 1 and 2 above	PLN 100
5. Commission for reviewing the credit application on account of the Applicant's creditworthiness assessment <i>The commission is charged if the L/C opening agreement has not been concluded.</i>	0.4%, min. PLN 500
6. Adjusting of the credit text to our internal requirements and/or preparation of a draft of: a credit, change to the credit <i>The commission is charged on the day when the template was adjusted/ draft was made.</i>	PLN 300
7. Preparation and dispatch of information other than amendment to credit terms and conditions at Client's request	PLN 100
8. Processing the credit:	
1) verification of the compliance of presented documents and/or payment processing	0.2%

	<i>On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).</i>	min. PLN 200
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	0.1%
	<i>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.</i>	min. PLN 200
5)	fee for presenting the documents not compliant with the credit terms and conditions <i>The commission is charged from the beneficiary.</i>	EUR 75 (or the equivalent in PLN or in any other convertible currency)
6)	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
9.	Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100
10.	Commission on ING Bank's commitment as at the end of each calendar year under the credit <i>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 said commission is not charged for letters of credit opened within the product line of credit nature, which are charged with commission on the product line amount at the end of each calendar year (from Chapter VII point 5).</i>	0.22%

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.

11.	Advising the credit/ amendments to the credit to the beneficiary + a fixed fee charged when advising outside ING Business	PLN 200 + PLN 100
12.	Forwarding a credit / amendments to the credit to another bank to be handled	PLN 600
13.	Credit confirmation	
	1) Credit confirmation <i>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).</i>	negotiable
	2) Increasing the credit amount <i>Based on the increase amount.</i>	negotiable
	3) Prolongation of the credit expiry date <i>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>	negotiable
14.	Instruction verification in express mode <i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, we reserve the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith.</i>	PLN 300
15.	Processing the credit:	
	1) verifying the documents and/or negotiating them and/or drawing <i>On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).</i>	0.2% min. PLN 200
	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 <i>On the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.</i>	0.1% min. PLN 200
	4) additional service related to presentation of documents not compliant with the terms and conditions of the credit <i>Commission is charged from the beneficiary when ING Bank verified the documents.</i>	PLN 100
	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 <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100
16. Fee for transferring the credit/amendment to the credit to a secondary beneficiary in Poland and abroad: <i>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.</i>	0.3% min. PLN 500
1) an additional fee for each other change	PLN 100
17. Preparation and dispatch of information to other banks at the Client's request	PLN 100
18. Initial examination of documents to be presented under the credit:	
1) for a set of documents	PLN 200
2) for each one document	PLN 50
19. Adjusting of the credit text to our internal requirements and/or preparation of a draft of: a credit, amendment to the credit, transfer of credit, transfer of amendment to the credit <i>The commission is charged on the day when the template was adjusted and/or draft was made.</i>	PLN 300

XIV. 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 <i>Applicable also to VAT accounts.</i>	PLN 300
2. Fee for processing applications submitted in a way different than through applications available in the System <i>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 30 will be charged by ING Bank for the second and each consecutive entity.</i>	PLN 300
3. Fee for preparing: <i>Fees in sub-items 1) cover potential dispatch of a fax/ SWIFT message at Client's request.</i>	
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: <i>The fees apply to electronic or paper form.</i>	
a) up to 30 days	PLN 50 per A4 page
b) above 30 days	PLN 100 per A4 page
2) Preparation and submission on paper of an amendment to existing contracts <i>In case of amendments submitted on a single form made available by ING Bank, which refer to more than one entity, an additional fee of PLN 30 will be charged by ING Bank for the second and each consecutive entity.</i>	PLN 300 per document
3) preparing and implementing documentation and operational service due to organisational changes at the Client's	negotiable
4) on a document template other than the one of ING Bank	negotiable
4. Fee for providing an electronic copy of the document	PLN 300 per document
5. Issuing bank references with Client's financial standing:	
1) delivered through the System	PLN 100
2) delivered differently	min. PLN 200
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 300
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 <i>In the case of information transmitted abroad, an additional fee as per Table 1</i>	a negotiable fee min. PLN 70
2) providing the information needed by the Client's auditor:	
a) on a standard ING Bank form	PLN 300
b) when the scope of data exceeds the value presented on the standard ING Bank form	a negotiable fee min. PLN 600
c) additional fee for applications submitted in a way different than via the Confirmation platform or the System	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: <i>Charged from banks.</i>	
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 <i>The initiation of the service will be preceded by a separate communication.</i>	no fee
16. Bank fee for customer service in the Wholesale Banking Division (formerly Strategic Customers Division) <i>This fee is suspended until further notice. ING Bank will inform you 14 days in advance about the start date of charging.</i>	not more than PLN 1,800 per month
17. Fee for sending a reminder in Poland and abroad	PLN 20
18. Fee for sending Request for payment in paper form or in electronic banking system	PLN 20
19. Fee for a reminder call	PLN 10
20. Fee for storing a vehicle, being the credit facility collateral, seized by ING Bank	PLN 25 per each day of storage
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 <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 VIII Credit facilities, discount products in PLN and convertible currencies will apply.</i>	0.5% of the bill of exchange value, minimum PLN 180, on a quarterly basis

25. Fee collected for effecting attachments on accounts <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 for each attachment case.</i>	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

Other banking fees to Chapter II Bank accounts and deposit products

27. Freezing funds in the accounts and term deposit accounts of ING Bank Clients: <i>Note: The fee is not collected if the funds are frozen due to ongoing enforcement proceedings</i>	
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
28. Annual fee for maintaining the balance on bank accounts, including OKO accounts and term deposit accounts <i>The fee is collected until 20 January if the sum of balances on the last day of the previous year on bank accounts, including OKO accounts and term deposit accounts, is PLN 5 million 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.</i>	not more than 0.4% of the sum of balances as at the end of the calendar year
29. Monthly fee for maintaining the balance on bank accounts in PLN, including OKO accounts and term deposit accounts <i>The fee is collected on the amount of the total balances of bank accounts in excess of PLN 5 million as at the last day of the calendar month. The fee is charged until the 20th day of the following month. The fee will not be charged for December.</i>	not more than 0.02% of total balances at the end of the month

30. Monthly fee for maintaining the balance on the bank account in currencies, including OKO account and term deposit account: <i>Fee charged at the end of a calendar month if the average monthly account balance exceeds the threshold indicated in the table below. The fee rate reflects, in particular, the costs incurred by the Bank related to maintaining a position in individual currencies, liquidity management costs and costs of hedging a position in the case of foreign currencies.</i>		
Account currency	Threshold above which a fee is charged	Amount of the fee in relation to the average monthly balance
EUR	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%
USD	USD 100,000	not more than 0.02%
GBP	GBP 100,000	not more than 0.02%
CHF	CHF 100,000	not more than 0.1%
CZK	CZK 3 million	not more than 0.14% if the average monthly account balance was between CZK 3 million and CZK 26 million not more than 0.85% if the average monthly balance of the account was more than CZK 26 million
DKK	DKK 800,000	not more than 0.07%
HUF	HUF 40 million	not more than 0.07%
SEK	SEK 1 million	not more than 0.07%
BGN	BGN 250,000	not more than 0.05%
JPY	JPY 12 million	not more than 0.05%
NOK	NOK 1 million	not more than 0.05%
AUD	AUD 150,000	not more than 0.02%
CAD	CAD 150,000	not more than 0.02%
CNY	CNY 800,000	not more than 0.02%
RON	RON 500,000	not more than 0.02%
RUB	RUB 9 million	not more than 0.02%
ZAR	ZAR 2 million	not more than 0.02%
INR	INR 9 million	not more than 0.02%
TRY	TRY 800,000	not more than 0.02%

Other banking fees to the following Chapters:

- VII. Credit facilities in PLN and convertible currencies
- VIII. Credit product lines (Multi-Facility Agreement)

- X. Discount products in PLN and convertible currencies
- XI. Guarantees and re-guarantees in domestic and cross-border trade
- XII. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade
- XIII. Documentary credits in domestic and cross-border trade

31. 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
32. 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 <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>	PLN 300 per each consecutive instruction
33. 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
34. 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
35. Execution of loan repayment instruction not placed via the dedicated form in the System <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 300 per instruction
36. Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System <i>Applicable to Credit Facility Agreements for amount less than or equal to PLN 400.000.</i>	PLN 500
37. 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 <i>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.</i>	PLN 300
38. 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 <i>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.</i>	PLN 300

XV. Table no. 1 Distribution fees

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