

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 IA for Companies and local governments

Part IB for Companies and other entities

General provisions	3
Part IA for Companies and local governments	5
I. ING Direct Business offer	5
II. Bank accounts and deposit products	6
III. Electronic Banking Systems	7
IV. BLIK mobile platform	7
V. Non-cash services	7
VI. Issuing and handling payment cards	10
VII. POS terminals and imoje payment gateway	13
VIII. Cash services	14
IX. Credit facilities in PLN and convertible currencies	15
X. Credit product lines (Multi-Facility Agreement)	16
XI. Discount products in PLN and convertible currencies	16
XII. Guarantees and re-guarantees in domestic and cross-border trade	17
XIII. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade	18
XIV. L/Cs in domestic and cross-border trade	18
XV. Other banking fee and services	20
Part IB for companies and other entities	24
I. Bank accounts and deposit products	24
II. Electronic Banking Systems	25
III. BLIK mobile platform	25
IV. Non-cash services	26
V. Issuing and handling payment cards	28
VI. Cash services	31
VII. Credit products – Loan for Entrepreneurs, Line of Credit for Entrepreneurs and Equity Guarantee	32
VIII. Other banking fees	32
IX. Table 1. Distribution charges	33

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:
 - 1) from a PLN account – the PLN equivalent of a foreign currency 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,
 - 2) from a foreign currency account – fees and commissions are charged from the foreign currency 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 (Multi-product Agreement):
 - 1) granted and utilised in PLN are charged in PLN or may be charged in other convertible currency under individual arrangements with the Client,
 - 2) 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 Table of Fees and Commissions consists of two parts:
 - 1) Table of Fees and Commissions Part IA: for Companies and local governments
 - 2) Table of Fees and Commission Part IB: for Companies and other entities
 - 3) Table of Fees and Commissions 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 clients who are affected by amendments to this Table of Fees and Commissions

Rules for Part IB:

1. This part IB of the Table of Fees and Commissions determines the amount of fees and commissions charged by ING Bank Śląski S.A. for activities related to making available products and services dedicated to the company and other entities. The term "Bank" as used in the Table of Fees and Commissions shall be understood as ING Bank Śląski S.A.
2. The products and services offered by the bank indicated in Part IB of the Table of Fees and Commissions are designated by their respective trade names. The Bank may change its trade name, including as a result of a change in the client segment in accordance with the segmentation principle adopted by the Bank. A change of trade name during the term of the agreement under which the bank offers a product or service shall not constitute an amendment to that agreement.
3. The Bank's organisational units charge fees and commissions for services rendered in accordance with the rules and in the amounts specified in this Table of Fees and Commissions
4. Fees and commissions are charged irrespective of other fees stipulated by law, e.g.: protest costs, stamp duty.
5. Fees and commissions are charged in PLN. Amounts of fees and commissions charged shall be rounded up to the nearest grosz, according to generally applicable rules.
6. The Bank does not charge monthly fees for the maintenance of bank accounts and use of debit cards in the case of lack of turnover on the account for at least 6 months and the maintenance of a debit balance.
7. For the purpose of calculating the PLN equivalent of a fee/commission expressed in a foreign currency, the following rules apply:
 - 1) in the case of collecting or paying commission from an account maintained in PLN – the average NBP exchange rate applicable on the date of the operation, published in the first Foreign Exchange Rate Table of ING Bank Śląski on a given day shall be applied,
 - 2) in the case of collecting or paying commission from an account maintained in a foreign currency – the average NBP exchange rate applicable on the date of the operation, published in the first Foreign Exchange Rate Table of ING Bank Śląski on a given day shall be applied,
 - 3) in the case of instructions / orders containing omissions or errors, the consequences of delays and exchange rate changes shall be borne by the Client.
8. Fees and commissions are calculated and charged: in the billing cycle established by the Bank, i.e.: for banking activities performed in the period from the first to the last day of each month, the account will be debited on the last day of the given month, unless other rules for

charging are indicated directly next to the title of the fee or commission, or in accordance with the agreement concluded, or after the performance of the service or on the day of the instruction.

9. Activity condition – understood as the Account Holder’s execution in a given calendar month on the Business Direct Account (Konto Direct dla Firmy), Direct Account (Konto Direct), Profit (Zysk), PROFIT+ (ZYSK+) at least one transfer to the Social Insurance Institution (ZUS) or the Tax Office (US) or understood as the sum of receipts of funds on the Business Direct Account (Konto Direct dla Firmy), Direct Account (Konto Direct), Profit (Zysk), PROFIT+ (ZYSK+) in the amount of at least PLN 2,000 in a given calendar month, made by external transfer (from another bank), internal transfer (with the exception of transfers between the company’s own accounts), own cash deposit or cash deposit made by a third party.
10. Fee for the Business Direct Account (Konto Direct dla Firmy), Direct Account (Konto Direct), Profit (Zysk), PROFIT+ (ZYSK+) and for execution of the following transfers submitted through the internet banking system:
 - 1) domestic transfer in PLN (except Express ELIXIR and SORBNET),
 - 2) foreign currency transfer – a transfer in EUR to an account in another bank outside the country in the Single Euro Payments Area (SEPA),
 - 3) Basic fee for a transfer included in the TARGET transfer fee (foreign currency transfer in EUR) – European transfer (except for the fee for urgent mode (TODAY)),
 - 4) a SEPA transfer (foreign exchange transfer in EUR – European transfer).is not charged if the activity condition described in item 9 has been met in the previous month.
11. If the Activity Condition is not fulfilled, the aforementioned fees are charged.
12. In the case of closing a settlement account, the monthly fee for maintaining the settlement account and the monthly fee for the payment card for the account (debit card) shall be subject to pro-rata settlement for the relevant settlement cycle. In the case of closing only the payment card to the account (debit card), the monthly fee for the payment card to the account (debit card) is subject to proportional settlement for a given billing cycle. The rule of proportional calculation of the fee for the account does not apply to the Business Direct Account (Konto Direct dla Firmy).
13. Statement on Demand – a statement issued at the Client’s request at the service counter or sent to a postal address on the basis of an order placed by the Client at the Contact Centre. An extract on request can only be made as:
 - 1) a current statement – drawn up for the period from the last statement to the current day,
 - 2) historical – drawn up for any completed statement period.
14. A foreign currency transfer should be understood as a transfer expressed:
 - 1) in currencies specified in the Exchange Rate Table of ING Bank for non-cash transactions,
 - 2) in Polish zloty addressed to payment service providers that do not operate in the Republic of Poland.
15. A European transfer, including SEPA, should be understood as a transfer denominated in EUR and directed to a bank account held in another bank within the country or in another bank outside the country in the area of the Single Euro Payments Area and SEPA Area, submitted via the Internet banking system, which meets the following conditions:
 - 1) the bank account number of the payee given in IBAN format,
 - 2) the correct BIC code of the payee’s bank,
 - 3) no intermediary bank indicated,
 - 4) marked with the SHA cost option,
 - 5) the standard execution mode indicated in the payment order.
16. An urgent European transfer (TARGET) shall mean a European transfer with the urgent execution mode indicated in the payment order
17. A foreign currency transfer order (in a foreign currency and in PLN addressed to a bank outside Poland) a foreign currency transfer executed in a non-automatic manner should be understood as a transfer in which
 - 1) the payee’s bank account number is not in IBAN format (applies to countries for which the bank account number is in IBAN format, or
 - 2) the BIC code of the payee’s bank is incorrect, or
 - 3) indicated an intermediary bank without a valid BIC.

Part IA for Companies and local governments

I. ING Direct Business offer

Fees and commissions for other services are charged 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 (available only with the ING Business mobile application)	PLN 29.00
<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 electronic banking system	
- using and authorisation by ING Business mobile application	
- issuance and renewal of MasterCard Corporate payment cards issued to a bank account in PLN (each card is covered by free insurance package)	
- BLIK service (pursuant to Chapter IV)	
* 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 / 7.00
<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 29.00
4. Internal transfer:	
a) to own accounts kept at ING Bank	no fee
5. Domestic transfer:	
a) to another entity (also to accounts at ING Bank) <i>Also applicable to transfers carried out under the split payment mechanism.</i>	PLN 1.20
b) to the Social Insurance Institution (ZUS) or the Tax Offices (US) for contributions to accounts kept at the National Bank of Poland using the ELIXIR system	no fee
6. Foreign currency transfer: <i>In case of other foreign currency transfers, the fees indicated in Chapter IV shall apply.</i>	
a) European transfer/outgoing SEPA submitted electronically, including via another provider of a payment transaction initiation service, to an external account	PLN 1.20
b) other outgoing foreign currency transfers placed electronically, including transfers from another provider of a payment transaction initiation service, to an ING Bank account <i>Also applicable to transfers from another payment transaction initiation provider to an account at ING Bank (nor applicable to transfers between accounts of the same Client at ING Bank).</i>	PLN 1.20
7. Transfer submitted 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>	
a) first transfer in the month	no fee
b) each next transfer in the month	PLN 19.00
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):	
a) one-off fee for implementing Electronic Withdrawal System (EWS)	no fee
b) monthly fee for using Electronic Withdrawal System (EWS)	no fee
10. Visa Corporate Credit card:	
a) card issuance fee	no fee
b) fee for using the card (annual fee)	PLN 50.00
c) commission on non-cash transactions	no fee
d) commission on cash withdrawals	3% of the transaction amount, min. PLN 4.00
e) fee for using the card insurance package	no fee
f) fee for changing the billing cycle	PLN 30.00
g) fee for changing the length of interest-free period	PLN 50.00
h) fee for changing debt repayment mode	PLN 20.00
i) fee for changing the amount of the debt repayment	PLN 20.00

j) 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>	
a) 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
b) 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 1,000.00
2. Maintaining a bank account (monthly fee):	
a) bank account in PLN or in convertible currencies	PLN 90.00
b) VAT account	no fee
3. e-Escrow Account:	
a) opening an e-Escrow Account	PLN 100.00
b) maintaining an e-Escrow Account (monthly fee)	PLN 25.00
c) commission on incoming transfers to an e-Escrow Account <i>The commission is charged at the end of a calendar month in which the e-Escrow Account was credited at least once,</i>	0.1% of the total amount credited in the given month
d) processing an instruction to transfer funds from an e-Escrow Account	PLN 5.00
4. Restricted accounts, escrow accounts and housing escrow accounts:	
a) fee for the preparation by the Bank of a draft escrow or reserved account agreement in case the agreement is not signed	negotiable
b) one-off fee for processing an application for opening a housing escrow account in case the housing escrow account agreement is not signed	PLN 2,000.00
c) other fees related to restricted, escrow and housing escrow accounts	negotiable
5. Maintenance of a bank account in PLN and/or in convertible currencies offered by us to non-residents on the basis of an International Account and Product Agreement – International Payment Account (monthly fee for each account)	PLN 400.00

Deposit products

7. Maintenance of an automatic overnight deposit account (monthly fee):	
a) in case of daily instructions	PLN 250.00
b) in case of weekend instructions	PLN 50.00
8. Fees for auxiliary account – OKO Business (Business Open Savings Account): <i>Transfer submitted electronically, including via another provider of a payment transaction initiation service from the auxiliary OKO Business Account. Additional fees apply to ExpressELIXIR, SORBNET and foreign exchange transfers as specified in Chapter "Non-Cash Transactions".</i>	
a) first transfer in the month	no fee
b) each next transfer in the month	PLN 19.00

Statements

9. Statements:	
a) electronic statements	no fee
b) paper statements, sent by regular mail or fax	PLN 12.00
c) JPK statements	PLN 500.00

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 140.00
2. Additional fees:	
a) fee for issuing an eToken:	PLN 300.00
b) drafting and sending information: <i>including FX Alerts</i>	
1) text message	PLN 0.25 per text message
2) e-mail	PLN 0.25 per e-mail
c) unblocking the user	
1) independently through a website	no fee
2) with the ING Business Centre support	PLN 50.00
d) electronic banking – service at the Client's request and service visit at the Client's request	
1) up to 2 hours	PLN 300.00
2) for each subsequent hour	PLN 150.00
e) WebService <i>Used for exchanging data with Client's systems and Aleo.</i>	negotiable

IV. 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 CDMs of ING Bank and Planet Cash in Poland	0.3%
6. Cash withdrawal transaction	
a) ATMs of ING Bank and Planet Cash in Poland	no fee
b) at other ATMs in the country (other than those mentioned in point a)	PLN 9.00

We will inform you of the date of implementation of the service by a separate communication.

V. Non-cash services

1. Internal transfer to accounts at ING Bank:	
a) submitted electronically in PLN or in foreign currencies:	
1) to own accounts	no fee
2) to another Client's account	PLN 2.70
b) paper-based in PLN and EUR <i>Applicable to transfers to own accounts and another client's accounts.</i>	PLN 30.00
c) paper-based in foreign currencies <i>Applicable to transfers to own accounts and another client's accounts.</i>	PLN 200.00
2. Domestic transfer:	
a) outgoing transfer submitted in electronic form, including via another provider of a payment transaction initiation	

service:		
1) to another entity <i>Also applicable to transfers carried out under the split payment mechanism.</i>		PLN 2.70
2) to the Social Insurance Institution (ZUS) and Tax Offices (US) for contributions to accounts kept at the National Bank of Poland		no fee
b) paper-based outgoing transfer <i>Also applicable to transfers carried out under the split payment mechanism.</i>		PLN 30.00
c) outgoing transfer submitted electronically, including via another provider of a payment transaction initiation service to an account in another bank -- ExpressELIXIR transfer <i>Also applicable to transfers carried out under the split payment mechanism.</i>		PLN 10.00
d) rerecognition of funds from a VAT account to a bank account under the decision received from the Tax Office (US)		no fee
e) additional fees for transfer orders made through SORBNET system <i>Additional fee to the fees specified in item 1 and 2.</i>		
1) for amounts equal to or higher than PLN 1 million for orders submitted by the cut-off time		PLN 15.00
2) for amounts equal to or higher than PLN 1 million submitted after the cut-off time		PLN 25.00
3) for amounts below PLN 1 million submitted by the cut-off time		PLN 40.00
4) for amounts below PLN 1 million submitted after the cut-off time		PLN 60.00
3. Foreign currency transfer:		
a) European transfer/SEPA:		
1) outgoing transfer:		
<input type="checkbox"/> submitted in electronic form, including via another provider of a payment transaction initiation service		PLN 2.70
<input type="checkbox"/> paper-based		PLN 30.00
2) additional fees for an urgent transfer instruction submitted electronically and on paper:		
<input type="checkbox"/> for amounts in excess of or equal to EUR 250,000		PLN 15.00
<input type="checkbox"/> for amounts lower than EUR 250,000		PLN 40.00
b) other foreign currency transfers:		
1) outgoing foreign currency transfers:		
<input type="checkbox"/> outgoing foreign currency transfer submitted in an electronic form, including those submitted via another payment transaction initiation service provider, to an account at ING Bank (does not apply to transfers between accounts of the same Client at ING Bank)		PLN 2.70
<input type="checkbox"/> submitted electronically, including via another provider of a payment transaction initiation service, to an external account (including PLN cross-border transfers)		PLN 50.00
<input type="checkbox"/> paper-based		PLN 200.00
2) incoming foreign currency transfer		no fee
3) additional fees to the foreign currency transfer fees:		
<input type="checkbox"/> additional fee for urgent transfer		PLN 70.00
<input type="checkbox"/> transfers not settled in the Straight-Through-Process (STP)		PLN 50.00
<input type="checkbox"/> transfer processing confirmation requested in the electronic banking system being a SWIFT Message copy		PLN 20.00
<input type="checkbox"/> delayed crediting of an ING Bank account with the processed incoming foreign currency transfer by a foreign bank		Overnight money market rate relevant for the transfer currency + 2% of the transfer amount
4. Clients' standing orders:		
a) placing a standing order, including via another provider of a payment transaction initiation service		PLN 4.00
b) notification of failure to process a standing order due to insufficient funds in the account		PLN 5.00
c) processing of a standing order		In accordance with the fees under point 1 Internal

	transfers, from point 2 Domestic transfers or point 3 foreign currency transfers
5. Direct debit:	
a) fees charged from the Payee:	
1) monthly fee for using the service	PLN 100.00
2) fee for each effected or rejected instruction <i>Applicable also to transactions effected in split payment mechanism.</i>	PLN 1.50
3) fee for delivery of the consent as part of the Consent Form Distribution Service	PLN 5.00
b) fees charged from the Payer:	
1) fee for informing the Payer about the failure to process the direct debit	PLN 5.00
6. Use of the Mass Payment Identification System (SIMP)	PLN 200.00
7. Transferring the bank account closing balance to the indicated account held with another bank:	
a) PLN domestic transfer	PLN 20.00
b) Foreign currency transfer	PLN 200.00
8. SWIFT Services (MT101, MT9XX):	
a) MT101 service:	
1) fee for providing the MT101 service:	
<input type="checkbox"/> standard fee <i>Fee charged for each account.</i>	PLN 1,000.00
<input type="checkbox"/> fee charged when a new agreement must be concluded with the bank	PLN 20,000.00
<input type="checkbox"/> fee charged when a new agreement must be concluded with another bank branch	PLN 10,000.00
2) monthly fee for using the service <i>Fee charged for each account.</i>	PLN 250.00
b) outgoing transfers in the form of the MT101 message	
1) domestic transfers	
<input type="checkbox"/> 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 Client at ING Bank) <i>Also applicable to transfers carried out under the split payment mechanism.</i>	PLN 5.00
<input type="checkbox"/> domestic transfer to an external account submitted in the form of MT101 message <i>Also applicable to transfers carried out under the split payment mechanism.</i>	PLN 5.00
<input type="checkbox"/> additional fee for a transfer instruction executed using the SORBNET system	PLN 15.00
2) Foreign currency transfers:	
<input type="checkbox"/> European transfer to an account at ING Bank (does not apply between transfers between accounts of the same Client at ING Bank)	PLN 5.00
<input type="checkbox"/> European transfer to an account at another bank	PLN 5.00
<input type="checkbox"/> additional fee for an instruction to make an urgent European transfer	PLN 15.00
<input type="checkbox"/> other foreign currency transfers to an account at ING Bank (does not apply to transfers between accounts of the same Client at ING Bank)	PLN 5.00
<input type="checkbox"/> other foreign currency transfers to an account with another bank	PLN 60.00
<input type="checkbox"/> additional fee for an urgent foreign currency transfer,	PLN 70.00
c) sending the MT101 message (SMART service)	
1) sending a single MT101 message through ING Bank's electronic banking system containing an order to transfer funds from a foreign bank account	PLN 5.00
2) cancelling a sent MT101 message, no later than the end of the business day preceding the agreed debit date	PLN 50.00
d) presenting SWIFT statements received from other banks in the System (monthly fee, a fee per each account):	
1) MT950/940/942	PLN 200.00

2) MT941	PLN 100.00
e) 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 2,000.00
f) sending account statements/reports through SWIFT (MT9XX) (monthly fee, per account) <i>Separately for each message type (MT9XX) from which statements / reports are generated and for each BIC address to which they are sent.</i>	PLN 240.00
g) order to send bank correspondence, at the client's request, via SWIFT	PLN 100.00
10. Additional fees applicable to domestic and foreign currency transfers:	
a) 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 Client. Verification or correction of an executed order in relation to objections raised by the Client: <i>Fee is charged when the bank is not at fault.</i>	
1) in PLN domestic transfer: <i>Applicable also to transactions effected in split payment mechanism.</i>	
<input type="checkbox"/> for transactions processed within the last 13 months	PLN 20.00
<input type="checkbox"/> for transactions processed earlier than 13 months ago	PLN 60.00
2) in foreign currency transfer:	
<input type="checkbox"/> for transactions processed within the last 13 months	PLN 160.00 /EUR 40.00
<input type="checkbox"/> for transactions processed earlier than 13 months ago	PLN 400.00/EUR 100.00
b) 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 400.00/ EUR 100.00 + debit interest
c) cancellation of a domestic transfer executed with the use of the Elixir system <i>excluding transfers in the mechanism of divided payment and transfers to the Social Insurance Institution' (ZUS), the Tax Office (US) or the Agricultural Social Insurance Fund (KRUS). The fee will be charged from the moment the functionality is available in the ING Business system. We will inform you of the date of availability in a separate communication.</i>	PLN 5.00

VI. Issuing and handling payment cards

Payment cards for the account (debit cards)

Additional foreign currency accounts may be pinned

1. Mastercard Corporate	
a) issuance/renewal:	
1) of a card to PLN account	no fee
2) of a card to EUR account	PLN 10.00
b) monthly fee for a card:	
1) to a PLN account <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>	PLN 0 / 7.00
2) to a EUR account	PLN 7.00
c) commission on non-cash transactions	no fee
d) commission on cash withdrawals:	
1) card to PLN account:	
<input type="checkbox"/> at ATMs of ING Bank and Planet Cash	no fee
<input type="checkbox"/> as part of the Cash Back service	no fee
<input type="checkbox"/> other PLN withdrawals/other EUR withdrawals in SEPA countries	PLN 9.00
<input type="checkbox"/> other withdrawals in currency other than PLN	5% of the transaction amount
2) card to EUR account:	

□ at 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 <i>The commission is charged from the withdrawal account.</i>	5% of the transaction amount
e) ING Bank and Planet Cash CDM deposits in PLN to the card account	0.3%
f) card insurance package	no fee
g) 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:

a) card issuance fee	no fee
b) annual fee for using the debit card:	
1) for VISA Business Charge card	PLN 150.00
2) for Mastercard Business Gold Charge card	PLN 250.00
c) annual fee for Mastercard Business Gold Charge Card Supplementary Card	PLN 100.00
d) commission on non-cash transactions	1.5% of the transaction amount
e) commission on cash withdrawals:	
1) for VISA Business Charge card	3% of the transaction amount, min. PLN 4.00
2) for Mastercard Business Gold Charge card	3% of the transaction amount, min. PLN 7.00
f) fee for using the card insurance package	no fee
g) fee for changing the billing cycle	PLN 30.00
h) fee for account overdraft following transaction settlement <i>The fee is charged regardless of penal interest accrued.</i>	PLN 20.00
i) fee for each registered use of an additional card to Mastercard Business Gold Charge card	PLN 150.00

Credit cards

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

a) card issuance fee	no fee
b) fee for using the card:	
1) annual fee for Visa Corporate Charge or Mastercard Corporate Charge	PLN 150.00
2) monthly fee for Mastercard Corporate Credit <i>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 / 20.00
c) commission on non-cash transactions:	
1) for Visa Corporate Charge or Mastercard Corporate Charge	1.5% of the transaction amount
2) for Mastercard Corporate Credit	no fee
d) commission on cash withdrawals:	
1) for Visa Corporate Charge or Mastercard Corporate Charge	3% of the transaction amount,

	min. PLN 4.00
2) for Mastercard Corporate Credit	5% of the transaction amount, min. PLN 10.00
e) fee for using the card insurance package	no fee
f) fee for changing the billing cycle	PLN 30.00
g) fee for changing the length of interest-free period	PLN 50.00
h) fee for changing debt repayment mode	PLN 20.00

Company prepaid cards / individual payment identification cards

4. Maestro card / Mastercard Corporate / Mastercard Business:

a) fee for issuing a new or renewed card	PLN 20.00
b) fee for implementing the customised image card for Mastercard prepaid cards	PLN 2500.00
c) fee for the transfer of funds from the card account during the card validity period and after expiry of the card validity period to a PLN/EUR bank account held for the client at ING Bank and to a PLN/EUR card account	no fee
d) commission on non-cash transactions	no fee
e) commission on cash withdrawals:	
1) at ATMs of ING Bank and Planet Cash	no fee
2) as part of the Cash Back service	no fee
3) other PLN withdrawals/other EUR withdrawals in SEPA countries	PLN 9.00
4) other withdrawals in currency other than PLN	5% of the transaction amount
f) ING Bank and Planet Cash CDM deposits in PLN to the card account	0.3%
g) fee for using the insurance package for the Card (monthly fee)	PLN 0.32
h) fee for changing the amount of a daily payment transaction limit	no fee

Individual prepaid cards purchased by the client for a natural person

5. Mastercard Corporate:

a) fee for issuing a new or renewed card	PLN 20.00
b) fee for implementing the customised image card for Mastercard prepaid cards	PLN 2,500.00
<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:

Additional fee charged when the card is issued.

a) in Poland	PLN 50.00
b) abroad	PLN 135.00
7. Fee for card stop-listing	no fee
8. Statement of payment transactions for the debit card and credit card:	
a) available in the electronic banking system	no fee
b) issued by the Relationship Manager at Client's request	PLN 50.00
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	no fee
<i>Applicable to cards issued to an account offering an option of balance and prepaid cards preview</i>	

VII. 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 40.00 + PLN 0.00	PLN 40.00 + PLN 10.00	PLN 40.00 + PLN 20.00
a) service package charges (per incident):			
b) additional fee for POS terminal installation with training provided by a technician – 1 day	PLN 90.00	PLN 50.00	no fee
1) fee for maintenance service rendered by a technician:			
<input type="checkbox"/> within 1 business day	PLN 100.00	No fee	Not applicable
<input type="checkbox"/> within 6 hours of notification	PLN 200.00	PLN 150.00	No fee
2) fee for device dismantling by a technician	PLN 50.00	no fee	no fee
<i>* These are net prices</i>			
2. Fee for eTerminal application from ING <i>Net price and VAT at the basic rate for the provision and use of the payment application x number of the Merchant's own devices to which the payment application was downloaded and for the launch of the service for the handling and settlement of transactions made with payment cards and instruments.</i>			PLN 142.00 one-off
<hr/>			
3. Fee for acceptance of payment made using:			
a) VISA, Mastercard payment cards			
1) consumer debit cards issued in Poland			0.59% + PLN 0.10
consumer credit cards issued in Poland			
corporate cards issued in Poland			
consumer cards issued in EU			
2) BLIK contactless payments/Mastercard			
3) consumer cards issued outside EU			1.59% + PLN 0.10
corporate cards issued outside Poland			
b) BLIK system:			
1) standard BLIK payment			0.22%
4. Preauthorisation payment transaction			no fee
5. Fee for a docking station with a charging feature <i>Net price computed on a monthly basis.</i>			
a) fee for the charging dock			PLN 5.00
b) fee for a docking station with charging and network connection (Verifone VX 675)			PLN 10.00
6. Fee for the business replacement of a payment terminal (electronic device) by a technician – 1 day <i>Net price charged per event.</i>			PLN 190.00
7. Fee for additional training on operating the acceptance of payments on a payment terminal (on an electronic device) by a technician – 2 days <i>Net price charged per event.</i>			PLN 120.00
8. Compensation fee for early agreement termination <i>Gross price charged per electronic device x number of months remaining until expiry of the agreement.</i>			PLN 40.00 for each month until expiry of the contract
9. Charge for the return of a payment terminal (electronic device) Applicable when the Merchant returns at least one electronic device and the Agreement remains active, i.e. the Merchant has at least one electronic device <i>Gross compensation fee (documented on the Account) according to the basic rate per month x number of months remaining until the expiry of the agreement x number of electronic devices</i>			PLN 40.00 one-off
10. Fee for a payment terminal not returned within 14 days of the termination of the Agreement <i>Gross price per device x number of devices (documented on the Bill)</i>			PLN 1499.00 one-off

iMoje payment gateway*

1. Transactions made with payment cards in PLN	1.4% of the transaction amount
2. Payment by instant transfer	1.4% of the transaction amount
3. BLIK payment (excluding system fee)	1.4% of the transaction amount
4. Payment iMoje pay later	1.4% of the transaction amount
5. Payment made with another payment instrument	1.4% of the transaction amount
6. System fee for BLIK payments	0.19% of the transaction amount
7. Registration fee	no fee
8. Refund fee	no fee

* Fees apply from 1 June 2022

VIII. Cash services

1. Open counter deposits:	
a) PLN and foreign currency deposits to ING Bank accounts <i>Up to 500 coins on any given calendar day.</i>	1.0% and PLN 50.00
b) 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 at ING Bank	0.3%
3. PLN and foreign currency counter deposits – open ones made by third parties to the accounts held at ING Bank	1.0% and PLN 50.00
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 50.00
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 300.00
8. Cash withdrawals via Electronic Withdrawal System (EWS):	
a) PLN withdrawals:	
1) at ATMs of ING Bank and Planet Cash	0.1%
2) over the counter at branch	1% and PLN 50.00
b) Foreign currency withdrawals	1% and PLN 50.00
c) one-off fee for implementing Electronic Withdrawal System (EWS)	PLN 200.00
d) monthly fee for using Electronic Withdrawal System (EWS)	PLN 100.00
9. Purchase of foreign coins for business trips (in EUR, USD, GBP)	PLN 10.00
10. One-off fee for providing a key/card to the night vault <i>The net price for one item will be increased by VAT at the basic rate.</i>	PLN 50.00 for each key/card issued
11. Security envelopes for sealed cash deposits <i>Minimum order 50 pieces and multiples of 50 pieces The net price for one item will be increased by VAT at the basic rate.</i>	

a) security envelope B5 transparent	PLN 0.53
b) security envelope B4 transparent	PLN 0.65
c) security envelope B5 white	PLN 0.57
d) security envelope B4 white	PLN 0.89
e) security envelope BX 9.5 transparent	PLN 1.10
f) security envelope BX 15 transparent	PLN 1.50
g) security envelope BX double	PLN 1.71

IX. 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>	
a) paper-based	0.4% min. PLN 500.00
b) submitted via ING Direct Business Credit and the System	no fee
<i>Applicable to credit facilities for which the application was filed with the required enclosures.</i>	
2. Commission for granting credit facility:	
<i>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>	
a) paper-based	1.8% per annum min. PLN 2,000.00
b) applied for via ING Direct Business Credit and the System	1.2% per annum min. PLN 2,000.00
<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>	
3. Commission on the unutilised credit facility/credit facility tranche (commitment fee)	0.2% monthly
<i>Calculated daily and charged once a month on the interest payment date.</i>	
4. Commission on credit facility prepayment	2%
<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>	
5. Commission on credit facility prepayment for facilities with fixed interest rate	3%
<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>	
6. Commission on the utilised credit facility amount as at the end of each calendar year	0.22%
<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 is applicable 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>	
7. Commission on the credit facility amount as at the end of each calendar year	0.22%
<i>The commission is calculated at the end of each calendar year:</i>	
<i>- for revolving line facilities (on the amount of the granted credit facility/limit),</i>	
<i>- for non-revolving facilities (on the outstanding facility amount).</i>	
<i>The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date.</i>	
8. Commission on handling restructured credit facility (a monthly fee)	0.2% monthly
<i>The commission is calculated based on the restructured amount.</i>	
9. Other fees and commissions:	
a) commission on amending the credit facility agreement:	
1) commission on changing the credit facility amount	0.2% min. PLN 200.00
<i>The commission is calculated based on the credit facility amount or the amount of the change made.</i>	
2) commission on other changes	min. PLN 200.00
3) commission on changing the repayment schedule of the fixed interest rate credit facility	3%
<i>The commission is charged on the change date based on the amount of the granted/ disbursed credit facility.</i>	
b) commission on issuing commitment letter	0.6%
<i>The commission is calculated based on the committed amount. The commission is charged no later than at the commitment letter issuance date.</i>	

c) commission on amending the commitment letter <i>The commission is calculated based on the committed amount.</i>	up to 0.6%
d) fee for issuing credit facility repayment certificate:	PLN 50.00

X. Credit product lines (Multi-Facility Agreement)

1. Commission for processing a Credit Limit application: <i>The commission is based on the requested limit amount</i>	
a) paper-based	0.4% min. PLN 500.00
b) 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 for granting the product line/Limit Credit facility <i>The commission is calculated once a year on the granted limit amount.</i>	
a) paper-based	1.8% per annum min. PLN 2,000.00
b) applied for via ING Direct Business Credit and the System	1.2% per annum min. PLN 2,000.00
3. Commission on unutilised Credit Limit amount (commitment fee) <i>The commission is calculated on the limit 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 limit); charged in arrears, on the first business day of the calendar month following the month in which the commission is calculated. The commission is applicable to the agreements concluded before 01 April 2011.</i>	0.2% monthly
4. Commission on the unutilised Credit Limit amount (commitment fee) calculated daily <i>The commission is applicable to the agreements concluded before 01 April 2011. The commission is calculated daily and charged once a month at the interest payment date. The commission is based on the limit amount made available to the Client and still unutilised.</i>	0.2% monthly
5. Commission on changes to the Multi-product Agreement:	
a) commission on changing the limit amount <i>The commission is calculated based on the limit amount or the amount of the change made.</i>	0.2% min. PLN 200.00
b) commission on other changes	min. PLN 200.00
6. Commission on the utilised amount of the Credit Limit at the end of each calendar year <i>The commission is calculated and charged separately on all products made available within the limit. The commission is applicable to agreements concluded before 24 January 2011. As of 24 January 2011, the commission on the utilised limit amount as at the end of each calendar year is replaced with the commission on the limit amount as at the end of each calendar year.</i>	Fee charged in accordance with Chapter VIII, Chapter XI, Chapter XIII
7. 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> - 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 will be charged on 15 January of the subsequent calendar year, however, at the repayment date at the latest. This commission is valid for agreements concluded or annexed as of 24.01.2011.</i>	0.22%
8. Fee for issuing an agreement expiry certificate:	PLN 50.00

XI. Discount products in PLN and convertible currencies

1. Commission for granting the product line/Limit Credit facility <i>The commission is calculated each time in advance on each new Availability Period limit amount.</i>	1.8% per annum min. PLN 2000.00
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% min. PLN 25.00 per purchased debt
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 will be charged on 15 January of the subsequent calendar year, however, at the repayment date at the latest.</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</i>	0.2% monthly

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 calculated. Not applicable to Supplier Financing.

5.	Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty	PLN 20.00
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 70.00
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 2.00 p.m. 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 150.00
8.	Commission on each bill of exchange purchase as part of the granted limit referred to in item 1	PLN 150.00
9.	Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client	PLN 50.00

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

Own guarantees (Nostro)

1.	Issue of a Guarantee / Guarantee Commitment Letter:	
	a) in a form of e-guarantee <i>The commission is charged 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% per month in advance on the current guarantee amount, not less than PLN 100.00
	b) in the form other than e-guarantee	0.2 % per month in advance on the current amount, not less than PLN 100.00
	c) + a fixed fee for a form is charged in each case upon the issue <i>The commission is charged 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>	+ PLN 300.00
2.	Instruction verification in express mode <i>The 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 client shall be informed forthwith. The service is available for transactions executed under the product line.</i>	PLN 300.00
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 300.00
4.	Placement of a paper instruction to issue or amend a guarantee	PLN 300.00
5.	Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the credit product line	0.2%, min. PLN 400.00
6.	Change of the conditions of a guarantee /commitment letter:	
	a) increasing the amount (commission is based on the increase amount)	Fee from point 1.1 or 1.2
	b) 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
	c) Other changes	PLN 150.00/
	d) + a fixed fee charged in each case, whenever a change is issued in a form other than e-guarantee	+ PLN 150.00
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 commission is charged on 15 January of the following calendar year but in no case later than on the guarantee expiry date. This commission is not charged on guarantees issued under the credit product line, which are charged a commission on the amount of the product line at the end of each calendar year (from Chapter VII point 5).</i>	0.22%
8.	Service of a Guarantee Related Claim	PLN 600.00

Loro guarantees

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

9. Guarantee handling:	
a) advising the beneficiary of a guarantee or amended guarantee	PLN 200.00
b) + a fixed fee charged when advising outside ING Business	+ PLN 100.00
c) advising the beneficiary of a guarantee or amended guarantee together with the content assessment	PLN 600.00
d) + a fixed fee charged when advising outside ING Business	+ PLN 100.00
e) forwarding a guarantee / guarantee amendment to another bank for handling	PLN 600.00
f) service of a guarantee related claim	PLN 600.00
g) handling assignments under guarantee	PLN 600.00
h) intermediation in providing communication related to other activities concerning guarantees than the ones specified in the two preceding items	PLN 200.00
10. Issuance of a guarantee against re-guarantee of another bank	negotiable

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

1. Advising collection of documents <i>The commission is charged for inward collection.</i>	PLN 100.00
2. Reviewing/accepting an instruction for collection of documents <i>The commission is charged for outward collection.</i>	PLN 200.00
3. Processing of documentary collection or collection of bill of exchange:	
a) 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). 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 200.00 max. PLN 500.00
1) 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.a).</i>	PLN 100.00
4. Changing collection instruction	PLN 100.00
5. Releasing trade or financial documents without payment	PLN 100.00
6. Return of uncollected documents into the account of the payee:	
a) inward collection	EUR 50.00 or equivalent in PLN or other convertible currency
b) outward collection	PLN 100.00
7. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100.00

XIV. L/Cs in domestic and cross-border trade

Own L/Cs

1. Opening of: <i>The commission is charged once on the L/C opening data on the L/C amount increased by the tolerance percentage for each commenced 3-month period of L/C validity.</i>	
a) documentary	0.3% min. PLN 200.00
b) stand-by	0.6% min. PLN 300.00
2. Instruction verification in express mode <i>The 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 client shall be informed forthwith. The service is available for transactions executed under the product line.</i>	PLN 300.00
3. Placement of a paper application for opening or changing a L/C	PLN 300.00
4. Amendment to the L/C: <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>	
a) increasing the L/C amount <i>Based on the increase amount.</i>	Fee from point 1.1 or 1.2

b)	prolongation of the L/C expiry date <i>Based on the L/C 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
c)	making other amendments than the ones stated in sub-items: 1 and 2 above	PLN 100.00
5.	Commission for reviewing the L/C 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 500.00
6.	Adjusting of the L/C text to our internal requirements and/or preparation of a draft of: a L/C, changes to the L/C <i>The commission is charged on the day when the template was adjusted/ draft was made.</i>	PLN 300.00
7.	Preparation and dispatch of information other than amendment to L/C terms and conditions at Client's request	PLN 100.00
8.	Processing the L/C:	
a)	verification of the compliance of presented documents and/or payment processing <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 200.00
b)	fixed fee for the presentation issue to the applicant:	
1)	for the first presentation	PLN 100.00
2)	for each consecutive presentation under the same L/C	PLN 50.00
c)	fixed fee in case of the document return to the presenting/ intermediary bank	PLN 200.00
d)	payment deferral <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 L/C terms and conditions – from the date when the non-compliance notification was sent. The commission is charged at the payment processing date.</i>	0.1% min. PLN 200.00
e)	fee for presenting the documents not compliant with the L/C terms and conditions <i>The commission is charged from the beneficiary.</i>	EUR 75.00 (or equivalent in PLN or other convertible currency)
f)	cancelling or writing down the unutilised balance of the L/C <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100.00
9.	Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100.00
10.	Commission on ING Bank's commitment as at the end of each calendar year under the L/C <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 L/C expiry day. This commission is not charged on L/Cs opened under the L/C product line, on which a commission is charged on the amount of the product line at the end of each calendar year from Chapter VII point 5.</i>	0.22%

External L/Cs

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

11.	Advising the L/C/ amendments to the L/C to the beneficiary + a fixed fee charged when advising outside ING Business	PLN 200.00 + PLN 100.00
12.	Forwarding a L/C/ amendments to the L/C to another bank to be handled	PLN 600.00
13.	L/C confirmation:	
a)	adding L/C confirmation <i>The fee is calculated on the L/C 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 L/C or the payment deferral date).</i>	negotiable
b)	Increasing the L/C amount <i>Based on the increase amount.</i>	negotiable
c)	prolongation of the L/C 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>The 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 client shall be informed forthwith.</i>	PLN 300.00
15.	Processing the L/C:	

a) 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 200.00
b) instruction to transfer a payment under the L/C to the opening bank/ intermediary bank:	
1) for the first presentation	PLN 200.00
2) for each consecutive one under the same L/C	PLN 150.00
c) 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 200.00
d) additional service related to presentation of documents not compliant with the L/C terms and conditions <i>The commission is charged from the beneficiary when ING Bank verified the documents.</i>	PLN 100.00
e) assignment of proceeds under the L/C to the counterparty	PLN 500.00
f) transferring the drawing under the L/C to an external account	PLN 100.00
g) cancelling or writing down the unutilised balance of the L/C <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100.00
16. Fee for transferring the L/C/amendment to the L/C 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 500.00
a) additional fee for each other change	PLN 100.00
17. Preparation and dispatch of information to other banks at the Client's request	PLN 100.00
18. Initial examination of documents to be presented under the L/C:	
a) for a set of documents	PLN 200.00
b) for each one document	PLN 50.00
19. Adjusting of the L/C text to our internal requirements and/or preparation of a draft of: a L/C, amendment to the L/C, transfer of L/C, transfer of amendment to the L/C <i>The commission is charged on the day when the template was adjusted and/or draft was made.</i>	PLN 300.00

XV. 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 Client <i>Applicable also to VAT accounts.</i>	PLN 300.00
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 300.00
3. Fee for:	
a) generation of a certificate in ING Business about: balance, or account number, or turnover	No fee
b) preparation of information on: turnover, account balance, credit debts, enforcement seizures and other confirmations: <i>The fees apply to electronic or paper form.</i>	PLN 50.00
c) Issuing a bank opinion on the client's financial situation <i>Fee for preparing information on: turnover, account balance, credit limits granted and timeliness of payment of liabilities and enforcement seizures.</i> <i>Not applicable to information/certificates of creditworthiness.</i>	
1) provided through the System	PLN 100.00
2) delivered in another form	min. PLN 200.00
d) 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 300.00 per document
e) preparing and implementing documentation and operational service due to organisational changes at the Client's	negotiable

f) on a document template other than the one of ING Bank	negotiable
4. Fee for providing an electronic copy of the document	PLN 300.00 per document
5. Issuing a Client creditworthiness certificate	0.1% of the designated amount min. PLN 300.00
6. Confirming the authenticity of signatures of ING Bank Clients at the request of the client and third parties	PLN 5.00 per signature, min. PLN 20.00
7. List of proxies submitted by the Client, inclusive of the type of authorisation and scope of power of attorney	PLN 300.00
8. Business intelligence services concerning:	
a) foreign company	information agency rate + negotiated fee
b) foreign bank	information agency rate + negotiated fee
9. Rendering opinion at Client's request on:	
a) trade agreements	negotiable
b) cross-border and domestic trade transactions e.g. in the aspect of securing Client's interests	negotiable
c) others (inclusive of transaction structuring)	negotiable
10. Preparing, drafting and presenting information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and other laws:	
a) 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>	negotiable fee min. PLN 70.00
b) providing the information needed by the Client's auditor:	
1) on a standard ING Bank form	PLN 300.00
2) when the scope of data exceeds the value presented on the standard ING Bank form	negotiable fee min. PLN 600.00
3) additional fee for applications submitted in a way different than via the Confirmation platform or the System	PLN 300
11. 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:	
a) for one pledgee/pledger	PLN 300.00
b) for more than one pledgee/pledger	PLN 100.00
12. 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

13. Fee for confirming compatibility of keys: <i>Charged from banks.</i>	
a) for verifying the key	PLN 32.00
b) for sending return information	PLN 12.00
14. 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
15. Fee for sending a reminder in Poland and abroad	PLN 20.00
16. Fee for sending Request for payment in paper form or in electronic banking system	PLN 20.00
17. Fee for a reminder call	PLN 10.00
18. Fee for accepting Powers of Attorney to bank accounts for other entities	PLN 300.00
19. Accepting a stop-listing or stop-listing cancellation notification for ID documents, accounts	PLN 30.00
20. Protesting a bill of exchange	PLN 200.00 + protest costs

		(including notary fee)
21. Advising a bill of exchange		0.5% of the bill value, min. PLN 180.00, quarterly
	<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>	
22. Fee charged for effecting attachments on accounts		0.1% of the charged funds, min. PLN 150.00, max. PLN 400.00
	<i>Attention: The Bank shall additionally charge a fee for each transfer of enforced funds in accordance with the Table of Fees and Commissions, chapter V Non-cash services point 2.1.a The fee is charged after the attachment activities are completed by ING Bank. The rule is also applicable 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>	
23. 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

24. Blocking of funds in the accounts and term deposit accounts of ING Bank Clients:		
	<i>Note: The fee is not charged if the funds are blocked due to ongoing enforcement proceedings</i>	
a) for other bank, company or other institutions, e.g. the Tax Office, the Customs Office		0.1% and PLN 15,00, min. PLN 150,00
b) for ING Bank		no fee
25. Annual fee for maintaining the balance on bank accounts, including OKO accounts and term deposit accounts		not more than 0.4% of the total balance at the end of the calendar year
	<i>The fee is charged until 31 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>	
26. Monthly fee for maintaining the balance on bank accounts in PLN, including OKO accounts and term deposit accounts – As of 01.03.2022 fee accrual and fee charging suspended		not more than 0.02% of the total balance at the end of the month
	<i>The fee is charged 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 no later than the last calendar day of the following month. No fee will be charged for the month of December.</i>	

27. Monthly fee for maintaining the balance on the bank account in currencies, including OKO account and term deposit account:		
	<i>The fee is 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	100,000 EUR	not more than the sum: 1/12 of the European Central Bank's current absolute euro deposit rate and 0.02 %
USD	100,000 USD	not more than 0.02%
GBP	100,000 GBP	not more than 0.02%
CHF	100,000 CHF	not more than 0.1%
CZK	CZK 3 million	not more than 0.14%, if the average monthly account balance was between CZK 3 and 26 million not more than 0.85%, if the average monthly account balance was more than CZK 26 million
DKK	800,000 DKK	not more than 0.07%
HUF	HUF 40 million	not more than 0.07%
SEK	SEK 1 million	not more than 0.07%
BGN	250,000 BGN	not more than 0.05%
JPY	JPY 12 million	not more than 0.05%
NOK	NOK 1 million	not more than 0.05%
AUD	150,000 AUD	not more than 0.02%
CAD	150,000 CAD	not more than 0.02%
CNY	800,000 CNY	not more than 0.02%
RON	500,000 RON	not more than 0.02%
ZAR	ZAR 2 million	not more than 0.02%

INR	INR 9 million	not more than 0.02%
TRY	800,000 TRY	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. L/Cs in domestic and cross-border trade

28. 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 100.00
29. 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 300.00 for each subsequent instruction
30. 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
31. 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 200.00
32. Execution of loan repayment instruction not submitted 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 300.00 per instruction
33. Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System <i>Applicable to Loan Agreements up to PLN 400 000 (inclusive).</i>	PLN 500.00
34. Fee for transferring, otherwise than through the System – Conditions to be fulfilled module 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>The fee is 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 300.00
35. 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 is applicable as of 1 March 2019.</i>	PLN 300.00

Part IB for companies and other entities

I. Bank accounts and deposit products

Bank accounts

	Konto Direct dla Firmy (Business Direct Account) <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	Konto z Lwem (Lion Account) in foreign currencies
1. Maintenance of the first account – monthly fee ¹	free of charge ²	PLN 19
2. Maintenance of another account – monthly fee ¹	free of charge ²	PLN 19

1) Except for cash payments and cash withdrawals.

2) The account maintenance fee is PLN 0.00 in case of meeting the activity condition described in point 9 of the Chapter "Rules for Part IB" and from 1.12.2016 within the Notary (Rejent) offer. The account maintenance fee is PLN 19.00 if the client does not meet the activity condition. The rules for charging fees are described in point 10 of the Chapter "Rules for Part IB".

Deposit products

1. OKO account maintenance – monthly fee		no fee
2. Internal transfer to accounts at ING Bank including split payment split payment: <i>Foreign currency transfers are made only to accounts held with the Bank. Transfer order transactions under split payment – split payment shall be executed only from settlement accounts in PLN in PLN currency</i> <i>This fee is not applicable to transfers to deposit accounts.</i>		
a) first of the month		no fee
b) another in month		PLN 9.00
3. Domestic transfer including split payment split payment: <i>Except for any foreign currency transfers to an account with any other bank in Poland/abroad.</i>		
a) first of the month		PLN 9.00
b) another in month		PLN 9.00
4. Transfer to the Social Insurance Institution (ZUS) / the Tax Office (US) account submitted through the ING Business electronic banking system		PLN 9.00
5. In the case of an ExpressELIXIR, SORBNET transfer and for cancelling a transfer, the fees indicated in chapter Non-cash services shall apply		
6. For cash deposits and withdrawals, the fees indicated in the Cash Services section shall apply		
Term deposits		
1. Opening a deposit account		no fee
2. Maintenance of a savings account – monthly fee		no fee
3. Transfer from a deposit account		no fee

Statements

1. Statements:		
a) electronic statements		no fee
b) paper-based, sent		PLN 10.00
2. Confirmation (duplicate) of a transaction – fee per item		
a) electronic statements		no fee
b) paper-based, sent		PLN 10.00

II. Electronic Banking Systems

ING Business

1. Subscription fees (monthly fee) for using ING Business system (System)	no fee
2. Additional fees:	
a) fee for issuing an eToken:	PLN 300.00
b) drafting and sending information: <i>including FX alerts</i>	
1) text message	PLN 0.25 per text message
2) e-mail	PLN 0.25 per e-mail
3. Unblocking the user	
a) independently via the website	no fee
b) with the ING Business Centre support	PLN 50.00
4. Electronic banking – service at the Client's request and service visit at the Client's request	
a) up to 2 hours	PLN 300.00
b) for each subsequent hour	PLN 150.00

III. BLIK mobile platform

1. BLIK activation	
<i>The BLIK service is available to entities with single representation of the following accounts: Direct for Company, Konto Direct, PROFIT (ZYSK), PROFIT+ (ZYSK +). Services. BLIK Contactless, BLIK Transfer Request, BLIK Request Transfer are only available users of the Moje ING application.</i>	
a) BLIK Contactless service	no fee
b) other services	no fee
2. Monthly fee for BLIK	no fee
a) BLIK Contactless service	no fee
b) other services	no fee
3. Change of transaction limit for BLIK	
a) BLIK Contactless service	no fee
b) other services	no fee
4. Processing a non-cash transaction	
a) BLIK Contactless service	no fee
b) other services	no fee
5. Deposit on account at CDMs of the Bank and PlanetCash network in Poland	no fee
6. Cash withdrawal transaction	
a) ATMs of ING Bank and Planet Cash in Poland	no fee
b) at other ATMs in the country	free of charge*/PLN 2.50
<i>* The first withdrawal settled by the Bank in a calendar month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.</i>	
7. BLIK transfer request	no fee
8. BLIK request transfer	no fee

IV. Non-cash services

Transfer

	Konto Direct dla Firmy (Business Direct Account) <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	Konto z Lwem (Lion Account) in foreign currencies
1. Internal transfer (to the Bank's account) submitted:		
a) At the Branch <i>Also applicable to transfers carried out under the split payment mechanism.¹</i>	PLN 10.00 ^{2,3}	PLN 8.00 PLN ⁵ /not applicable ¹
b) Through the electronic banking system <i>Also applicable to transfers carried out under the split payment mechanism.¹</i>	no fee	free of charge/not applicable ¹
c) Through the electronic banking system – mobile device transfer <i>The "transfer to phone" service is available only to users of the Moje ING application</i>	no fee	not applicable
2. Domestic transfer (in PLN to any account with any other bank in the country) submitted:		
a) At the Branch <i>Also applicable to transfers carried out under the split payment mechanism.¹</i>	PLN 10.00	PLN 10.00/Not applicable ¹
b) At the Branch – Express ELIXIR transfer	PLN 11.00	not applicable
c) Through the electronic banking system <i>Also applicable to transfers carried out under the split payment mechanism.¹</i>	free of charge ⁴	PLN 1.20/Not applicable ¹
d) Through the electronic banking system – mobile device transfer <i>The "transfer to phone" service is available only to users of the Moje ING application</i>	no fee	not applicable
e) through the Internet banking system – Express ELIXIR transfer <i>Also applicable to transfers carried out under the split payment mechanism.¹</i>	no fee	not applicable ¹
3. National transfer (in PLN) to the Social Insurance Institution (ZUS)/the Tax Office (US) account, submitted:		
a) At the Branch	PLN 10.00	not applicable
b) Through the electronic banking system	no fee	not applicable
4. European/SEPA transfer submitted:		
a) At the Branch	no fee	PLN 10.00
b) Through the electronic banking system	free of charge ⁸	PLN 1.20
5. Complex foreign currency transfer submitted:		
a) At the Branch	PLN 50.00	PLN 50.00
b) Through the electronic banking system	PLN 40.00	PLN 40.00
6. European/SEPA and foreign currency transfer received to an account with the Bank		
	no fee	no fee
7. Additional fee:		
a) Transfer in PLN executed through the SORBNET system – fee in addition to the fee for point II. 2(a), (c) ⁷	PLN 30.00	not applicable/PLN 30.00 ⁷
b) Transfer executed in a non-automatic manner – additional fee to point 4, 5	PLN 40.00	PLN 40.00
c) European/SEPA (TARGET) transfer executed as a matter of urgency (TODAY) – fee additional to the point 4	PLN 30.00	PLN 30.00
d) Urgent foreign currency transfer (TODAY/TOMORROW) fee in addition to the fee in point 5	PLN 50.00	PLN 50.00
e) For preparation of an additional confirmation of execution of a foreign currency transfer – fee in addition to the item. 4, 5	PLN 20.00	PLN 20.00
f) Transfer cancellation fee – fee in addition to point. 2 c)	PLN 5.00	not applicable
g) Transfer cancellation fee – fee in addition to point. 1, 2, 3, 4, 5 – with future execution date	no fee	no fee

Standing order

	Konto Direct dla Firmy (Business Direct Account) <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	Konto z Lwem (Lion Account) in foreign currencies
1. Standing order submission/ change:		
a) At the Branch	PLN 1.00 ¹⁰	not applicable
b) Through the electronic banking system	no fee	not applicable
2. Standing order cancellation:		
a) At the Branch	no fee	not applicable
b) Through the electronic banking system	no fee	not applicable
3. Transaction execution	PLN 1.00 ¹⁰	not applicable
4. Direct debit failure notice:		
a) sent to a postal address	PLN 5.00	not applicable
b) Delivered through the electronic banking system	no fee	not applicable
c) Made available at the Branch	no fee	not applicable

Direct debit

	Konto Direct dla Firmy (Business Direct Account) <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	Konto z Lwem (Lion Account) in foreign currencies
Direct debit – for payers		
1. Direct debit consent/ withdrawal	no fee	not applicable
2. Transaction execution	no fee	not applicable
3. Direct debit cancellation/ reimbursement	no fee	not applicable
4. Direct debit failure notice:		
a) sent to a postal address	PLN 5.00	not applicable
b) Delivered through the electronic banking system	no fee	not applicable
c) made available at the Branch	no fee	not applicable
Direct debit – service for the payee		
5. Transaction execution	PLN 0.50	not applicable

Other bank charges related to Chapter VI Non-cash services

1. Request for completion / correction of data in transactions <i>in point 4, 5 in Chapter IV. Non-cash services</i>	EUR 60.00
2. Refund / cancellation / search / tracing of a payment transaction at the Client's request:	
a) executed up to 13 months back:	
1) For domestic transactions described in Chapter IV. Non-cash services and Chapter I. Bank accounts and deposit products in point 7, in point 11 in Chapter III, Section II "Prepaid Card", in point 1 in Chapter III, Section III "Products withdrawn from the Bank's offer", in point. 15 in Chapter III, Section IV "Credit Card".	no fee
2) For foreign exchange transactions described in Chapter IV. Non-cash services and Chapter I. Bank accounts and deposit products	EUR 30.00

b) executed more than 13 months back:	
1) For domestic transactions described in Chapter IV. Non-cash services and Chapter I. Bank accounts and deposit products in point 7, in point 11 in Chapter III, Section II "Prepaid Card", in point 1 in Chapter III, Section III "Products withdrawn from the Bank's offer", in point. 15 in Chapter III, Section IV "Credit Card".	PLN 40.00
2) For foreign exchange transactions described in Chapter IV. Non-cash services and Chapter I. Bank accounts and deposit products.	EUR 100.00

1) A split payment transfer can only be ordered from PLN accounts

2) This fee is not applicable to any transfers to *Otwarte Konto Oszczędnościowe (Open Savings Account)* in PLN held for a business entity or to any savings account in PLN held for natural persons or to any time deposit account in PLN.

3) This fee is not applicable to any *Konto z Lwem (Lion Account)* under the Notary (*Rejent*) programme from 1 December 2016 onwards.

4) Fee for effecting domestic transfers in PLN. (with the exception of *Express ELIXIR* and *SORBNET*) through the Internet banking system is PLN 0.00 in the case of meeting the activity condition described in item 9 of the Chapter "Rules for Part IB". The fee for executing domestic transfers in PLN (except *Express ELIXIR* and *SORBNET*) through the Internet banking system is PLN 1.20 if the Client does not fulfil the activity condition. The rules for charging fees are described in point 10 of the Chapter "Rules for Part IB".

5) This fee is not applicable to transfers to deposit accounts.

6) This fee is not applicable to any *Konto z Lwem [Lion Account]* under the Notary [*Rejent*] programme.

7) Transfer submitted by means of the *SORBNET* system submitted via the Electronic Banking System – not applicable. Transfer submitted through the *SORBNET* system for amounts below PLN 1 million submitted at the Bank's branch – not applicable. Transfer submitted through the *SORBNET* system for amounts equal to or higher than PLN 1 million, submitted at the Bank's Branch – additional fee of PLN 30.

8) The fee for a European transfer/SEPA is PLN 0.00 if the activity condition described in point 9 of the Chapter "Part IB rules" is met. The fee for executing a European/SEPA transfer is PLN 1.20 if the client does not meet the activity condition. The rules for charging fees are described in point 10 of the Chapter "Rules for Part IB"

(10) The fee will be charged for the cancellation of a transfer if the bank makes such functionality available. The Bank will inform you of the date on which the functionality is activated and will charge you from that date.

11) The rate does not apply to standing orders executed to the account at ING Bank Śląski intended for repayment of the PFR Anti-Crisis Shield subsidy under the discount granted from 01.10.2021.

V. Issuing and handling payment cards

Debit cards

1. Fee for issuing a card to an account in PLN Visa Business contactless/MasterCard Business contactless/Mastercard Corporate <i>The Visa Business contactless and MasterCard Business contactless products are withdrawn from the bank's offer as of the date on which the client signs a corporate framework agreement</i>	no fee
2. Fee for issuing a card for Konto z LWEM [LION Account] in EUR MasterCard Business in EUR/Mastercard Corporate <i>The MasterCard Business in EUR product is withdrawn from the Bank's offer as of the date of signing a corporate framework agreement by the client</i>	no fee
3. Fee for using a card issued for Account Direct for Company, Account Direct, ZYSK, ZYSK + <i>*For Visa Business contactless card / MasterCard Business contactless card / Mastercard Corporate – no monthly fee is charged if in one calendar month the user performs non-cash transactions for the total amount of min. PLN 300. The fee for a given month is charged on the last day of the following month</i>	free of charge* /7.00 PLN
4. Fee for using a card issued with Konto z LWEM [LION Account] in EUR	PLN 5.00
5. Replacement of a card cancelled/ claimed/ issued after a change in the data provided on the card <i>The Visa Business contactless and MasterCard Business contactless products are withdrawn from the bank's offer as of the date on which the client signs a corporate framework agreement</i>	no fee
6. Payment card cancellation/ blocking	no fee
7. Change in a transaction limit	no fee
8. PIN	
a) PIN assignment (by phone or through the electronic banking system)	no fee
b) PIN change at the Bank's ATM	no fee
c) PIN change (by phone)	no fee
d) PIN change through the electronic banking system	no fee
9. Execution of a non-cash transaction at entities providing services as: casinos, online casinos, betting shops, and non-state games of chance, lotteries and totalizators	no fee
10. Other non-cash transactions	no fee
11. Currency conversion for a non-cash transaction in a currency other than the account currency	
a) using a Visa Business contactless card	3% of the transaction amount

b) using other cards	not applicable
12. Cash withdrawal (card transaction)	
a) ATMs of ING Bank and Planet Cash in Poland	no fee
b) Cashback service	no fee
c) other domestic cash withdrawals / other cash withdrawals in EUR in SEPA countries from Konto Direct for Business, Konto Direct, PROFIT (ZYSK), PROFIT+ (ZYSK+)	no fee
d) other cash withdrawals in the country / other cash withdrawals in EUR in SEPA countries from Konto z LWEM [LION Account] in EUR by MasterCard Business card in EUR	3% of the transaction amount
e) other cash withdrawals abroad	3% of the transaction amount
13. Account balance check – fee charged at the end of a settlement period	
a) ATMs of ING Bank and Planet Cash in Poland	no fee
b) other ATMs	PLN 1.50
14. Execution of a card transaction – deposit into an account at CDMs of the Bank and the Planet Cash network in Poland	
a) on the sum of payments into the account up to PLN 50,000.00 in a given settlement cycle	no fee
b) on the sum of payments into the account exceeding PLN 50,000.00 in a given settlement cycle	0.15%

Maestro prepaid cards – Maestro prepaid card has been withdrawn from sale as of 01.12.2019

1. Monthly card fee	no fee
2. PIN	
a) PIN assignment (by phone or through the electronic banking system)	no fee
b) PIN change at the Bank's ATM	no fee
c) PIN change (by phone)	no fee
d) PIN change through the electronic banking system	no fee
3. Change in a transaction limit	no fee
4. Payment card cancellation/ blocking	no fee
5. Transfer of funds to the card account from an account held with the Bank	according to the fee for a transfer from the client's account
6. Cash payment at the Bank's cash desk into the card account (own payment)	PLN 5.00
Cash deposit in PLN at a Bank branch made by a third party (fee charged to the person making the deposit)	0.5% of the cash payment amount and PLN 10
7. Execution of a card transaction – deposit into the card account at CDMs of the Bank	
a) on the sum of payments into the account up to PLN 50,000.00 in a given settlement cycle	no fee
b) on the sum of payments into the account exceeding PLN 50,000.00 in a given settlement cycle	0.15%
8. Transfer of funds from the card account to an account held with the Bank (during the validity of the card) via the internet banking system	no fee
9. Non-cash card transaction	no fee
10. Cash withdrawal (card transaction)	
a) ATMs of ING Bank and Planet Cash in Poland	no fee
b) other domestic cash withdrawals/other cash withdrawals in euro in SEPA countries	PLN 5.00
c) other cash withdrawals abroad	3% of the transaction amount
11. Card transaction – cash withdrawal under the Cashback service	no fee
12. Transfer of funds from the card account at a branch of the Bank in case of card closure / card withdrawal / after card expiry	
a) to an account held with the Bank	no fee
b) to an account held with another bank	PLN 5.00

13. Cash withdrawal from a card account at a branch of the Bank in the event of card closure / card withdrawal/ after card expiry	PLN 5.00
14. Card account statement – fee per statement	
a) available in electronic form (monthly)	no fee
b) sent in hard copy by post to the client (monthly)	no fee
c) issued at the client's request at the Bank's outlet (current, historical)	PLN 5.00
15. Confirmation (duplicate) of the Client's transaction made at the Branch	PLN 10.00

Credit cards

1. Card issuance	
a) Master card	no fee
b) Additional card	no fee
2. Credit card processing (annual fee)	
<i>The annual fee is charged in advance on each anniversary of the validity date of the master/additional card.</i>	
<i>The fee is charged if the average monthly value of non-cash transactions made in the last 12 months and settled at the card account is lower than PLN 500.</i>	
a) Master card	free of charge */50.00 PLN
b) Additional card	free of charge */30.00 PLN
3. PIN	
a) PIN assignment (by phone or through the electronic banking system)	no fee
b) change of PIN at ATMs of the Bank and PlanetCash network in the country	no fee
c) PIN change (by phone)	no fee
d) PIN change through the electronic banking system	no fee
4. Replacement of a card cancelled/lost with the same expiry date	no fee
5. Card cancellation	no fee
6. Cash withdrawal	3% of the withdrawal amount, min. PLN 9
<i>This fee is calculated on the withdrawal amount.</i>	
7. Processing a non-cash transaction	no fee
8. Change in the credit card limit at the client's request	no fee
9. Overrun of the credit limit	no fee
<i>Fee calculated and charged for each cycle in which the excess occurred</i>	
10. Automatic repayment of credit card debt	
a) Minimum credit card repayment	no fee
b) Full credit card repayment	no fee
11. Credit card repayment notification service	no fee
12. Text message notification – operation of the Credit Card Repayment Notification service	no fee
<i>As of 08.01.2018, clients cannot activate the new credit card payment notification service</i>	
13. Change of billing cycle at the Client's request	no fee
14. Commission for launching the "Spread into instalments" service	1% of the amount which has been paid in instalments
<i>Product withdrawn from the bank's offer as of the date of signing of the corporate framework agreement by the client</i>	
15. Credit transfer and internal transfer order from a credit card account in the Internet banking system	3% of the transfer amount, min. PLN 9
16. Cash deposit on a credit card account at a branch own funds or third party's	no fee

Other charges on payment cards

1. Making copies

a) the latest statement of transactions including a statement of payment transactions	no fee
b) previous statements of transactions including statements of payment transactions (for each copy)	PLN 5.00
2. Preparing and delivering a card in an expedited manner at the client's request <i>Fee charged separately from the card fee</i>	
a) in Poland	PLN 50.00
b) abroad	PLN 135.00
3. Finding and sending documents that prove the transaction has taken place:	
a) in Poland	PLN 20.00
b) abroad	PLN 80.00
4. Issuance (at the client's request) of a certificate on the credit card held/closed <i>The fee is charged separately for each credit card information.</i> <i>If the repayment was made in the current year or in the previous year, but no more than 3 months have elapsed between the repayment of the credit card and the date of the application for the certificate, the fee indicated in point A.</i>	PLN 50.00
a) if repayment was made in the current year	PLN 50.00
b) if repayment was completed in previous years	PLN 100.00
5. Preparing a certificate/ opinion on the card/card account at the Client's request	PLN 50.00
6. Other standard non-offered services performed by the Bank at the Client's request <i>Banking activities not listed above.</i>	PLN 50.00 per action

VI. Cash services

1. Cash deposit: Own open cash deposit in PLN to accounts held with ING Bank <i>Up to 500 coins on any given calendar day.</i>	0.50% and PLN 10.00
2. Cash deposit: Own open cash deposit in currencies to accounts held with ING Bank	0.60% and PLN 6.00
3. Additional fee for deposit of PLN coins above 500 pieces on a given calendar day	PLN 30.00 per each 500 coins
4. ING Bank and Planet Cash CDM deposits in PLN to accounts at ING Bank	
a) on the sum of payments into the account up to PLN 50,000.00 in a given settlement cycle	no fee
b) on the sum of payments into the account exceeding PLN 50,000.00 in a given settlement cycle	0.15%
5. PLN cash payments to cash desks – open, made by persons thirds to accounts held with ING Bank (fee charged to the person making the deposit)	0.50% and PLN 10.00
6. Cash deposits in currencies at cash desks – open, made by persons thirds to accounts held with ING Bank (fee charged to the person making the deposit)	0.60% and PLN 6.00
7. Cash payments made by an individual Client (member of a housing community) into accounts maintained for housing communities within Konto z Lwem (Lion Account) offering (does not apply to Direct for Housing Communities)	PLN 2.50
8. Closed cash deposits	
a) processing, administering and posting closed deposits to the cashier of the bank's branch	0.25% and PLN 2.00 (gross)
b) processing, administering and posting payments made in sealed form to the electronic night vault	0.12% and PLN 2.00 (gross)
9. OTC withdrawals in PLN and foreign currencies <i>A fee is also applicable to withdrawals from a closed account.</i>	0.50% and PLN 10.00
10. Failure to collect the previously advised cash withdrawal in PLN, in the amount equal or higher than the one determined in the relevant ING Bank message	PLN 200.00
11. Failure to collect on the agreed date a previously advised cash withdrawal in foreign currency in an amount equal to or higher than the amount specified in the relevant communication from ING Bank	PLN 300.00
12. Cash withdrawals via Electronic Withdrawal System (SWE) available through ING Business:	
a) withdrawals in PLN in:	
1) at ATMs of ING Bank and Planet Cash	0.10%
2) branch cash registers	1.00% and PLN 50.00
b) Foreign currency withdrawals	1.00% and PLN 50.00

VII. Credit products – Loan for Entrepreneurs, Line of Credit for Entrepreneurs and Equity Guarantee

1.	Self-guarantee service fee <i>The fee is charged monthly "in advance" from the date of issuance of the own guarantee until the expiry of the Bank's obligations</i>	0.2% per month in advance on the current amount of the own guarantee, not less than PLN 200
2.	Fee for processing a claim under a self-guarantee fee charged to the principal	PLN 600
3.	Fee for early full/partial repayment of the loan	no fee
4.	Maintenance fee for Safe Business Life Insurance with Nationale-Nederlanden <i>(sold from 4 September 2017) to the loan (charged monthly).</i> <i>Attention! The fee is charged if there are no funds available to pay the insurance premium; prevents lapse of cover.</i> <i>The insurance maintenance fee is based on the current outstanding loan principal balance.</i>	0.12% calculated on the basis of the insurance maintenance fee

Products withdrawn from the Bank's offer (offered until 31.03.2015 inclusive)

1.	Fee for providing 'Secure Repayment' insurance to:	
	a) credit line (charged monthly on the first working day of each protection period) <i>The fee is calculated on the amount of the granted limit as of the first working day of each protection period.</i>	0.10%
	b) loan (charged monthly) until 14.10.2014. <i>The fee is calculated on the net amount of the loan granted, i.e. excluding additional fees resulting from the Bank's Table of Fees and Commissions, as at the date of signing the Loan Agreement.</i>	0.10%
	c) loan (charged monthly) from 15.10.2014. <i>The fee is calculated on the net outstanding balance of the loan granted, i.e. excluding additional fees resulting from the Bank's Table of Fees and Commissions, as at the day of signing the Loan Agreement.</i>	0.15%
2.	Maintenance fee for "Pewna Spłaty Plus" insurance <i>(sold from 1 April 2015 to 3 September 2017) to the loan (charged monthly).</i> <i>The fee is calculated: for one Insured from the Insurance Maintenance Fee Base.</i> <i>For each of the greater number of Insured Persons from the Basis of calculation of the insurance maintenance fee, divided by the number of Insured Persons.</i> <i>Attention! The fee is charged if there are no funds available to pay the insurance premium; prevents lapse of cover.</i> <i>The insurance maintenance fee is based on the current outstanding loan principal balance.</i>	0.15%

VIII. Other banking fees

1.	Fee charged for effecting attachments on accounts <i>Attention: The Bank shall additionally charge a fee for each transfer of enforced funds in accordance with the TFC, Non-Cash Services section 2 c).</i> <i>The fee is charged after the attachment activities are completed by ING Bank. The rule is also applicable 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>	PLN 50.00
2.	Fee for establishment/amendment of a power of attorney to the account <i>Fee charged for each appointment of a proxy or change of proxy.</i>	PLN 10.00
3.	Preparation of a copy of agreements concluded with the Bank and other documents	PLN 10.00 per A4 page max. PLN 100.00
4.	Issuing (on Client's request) information on transactions on closed account	PLN 35.00
5.	Fee for:	
	a) generation of a certificate in ING Business about: balance, or account number, or turnover	No fee
	b) preparation of information on: account turnover or balance, or credit held, or credit repaid, or credit indebtedness, or foreclosures and other confirmations <i>The fees apply to electronic or paper form.</i>	PLN 50.00
6.	Issuing a bank opinion on the client's financial situation <i>Fee for preparing information on: turnover, account balance, credit limits granted and timeliness of payment of liabilities and enforcement seizures.</i> <i>Not applicable to information/certificates of creditworthiness.</i>	
	a) provided through the System	PLN 100.00

b) delivered in another form	min. PLN 200.00
7. 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>	negotiable fee min. PLN 70.00
8. Providing the information needed by the Client's auditor:	
a) on a standard ING Bank form	PLN 300.00
b) when the scope of data exceeds the value presented on the standard ING Bank form	negotiable fee min. PLN 600.00
9. Blocking of funds in favour of:	
a) another bank or other institutions, at the client's request	0.1% of the total amount of blocked funds resulting from one application, min. PLN 15.00, max. PLN 150.00
b) for ING Bank	no fee
10. Confirmation (duplicate) of the Client's transaction made at the Branch	PLN 10.00

IX. Table 1. Distribution charges

Type of instruction	Urgent mode	Ordinary mode
Domestic	PLN 50.00	PLN 6.00
Cross-border	PLN 180.00	PLN 20.00