

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

Table of Contents

General Provisions	3
Part IA for Companies and local governments	5
I. “Packages for Companies” Offer	5
II. Bank accounts and deposit products	6
III. Electronic Banking System	7
IV. BLIK mobile platform	8
V. Non-cash services	8
VI. Issuing and handling payment cards	11
VII. POS terminals and imoje payment gateway	13
VIII. Cash services	15
IX. Credit facilities in PLN and convertible currencies	16
X. Credit product lines (Multi-Facility Agreement)	17
XI. Discount products in PLN and convertible currencies	17
XII. Guarantees and counter guarantees in domestic and cross-border trade	18
XIII. Outward and Inward collection of documents in domestic and foreign currency trade	19
XIV. L/Cs in domestic and cross-border trade	20
XV. Other bank fees and services	22
XVI. Products withdrawn from sale	25
Part IB for companies and other entities	27
I. Bank accounts and deposit products	27
II. Electronic Banking System	28
III. BLIK mobile platform	28
IV. Non-cash services	29
V. Issuing and handling payment cards	31
VI. Cash services	33
VII. Credit products – Loan for Entrepreneurs, Line of Credit for Entrepreneurs and Own Guarantee	34
VIII. Other bank fees	34
IX. Table No. 1. Distribution charges	35

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. In order to calculate the equivalent in foreign currency of the amount of the fee expressed in PLN, the average exchange rate of the National Bank of Poland (NBP) applicable on the date of collection of the fee, published in the Exchange Rate Table of ING Bank Śląski on a given day, shall be used. In case of payment of the commission in foreign currency, the purchase rate for cash from the ING Bank Śląski Exchange Rate Table applicable on the day of payment shall be used. In the case of instructions/orders containing missing elements or errors, the consequences of delays and changes in the exchange rate shall be borne by the Client.
3. The average NBP rate effective on the fee date and published in the ING Bank Foreign Exchange Rate Table on that date is applied to calculate the PLN-equivalent of a fee expressed in a foreign currency.
4. The Account Holder may order the redirection of fees and commissions, due on the Bank Account, to another Bank Account of that Account Holder. For this purpose, the Account Holder shall indicate, in a form agreed with the Bank, the number of the Bank Account for the redirection of fees. Fees and commissions shall be collected to the burden of the Bank Account to which they refer, and immediately after their collection, funds shall be transferred from the Bank Account for redirection of fees in the amount of fees and commissions collected by ING Bank. If the Bank Account for redirecting fees is maintained in a different currency than the Bank Account to which fees refer, ING Bank shall convert at the average exchange rate of the National Bank of Poland (NBP) applicable on the date the fee / commission is collected, as published in the Exchange Rate Table of ING Bank Śląski on a given day. Closing the Bank Account designated for fee redirection is tantamount to resigning from the redirection of fees and commissions. As a result, they will be ultimately charged to the Bank Account to which they refer.
5. 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.
6. 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.
7. 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.
8. The Bank may introduce a new TFC (Table of Fees and Commissions) in place of the TFC or amend individual provisions of the TFC on terms specified in the Regulations
9. 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
10. 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 entrepreneurs in terms of companies and other entities,
 - 3) Table of Fees and Commissions Part II: for Corporations/Wholesale Banking.
11. 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 companies and other entities in accordance with the segmentation adopted at the Bank and applies to contracts concluded with these entities before 20 June 2022. 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 and indicated in Part IB of the Table of Fees and Commissions are designated by their respective trade names. The Bank may change a 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. The fees and commissions are charged regardless of other fees provided by law, e.g. the cost of protest of bill of exchange, stamp duties.
5. The Bank does not charge any monthly fees for bank account maintenance or use of debit cards if there have been no turnovers in the account for at least 6 months and there is a debit balance in the account.
6. 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.
7. The active use requirement is understood as at least one transfer to the Social Insurance Institution (ZUS) or to the Tax Office (US) made by the Account Holder in any given calendar month via the Direct Account for Business, Direct Account, Profit Account or PROFIT+ Account or as the total inflow of funds to the Direct Account for Business, Direct Account, Profit Account or PROFIT+ Account amounting to at least PLN 2,000 in any given calendar month, received via an external transfer (from another bank), an internal transfer (except for transfers between the company's own accounts), cash deposit (own funds) or cash deposit made by third parties.
8. Fee for the Business Direct Account, Direct Account, Profit Account, PROFIT+ Account and for execution of the following transfers submitted through the internet banking system:
 - 1) domestic transfer in PLN (except Express ELIXIR and SORBNET),
 - 2) FX transfers outside Poland – transfers in EUR to accounts with other banks outside of Poland within the Single Euro Payments Area (SEPA),
 - 3) basic fee for a transfer as part of the fee for the TARGET transfer (FX transfer order in EUR) – the European transfer (except for a fee for transfers under the urgent procedure (TODAY)),
 - 4) SEPA credit transfers (FX transfer orders in EUR – the European transfer),is not charged if the active use requirement, as specified in pt. 9, was not met in the preceding month.
If the active use requirement is not met, the aforementioned fees are charged.
9. 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. Where only a payment card with the account (the debit card) is closed, the monthly fee for the payment card with the account (the debit card) is settled on a pro-rata basis in a given settlement cycle. The principle of pro-rating the settlement account maintenance fee does not apply to the Direct Account for Business.
10. Bank statement on request – a bank statement issued at the Client's request
11. 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.
12. A European transfer, including SEPA, should be understood as a transfer denominated in EUR and directed to a bank account held in another bank in Poland or in another bank outside Poland in the Single Euro Payments Area (SEPA), submitted via the Internet banking system, which meets the following conditions:
 - 1) the beneficiary's bank account number is given in the IBAN format,
 - 2) the BIC of the beneficiary's bank is correct,
 - 3) no intermediary bank is indicated,
 - 4) the SLEV cost option is marked,
 - 5) the execution mode indicated in the payment instruction is standard.
13. An urgent European transfer (TARGET) shall mean a European transfer with the urgent execution mode indicated in the payment instruction.
14. 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 beneficiary's bank account number is not given in the IBAN format (applies to countries for which the bank account number is in the IBAN format), or
 - 2) the BIC of the beneficiary's bank is incorrect, or
 - 3) an intermediary bank was indicated without a proper BIC.

Part IA for Companies and local governments

I. “Packages for Companies” Offer

Upon activating the offer called “Packages for Companies”, a package may be changed once a month. No extra fees shall be charged for the change.

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.

No.	Description of Fee/Commission	Amount of Fee/Commission		
		Start Package	Optimum Package	Premium Package
1.	Monthly fee for the package	PLN 29.00	PLN 69.00	PLN 299.00
2.	Current Account in PLN	Free of charge	Free of charge	Free of charge
3.	Interest-Bearing OKO Open Saving Account in PLN	Free of charge	Free of charge	Free of charge
4.	Maintenance of any additional bank account in PLN or in convertible currencies¹			
	a) the number of accounts per package at no charge	-	1	5
	b) any additional account	PLN 29.00	PLN 29.00	PLN 29.00
5.	Transfers²			
	a) The monthly number of transfers per package at no charge, including:	15	50	250
	1) Domestic PLN-transfers via the Elixir system (including transfers made using the split payment mechanism)			
	2) European transfers/SEPA transfers			
	3) Transfers to accounts of other ING clients			
	b) any additional transfer	PLN 1.50	PLN 1.00	PLN 0.80
	c) transfers to the Social Insurance Institution and the Tax Office	Free of charge	Free of charge	Free of charge
	d) own transfers between the accounts of your own company with ING	Free of charge	Free of charge	Free of charge
	e) the first transfer in the month from the auxiliary OKO (Open Savings Account) account	Free of charge	Free of charge	Free of charge
	f) any additional transfer in the month from the auxiliary OKO (Open Savings Account) account	PLN 19.00	PLN 19.00	PLN 19.00
6.	Number of ING Business Users³			
	a) number of users at no charge	3	5	no limit
	b) any additional user	PLN 5.00	PLN 5.00	-
7.	Monthly fee for the Mastercard Corporate card with a PLN-account:			
	a) number of cards at no charge	-	1	2
	b) any additional card ⁴	PLN 10.00	PLN 10.00	PLN 10.00
8.	Deposits at the ING and PlanetCash Cash Deposit Machines (CDMs) with the Mastercard Corporate card with a PLN-account			
	a) monthly limit on free deposits	PLN 5,000.00	PLN 10,000.00	PLN 20,000.00
	b) commission above the deposit limit	0.40%	0.40%	0.40%
9.	Cash withdrawals via Electronic Withdrawal System (EWS):			
	a) a one-off fee for implementing the Electronic Withdrawal System (EWS)	Free of charge	Free of charge	Free of charge

b) monthly fee for using the Electronic Withdrawal System (EWS)	Free of charge	Free of charge	Free of charge
---	----------------	----------------	----------------

1) The fee does not apply to maintaining the OKO Business account in PLN and in convertible currencies. Fees are charged in accordance with Chapter II.
 2) Transactions submitted electronically including through a different provider providing the payment transaction initiation service.
 3) For customers using the "Packages for Companies" Offer, the subscription Fee (monthly) for the use of the ING Business system (System) is PLN 0.
 4) The fee in the amount of PLN 10.00 is charged only if the value of non-cash card transactions settled by ING Bank in a given month is less than PLN 500.00.

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 "Packages for Companies" 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: b)</i>			Free of charge
b) For other entities - for the entities not registered in the National Court Register (KRS), exclusive of commercial companies in organisation, - for the entities not registered in the Central Registration and Information on Business (CEIDG), - for the entities entered simultaneously in the National Court Register (KRS) and in the register of associations, other social and professional organisations, foundations and independent public health care institutions. - for family Foundations, family Foundations in organisation.			PLN 2,000.00
c) For payment institutions, electronic money institutions and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 10,000.00
d) For small payment institutions and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 5,000.00
e) For the payment services offices and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 2,000.00
f) For agents of payment institutions, electronic money institutions, small payment institutions and payment services offices as referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 2,000.00
2. Maintaining a bank account (monthly fee):			
a) in PLN or in convertible currencies			PLN 90.00
b) for a VAT account			Free of charge
c) For payment institutions, electronic money institutions and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 2,000.00
d) For small payment institutions and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 1,000.00
e) For the payment services offices and each branch referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 500.00
f) For agents of payment institutions, electronic money institutions, small payment institutions and payment services offices as referred to in the Payment Services Act of 19 August 2011 (consolidated text in Journal of Laws of 2020, item 794, 1639 as amended)			PLN 500.00
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 a given month
d) processing an instruction to transfer funds from an e-Escrow Account			PLN 5.00
4. Escrow accounts, custody accounts and housing custody accounts:			
a) fee for the preparation by the Bank of a draft agreement on custody account or escrow account in case the agreement is not signed			to be negotiated

b) one-off fee for processing an application for opening a housing custody account in case the housing custody account agreement is not signed	PLN 2,000.00
c) other fees related to escrow accounts, custody accounts and housing custody accounts	to be negotiated
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 per 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. Maintenance of the OKO Business account	Free of charge
9. 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) the first transfer in the month	Free of charge
b) any additional transfer in the month	PLN 19.00

Bank statements

9. Monthly or daily statement after each balance change – fee per statement:	
a) made available in the internet banking system	Free of charge
b) made available to clients who do not have an internet banking system	PLN 20.00
c) SAF-T statements	PLN 500.00
10. Confirmations of the effected transactions attached to the statement	PLN 1.00 per transaction

III. Electronic Banking System

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 messages	PLN 0.25 per text message
2) e-mail address	PLN 0.25 per e-mail
c) unblocking the user:	
1) independently through a website	Free of charge
2) with the ING Business Centre support	PLN 50.00
d) electronic banking – service at the Client's request:	
1) up to 2 hours	PLN 300.00
2) per each additional hour	PLN 150.00
e) WebService <i>Used for exchanging data with Client's systems and Aleo.</i>	to be negotiated

IV. BLIK mobile platform

1. BLIK activation	Free of charge
2. Monthly fee for BLIK	Free of charge
3. Change of the transaction limit for BLIK	Free of charge
4. Cashless transaction	Free of charge
5. Payment to the account at a CDM of the Bank and of Planet Cash in Poland	0.4%
6. Transaction processing – cash withdrawal:	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) at other ATMs in Poland (other than those mentioned in item a)	PLN 10.00

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	Free of charge
2) to another Client's account	PLN 2.70
b) submitted in a different form agreed with the Bank in PLN and EUR <i>Applicable to transfers to own accounts and another Client's accounts.</i>	PLN 30.00
c) submitted in a different form agreed with the Bank 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 electronically, including via another provider of a payment transaction initiation service:	
1) to accounts with another bank <i>Also applicable to transfers executed as part of 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	Free of charge
b) outgoing transfer submitted in a different form agreed with the Bank <i>Also applicable to transfers executed as part of 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 executed as part of the split payment mechanism.</i>	PLN 10.00
d) reposting of funds from a VAT account to a bank account under the decision received from the Tax Office (US)	Free of charge
e) additional fees for transfer orders made via SORBNET system <i>A fee in addition to the fees under items a) and b)</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 2.3
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. FX transfers:	
a) European transfer/SEPA:	
1) outgoing transfer:	
– submitted electronically, including via another provider of a payment transaction initiation service:	PLN 2.70
– submitted in a different form agreed with the Bank	PLN 30.00
2) additional fees for an urgent transfer instruction submitted electronically and on paper:	
– for amounts in excess of or equal to EUR 250,000	PLN 15.00
– for amounts lower than EUR 250,000	PLN 40.00
3) incoming transfer	Free of charge

b) other foreign currency transfers:	
1) outgoing foreign currency transfers:	
– other FX transfers made in the electronic form, also via another provider of the payment transaction initiation service, to an account with another bank (including one in PLN abroad)	PLN 50.00
– submitted in a different form agreed with the Bank	PLN 200.00
2) additional fee for an instruction to make an urgent transfer submitted electronically	PLN 70.00
3) incoming foreign currency transfer	Free of charge
4) fees in addition to the foreign currency transfer fees:	
– transfers not settled in the Straight-Through-Process (STP)	PLN 50.00
– SWIFT/SEPA confirmation requested in the electronic banking system	PLN 20.00
– 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 fees under item 1 Internal transfers, under item 2 Domestic transfers or item 3 Foreign currency transfers
5. Direct debit:	
a) fees charged from the Beneficiary:	
1) monthly fee for using the service	PLN 100.00
2) fee for each effected or rejected instruction <i>Also applicable to transactions executed as part of the 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) – monthly fee	PLN 200.00
7. Transferring the bank account closing balance to the indicated account held with another bank:	
a) domestic transfer in PLN	PLN 20.00
b) FX transfers	PLN 200.00
8. SWIFT Services (MT101, MT9XX):	
a) MT101 service:	
1) fee for providing the MT101 service:	
– standard fee <i>Fee per account</i>	PLN 1,000.00
– fee charged when a new agreement must be concluded with the bank	PLN 20,000.00
– 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 per account</i>	PLN 250.00
b) outgoing transfers in the form of the MT101 message	
1) domestic transfers	

– 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 executed as part of the split payment mechanism.</i>	PLN 5.00
– domestic transfer to an external account submitted in the form of MT101 message <i>Also applicable to transfers executed as part of the split payment mechanism.</i>	PLN 5.00
– additional fee for a transfer order made via SORBNET system	PLN 15.00
2) Foreign currency transfers:	
– 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
– European transfer to an account at another bank	PLN 5.00
– additional fee for an instruction to make an urgent European transfer	PLN 15.00
– 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
– other foreign currency transfers to an account with another bank	PLN 60.00
– 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 by the end of the business day preceding the agreed debit date	PLN 50.00
d) presenting SWIFT statements/confirmations 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 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 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 a domestic transfer: <i>Also applicable to transactions executed as part of the split payment mechanism.</i>	
– for transactions executed within the last 12 months	PLN 20.00
– for transactions executed earlier than 12 months ago	PLN 60.00
2) in a foreign currency transfer:	
– for transactions executed within the last 3 months	EUR 40.00
– for transactions executed from 3 to 12 months ago	EUR 50.00
– for transactions executed more than 12 months ago	EUR 150.00
b) correction of 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>	EUR 100.00 + debit interest
c) revoking a domestic transfer order executed via Elixir or SORBNET system <i>Except for transfers in the split payment mechanism and transfers to the Social Insurance Institution, the Tax Office or the Agricultural Social Insurance Fund. We will give a separate notice of the date on which the functionality of revoking transfers in the split payment mechanism and transfers to the Social Insurance Institution, the Tax Office or the Agricultural Social Insurance Fund will be available.</i>	PLN 5.00

VI. Issuing and handling payment cards

Payment cards for the account (debit cards)

Additional foreign currency accounts may be linked

1. Mastercard Corporate Card

a) issuance/renewal:	
1) of a card to PLN account	Free of charge
2) of a card to EUR account	PLN 10.00
b) monthly card fee:	
1) to a PLN account <i>The fee of PLN 10.00 is charged only if the value of non-cash transactions made with the card in a given month and settled by ING Bank from the main account is less than PLN 500.00. Transactions settled from foreign currency accounts linked to the card are not included.</i>	0 / PLN 10.00
2) to a EUR account	PLN 7.00
c) commission on non-cash transactions	Free of charge
d) commission on cash withdrawals:	
1) card to PLN account:	
– at ATMs of ING Bank and Planet Cash	Free of charge
– as part of the Cashback service	Free of charge
– other PLN withdrawals/other EUR withdrawals in SEPA countries	PLN 10.00
– 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	Free of charge
– as part of the Cashback service	Free of charge
– 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 cash deposits in PLN to the card account	0.4%
f) card insurance package	Free of charge
g) fee for pinning/unpinning an additional account to the card to PLN and EUR accounts	Free of charge

Charge cards

2. VISA Business Charge Card/ Mastercard Business Gold Charge Card:

a) card issuance fee	Free of charge
b) annual fee for using the charge card:	
1) for VISA Business Charge Card	PLN 150.00
2) for Mastercard Business Gold Charge Card	PLN 250.00
c) annual fee for an additional card to Mastercard Business Gold Charge 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, minimum PLN 4.00
2) for Mastercard Business Gold Charge Card	3% of the transaction

	amount, minimum PLN 7.00
f) fee for using the card insurance package	Free of charge
g) fee for changing the billing cycle	PLN 30.00
h) fee for each registered use of an additional card to Mastercard Business Gold Charge card	PLN 150.00

Credit cards

3. Visa Corporate Charge Card / Mastercard Corporate Charge Card / Mastercard Corporate Credit Card / Visa Corporate Credit Card*:	
a) card issuance fee	Free of charge
b) card maintenance fee:	
1) annual fee for Visa Corporate Charge Card or Mastercard Corporate Charge Card	PLN 150.00
2) annual fee for Visa Corporate Credit Card	PLN 50.00
3) monthly fee for Mastercard Corporate Credit Card <i>The fee of PLN 20.00 is charged only if the value of card transactions made in a given month and settled by ING Bank is under 10.</i>	0% / PLN 20.00
c) commission on non-cash transactions:	
1) for Visa Corporate Charge Card or Mastercard Corporate Charge Card	1.5% of the transaction amount
2) for Mastercard Corporate Credit Card or Visa Corporate Credit Card	Free of charge
d) commission on cash withdrawals:	
1) for Visa Corporate Charge Card, Visa Corporate Credit Card or Mastercard Corporate Charge Card	3% of the transaction amount, minimum PLN 4.00
2) for Mastercard Corporate Credit Card	5% of the transaction amount, minimum PLN 10.00
e) fee for using the card insurance package	Free of charge
f) fee for changing the billing cycle	PLN 30.00
g) fee for changing the duration 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

* The Visa Corporate Credit Card is only available to clients who use the ING Direct Business Offer or the "Packages for Companies" Offer.

Company prepaid cards / individual payment identification cards

4. Maestro Card / Mastercard Corporate Card / Mastercard Business Card:	
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
c) fee for the transfer of funds from the card account during the card validity period and after the 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	Free of charge
d) commission on non-cash transactions	Free of charge
e) commission on cash withdrawals:	
1) at ATMs of ING Bank and Planet Cash	Free of charge
2) as part of the Cashback service	Free of charge
3) other PLN withdrawals/other EUR withdrawals in SEPA countries	PLN 10.00

4) other withdrawals in currency other than PLN	5% of the transaction amount
f) ING Bank and Planet Cash CDM cash deposits in PLN to the card account	0.4%
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	Free of charge

Individual prepaid cards purchased by the client for a natural person

5. Mastercard Corporate Card:	
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 – the 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 delivery: <i>Additional fee charged when the card is issued.</i>	
a) in Poland	PLN 50.00
b) abroad	PLN 135.00
7. Fee for card stop-listing	Free of charge
8. Statement of payment transactions for the charge card and credit card:	
a) available in the electronic banking system	Free of charge
b) issued by the Relationship Manager at the Client's request	PLN 50.00
9. Fee for changing the amount of a daily payment transaction limit	Free of charge
10. Fee for assigning and changing the PIN	Free of charge
11. Checking of the available account balance at ATMs <i>Applicable to cards issued to an account offering an option of balance and prepaid cards preview</i>	Free of charge

VII. POS terminals and imoje payment gateway

POS terminals

	Standard Package*	Premium Package	Premium Plus Package*
1. Subscription fee for a POS terminal (the electronic device) + service package (payable on a monthly basis): <i>The fee for a POS terminal (the electronic device) 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 (the electronic device) installation with training provided by a technician – 1 day	PLN 90.00	PLN 50.00	Free of charge
c) fee for maintenance service rendered by a technician:			
1) Intervention within 1 business day	PLN 100.00	Free of charge	Not applicable
2) Intervention within 6 hours of notification	PLN 200.00	PLN 150.00	Free of charge
d) fee for device dismantling by a technician	PLN 50.00	Free of charge	Free of charge
<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</i>			a one-off fee of PLN 142.00

3. Fee for acceptance of payment made using:	
a) VISA, Mastercard payment cards:	
1) consumer debit cards issued in Poland consumer credit cards issued in Poland corporate cards issued in Poland consumer cards issued in EU	0.59% + PLN 0.10
2) BLIK contactless payments/Mastercard	
3) consumer cards issued outside EU corporate cards issued outside Poland	1.95% + PLN 0.10
b) BLIK system:	
1) standard BLIK payment	0.22%
4. Preauthorisation payment transaction	Free of charge
5. Fee for a docking station to the POS terminal (the electronic device): <i>Net price computed on a monthly basis.</i>	
a) fee for a docking station with charging function	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 POS terminal (electronic device) by a technician – 1 day <i>Net price charged per event.</i>	PLN 190.00
7. Fee for additional training on the acceptance of payments on a POS 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 per month until the expiry of the agreement
9. Compensation fee for the return of a POS terminal (the 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 fee
10. Fee for an unreturned POS terminal (an electronic device) within 14 days from the date of turning off the POS terminal (the electronic device) due to the resignation from/termination of the agreement or the replacement of the POS terminal (the electronic device) when the electronic device being replaced has not been returned and the Merchant has received another one. <i>Gross price per electronic device x number of electronic devices (documented on the bill)</i>	PLN 1,499.00 one-off fee

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.	imoje instalments	0,00% of the transaction amount
8.	Registration fee	Free of charge
9.	Refund fee	Free of charge

VIII. Cash services

1.	Open counter cash deposits:	
	a) PLN and foreign currency deposits to ING Bank accounts <i>Up to 500 coins on any given calendar day.</i>	1.2% and PLN 50.00
	b) additional fee for coin deposits in excess of 500 coins on any given calendar day	PLN 30 per 500 coins
2.	ING Bank and Planet Cash CDM cash deposits in PLN to accounts at ING Bank	0.4%
3.	PLN and foreign currency counter cash deposits – open ones made by third parties to the accounts held at ING Bank (a fee collected from the person making the deposit)	1.2% and PLN 50.00
4.	Closed cash deposits	to be negotiated
5.	OTC cash withdrawals in PLN and foreign currencies <i>A fee is also applicable to withdrawals from a closed account.</i>	1.2% and PLN 50.00
6.	Closed cash withdrawals	to be negotiated
7.	Failure to collect the previously advised cash withdrawal in the amount equal to 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	0.2%
	2) over the counter at branch	1.2% and PLN 50.00
	b) foreign currency withdrawals	1.2% and PLN 50.00
	c) a one-off fee for implementing the Electronic Withdrawal System (EWS)	PLN 200.00
	d) monthly fee for using the Electronic Withdrawal System (EWS)	PLN 100.00
9.	Purchase of foreign coins only from 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 per item will be increased by VAT at the basic rate.</i>	PLN 50.00 per key/card issued
11.	Secure envelopes for closed cash deposits <i>Minimum order of 50 pieces or any multiplier of 50 pieces. The net price per item will be increased by VAT at the basic rate.</i>	
	a) secure envelope, B5 transparent	PLN 0.53
	b) secure envelope, B4 transparent	PLN 0.65
	c) secure envelope, B5 white	PLN 0.57
	d) secure envelope, B4 white	PLN 0.89
	e) secure envelope, BX 9.5 transparent	PLN 1.10
	f) secure envelope, BX 15 transparent	PLN 1.50
	g) secure envelope, BX double	PLN 1.71
	h) secure envelope, size B5, transparent (recycling)	PLN 0,59

i) secure envelope, size B4, transparent (recycling)	PLN 0,73
j) secure envelope, size B5, white (recycling)	PLN 0,65
k) secure envelope, size B4, white (recycling)	PLN 0,99

IX. Credit facilities in PLN and convertible currencies

1. Commission for reviewing the application for the credit facility award:	
<i>The commission is calculated based on the requested credit amount. Excluding leasing and factoring applications.</i>	
a) submitted in the paper form	0.4% minimum PLN 500.00
b) submitted via ING Direct Business Credit and the System <i>Applicable to credit facilities for which the application was filed with the required enclosures.</i>	Free of charge
2. Commission for awarding the credit facility:	
<i>For revolving line facilities – calculated based on the amount of the awarded credit facility and on the amount of credit facility in the subsequent year. For non- revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	
a) submitted in the paper form	1.8% per annum minimum PLN 2,000.00
b) applied for via ING Direct Business Credit and the System <i>Applicable to credit facilities for which the application was filed with the required enclosures. For revolving line facilities – calculated based on the amount of the awarded credit facility and on the amount of credit facility in the subsequent year. For non- revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	1.2% per annum, or minimum PLN 2,000.00
3. The commission on unused credit facility/ credit facility tranche (standby fee) <i>Accrued daily and charged once a month on the interest payment date.</i>	0.2% per month
4. Commission on credit facility prepayment <i>The commission shall be charged on the prepayment day, based on the prepaid amount. For revolving line facilities – the Bank computes 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 the commission on the prepaid amount that does not result from the determined schedule of repayments.</i>	2%
5. Commission on credit facility prepayment for facilities with fixed interest rate <i>The commission shall be charged on the prepayment day, based on the prepaid amount. The Bank computes the commission on the prepaid amount that does not result from the predetermined schedule of repayments.</i>	3%
6. Commission on the utilised credit facility amount as at the end of each calendar year <i>The commission is calculated based on the utilised credit facility amount as at the end of a given calendar year. The commission shall be charged on 15 January of the following calendar year, however, not later than as 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>	0.22%
7. Commission on the credit facility amount as at the end of each calendar year <i>The commission is calculated at the end of each calendar year:</i> <i>- for revolving line facilities (on the amount of the awarded credit facility/limit),</i> <i>- for non-revolving facilities (on the outstanding facility amount).</i> <i>The commission shall be charged on 15 January of the following calendar year, however, not later than as at the credit facility repayment date.</i>	0.22%
8. Commission on handling a restructuring credit facility (a monthly fee) <i>The commission is calculated based on the restructured amount.</i>	0.2% per month
9. Other fees and commissions	
a) commission on amending the credit facility agreement:	
1) commission on changing the credit facility amount <i>The commission is calculated based on the credit facility amount or the amount of the change made.</i>	0.2% minimum PLN 200.00
2) commission on other changes	minimum PLN 200.00
3) commission on changing the repayment schedule of a fixed interest rate credit facility <i>The commission is charged on the change date based on the amount of the awarded/ disbursed credit facility.</i>	3%
b) commission on issuing a commitment letter	0.6%

The commission is calculated based on the committed amount. The commission is charged no later than at the commitment letter issuance date.

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 100.00

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) in the paper form	0.4% minimum 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 awarding a Credit Limit <i>The commission is calculated once a year on the awarded limit amount.</i>	
a) in the paper form	1.8% per annum minimum PLN 2,000.00
b) applied for via ING Direct Business Credit and the System	1.2% per annum minimum PLN 2,000.00
3. Commission on unutilised Credit Limit amount (standby fee) <i>The commission is accrued 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); it is charged in arrears, on the first business day of the calendar month following the month in which the commission is accrued. The commission is applicable to the agreements concluded before 01 April 2011.</i>	0.2% per month
4. Commission on the unutilised Credit Limit amount (standby fee) accrued on a daily basis <i>The commission is applicable to the agreements concluded before 01 April 2011. The commission is accrued daily and charged once a month at the interest payment date. The commission is accrued on the Credit Limit amount that has been made available but has not been used.</i>	0.2% per month
5. Commission on changes to the Multi-product Agreement:	
a) commission on changing the limit amount <i>The commission is accrued based on the limit amount or the amount of the change made.</i>	0.2% minimum PLN 200.00
b) commission on other changes	minimum PLN 200.00
6. Commission on the utilised amount of the Credit Limit at the end of each calendar year <i>The commission is accrued 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 shall be charged on 15 January of the following calendar year, however, not later than as at the repayment date. This commission is valid for agreements concluded or annexed as of 24 January 2011.</i>	0.22%
8. Fee for issuing an agreement expiry certificate:	PLN 100.00

XI. Discount products in PLN and convertible currencies

1. Commission for awarding a Credit Limit <i>The commission is accrued in advance on the limit amount awarded for each new Availability Period.</i>	1.8% per annum minimum PLN 2,000.00
2. Commission on purchase of each receivable within the awarded limit referred to in item 1	from 0.1% to 0.6% minimum PLN

In the case of receivables purchase using the Split Payment Mechanism, the commission is accrued and charged in the currency of the receivable on the gross amount of that receivable presented for purchase.		25.00 per purchased debt
3. Commission on the Credit Limit amount as at the end of each calendar year		0.22%
The commission is calculated at the end of each calendar year:		
- for revolving line facilities:		
- within the commitment period (on the amount of the granted limit),		
- after the commitment period (on the amount of the outstanding limit)		
- for non-revolving facilities (on the outstanding amount).		
The commission shall be charged on 15 January of the following calendar year, however, not later than as at the repayment date.		
4. Commission on the unutilised credit limit amount (standby fee)		0.2% per month
The commission is accrued on the financing 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 financing limit); it is charged in arrears, on the first business day of the calendar month following the month in which the commission is accrued. Not applicable to Supplier Financing.		
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 a 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		PLN 150.00
Express mode means that the Purchase Instruction submitted via ING Business is processed as a priority. When the Purchase Instruction placed by the Client in ING Business is correct, the purchase will be processed within 2 hours after the order was submitted or within 2 hours after the Bank learned about the request for express processing of the Purchase Instruction. When the Purchase Instruction placed by the Client is incorrect or incomplete, the time required to process the same may exceed 2 hours and it will depend on the time when the Client corrects the inadequacies indicated by the Bank. The Bank accept Purchase Instructions for express processing by 2.00 p.m. on business days; however, the Bank reserves the right to refuse express processing of the transaction and will inform the client about it forthwith. For reverse purchase of receivables, the express mode covers only domestic transactions in PLN.		
8. Commission on each bill of exchange purchase as part of the awarded 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 counter guarantees in domestic and cross-border trade

Own guarantees (Nostro)

1. Issue of a Guarantee / Guarantee Commitment Letter:		
a) in the form of an e-guarantee		0.2% per month in advance on the current guarantee amount, not less than PLN 100.00
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 a guarantee commitment letter is charged regardless of the fee for issuing the guarantee.		
b) in the form other than an 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		+ PLN 300.00
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 a guarantee commitment letter is charged regardless of the fee for issuing the guarantee.		
2. Instruction verification in express mode		PLN 300.00
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, the Bank reserves 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.		
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		PLN 300.00
Additional fee to item 1.		
4. Placement of a paper-based 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%, minimum 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 under item 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 under item 1.1) or 1.2)
c) Other movements	PLN 150.00
d) + a fixed fee charged, whenever a change is issued in a form other than e-guarantee	+ PLN 150.00
7. Commission on the value of the Bank's liability under the guarantee at the end of each calendar year <i>The commission is accrued 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 X.7.</i>	0.22%
8. Handling 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) handling 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 a counter guarantee of another bank	to be negotiated

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% minimum PLN 200.00 maximum 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 item 3a)</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 any 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 a letter of credit:		
<i>The commission is charged once on the L/C opening date on the L/C amount increased by the tolerance percentage for each commenced 3-month validity period of the documentary letter of credit.</i>		
a) document		0.3% minimum PLN 200.00
b) stand-by		0.6% minimum PLN 300.00
2. Instruction verification in express mode		PLN 300.00
<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, the Bank reserves 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>		
3. Placement of a paper application for opening or changing a L/C		PLN 300.00
4. Amending 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 under item 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 under item 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		0.4% minimum PLN 500.00
<i>The commission is charged if the L/C opening agreement has not been concluded.</i>		
6. Adjusting the L/C text to the Bank's internal requirements and/or preparation of a draft of: a L/C, changes to the L/C		PLN 300.00
<i>The commission is charged on the day when the template was adjusted/ draft was made.</i>		
7. Preparation and dispatch of information other than amendment to L/C terms and conditions at the 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% minimum 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% minimum PLN 200.00
e) presenting documents that are not compliant with the L/C terms and conditions <i>The commission is collected from the beneficiary.</i>		EUR 100.00 (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		0.22%

The commission is accrued at the end of each calendar year. The commission is charged on 15 January of the following calendar year but in no case later than on the L/C expiry date. This commission is not charged on L/Cs opened 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 X item 7).

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 letter of credit/ amendments to the letter of credit to the beneficiary + a fixed fee charged when advising outside ING Business	PLN 200.00 + PLN 100.00
12. Forwarding a letter of credit/ 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>	to be negotiated
b) increasing the L/C amount <i>Based on the increase amount.</i>	to be negotiated
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>	to be negotiated
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, the Bank reserves 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% minimum 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% minimum 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 other than at ING Bank	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. Transferring the letter of credit /amendment to the letter of credit to a secondary beneficiary in Poland and abroad: <i>The fee is charged based on the amount of transfer, plus the tolerance percentage, from the first beneficiary. In case of an amendment referring to an increase in the amount, the fee is charged on the increase amount.</i>	0.3% minimum PLN 500.00
a) additional fee for each other change	PLN 100.00
17. Preparation and dispatch of information to a third-party bank at the Client's request	PLN 100.00
18. Initial examination of documents to be presented under the L/C:	
a) per set of documents	PLN 200.00
b) per document	PLN 50.00

19. Adjusting the L/C text to the Bank's internal requirements and/or preparation of a draft of: a letter of credit, amendments to the letter of credit, transfer of the letter of credit, transfer of the amendment to the letter of credit	PLN 300.00
<i>The commission is charged on the day when the template was adjusted and/or draft was made.</i>	

XV. Other bank fees and services

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

1. Preparation of additional reports at the Client's request <i>Applicable also to VAT accounts.</i>	PLN 500.00
2. Fee for processing applications submitted in a way other than application forms 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 30.00 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: the account balance, or account number, or turnover	Free of charge
b) preparation of information on: turnover or account balance or credit debts or enforcement seizures and other confirmations <i>The fees apply to documents in the electronic or paper form.</i>	PLN 100.00
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 on/certificates of creditworthiness.</i>	
1) delivered via the System	PLN 200.00
2) delivered in any other form	minimum PLN 300.00
d) Preparation and submission on paper of an amendment (annex) to existing agreements <i>In case of documents concerning more than one entity, an additional fee of PLN 30.00 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	to be negotiated
f) on a document template other than the one of ING Bank	to be negotiated
4. Fee for providing an electronic copy of the document	PLN 300.00 per document
5. Issuing information on/certificates of the Client's creditworthiness	0.1% of the amount set minimum 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, minimum 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) a foreign company	business intelligence agency rate + negotiable fee
b) a foreign bank	business intelligence agency rate + negotiable fee
9. Rendering opinion at the Client's request on:	
a) trade agreements	to be negotiated
b) cross-border and domestic trade transactions e.g. in the aspect of securing Client's interests	to be negotiated
c) others (inclusive of transaction structuring)	to be negotiated

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 minimum PLN 70.00
b)	providing the information needed by the Client's auditor:	
1)	on a standard ING Bank form	PLN 500.00
2)	when the scope of data goes beyond the scope of data presented on the standard ING Bank form	negotiable fee minimum PLN 800.00
3)	additional fee for applications submitted in a way other than via the Confirmation platform or the System	PLN 300
c)	providing the Client with information and explanation of the applicant's credit capacity assessment performed by ING Bank, pursuant to Article 70a of the Banking Law Act <i>The fee is charged for the information provided, per each application</i>	0.1% of the requested amount min PLN 500.00
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)	when there is one pledgee/pledger	PLN 300.00
b)	when there are more than one pledgee/pledger	PLN 100.00
12. Other bank services not listed 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		to be negotiated

Other bank 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>		Free of charge
15. Fee for sending a reminder in Poland and abroad		PLN 20.5
16. Fee for sending a request for payment in the electronic form available in the online banking or in the paper form		PLN 20.5
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 but not limited to notary fee)
21. Acceptance of a bill of exchange <i>The commission is charged as per cent of the accepted 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: Where the Client is granted a credit facility/ limit to secure the bank's claims, then the commissions defined in Chapter VIII: Credit facilities, discount products in PLN and convertible currencies, will apply.</i>		0.5% of the bill value, min. PLN 180.00, quarterly
22. Fee charged for enforcement seizures <i>Note: 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, item 2.a. The fee is charged after the enforcement activities have been completed by ING Bank. The rule is also applicable to the situations where another writ of execution is sent to ING Bank before the current one has been completed. The fee is charged separately for each writ of execution.</i>		0.1% of the funds enforced, min. PLN 150.00, max. PLN 400.00
23. Fee for accepting notice of assignment of receivables and pecuniary debt claims under the Assignment Agreement		PLN 300
24. Fee for access to audio materials in accordance with MIFID		
a)	Preparing copies of recordings and correspondence	PLN 25.00 gross (including VAT) per day of

	communication with the Client
b) A breakdown of individual costs and commissions	Free of charge

Other bank fees in relation to Chapter II: Bank accounts and deposit products

25. Blocking of funds in the accounts and term deposit accounts of ING Bank Clients:

Note: The fee is not charged if the funds are blocked due to ongoing enforcement proceedings

a) to another bank, company or other institutions, e.g. the Tax Office, the Customs Office	0.1% and PLN 15,00, or minimum PLN 150.00
b) for ING Bank	Free of charge

26. Annual fee for maintaining the balance in bank accounts, including OKO accounts and term deposit accounts

The fee is charged by 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 term deposits are kept in a currency other than PLN, 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 to calculate the amount of the fee due.

not more than 0.4% of the total balance at the end of the calendar year

27. 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

The fee is charged on the amount of the total balances in 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 December.

not more than 0.02% of the total balance at the end of the month

28. Monthly fee for maintaining the balance on the bank account in currencies, including OKO account and term deposit account:

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 in relation to maintaining a position in individual currencies, liquidity management costs and costs of hedging a position in the case of foreign currencies.

Currency of account	Threshold above which a fee is charged	Amount of the fee in relation to the average monthly balance
EUR	EUR 100,000	not more than the sum of: 1/12 of the European Central Bank's current absolute euro deposit rate and 0.02 % As of September 2022, we have suspended the collection of 1/12 of the current absolute deposit rate in EUR, announced by the European Central Bank
USD	USD 100,000	not more than 0.02%
GBP	GBP 100,000	not more than 0.02%
CHF	CHF 100,000	not more than 0.1%
CZK	CZK 3 million	not more than 0.14%, if the average monthly account balance was between CZK 3 million and CZK 26 million not more than 0.85%, if the average monthly account balance was more than CZK 26 million
DKK	DKK 800,000	not more than 0.07%
HUF	HUF 40 million	not more than 0.07%
SEK	SEK 1 million	not more than 0.07%
BGN	BGN 250,000	not more than 0.05%
JPY	JPY 12 million	not more than 0.05%
NOK	NOK 1 million	not more than 0.05%
AUD	AUD 150,000	not more than 0.02%
CAD	CAD 150,000	not more than 0.02%
CNY	CNY 800,000	not more than 0.02%
RON	RON 500,000	not more than 0.02%
ZAR	ZAR 2 million	not more than 0.02%
INR	INR 9 million	not more than 0.02%
TRY	TRY 800,000	not more than 0.02%

Other banking fees relating 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 counter guarantees in domestic and cross-border trade
 XII. L/Cs in domestic and cross-border trade

29.	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
30.	Execution of the Credit Facility Disbursement Instruction or Credit Facility Provision Instruction/ Credit Facility Provision and Disbursement Instruction or of the Annex to the Credit Facility Provision Instruction/ Credit Facility Provision and Disbursement Instruction submitted in a manner other 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
31.	Processing the Credit Facility Provision Instruction/ Credit Facility Provision and Disbursement Instruction or Credit Facility Disbursement Instruction submitted via a dedicated form in the System	Free of charge
32.	Fee for urgent processing of the Credit Facility Disbursement Instruction/ Credit Facility Provision Instruction/ Credit Facility Provision and Disbursement Instruction or of an Annex to the Credit Facility Provision Instruction/ Credit Facility Provision and Disbursement Instruction submitted via the System, where the exchange rate negotiation is required	PLN 200.00
33.	Execution of credit facility repayment instruction not submitted via the dedicated form in the System <i>Applicable to credit facility agreements concluded after 1 November 2015 and annexed after the said date if the annex concerned extending the tenor.</i>	PLN 300.00 per instruction
34.	Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System <i>Applicable to Loan Agreements up to and including PLN 400,000.</i>	PLN 500.00
35.	Fee for transferring, in a way other than via the System – the Conditions to be fulfilled module or ING Business mobile application, 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
36.	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 furnished. The fee is charged per each document that has not been furnished on time. The fee is applicable as of 1 March 2019.</i>	PLN 300.00

XVI. Products withdrawn from sale

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) <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 a free insurance package) - BLIK service (pursuant to Chapter IV) <i>* applicable to bank accounts opened from 01 July 2018</i>	PLN 29.00
2.	Fee for having a MasterCard Corporate payment (debit) card issued to a bank account <i>The fee of PLN 10 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>	0 / PLN 10.00

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	Free of charge
5. Domestic transfer:	
a) to another entity (also to accounts at ING Bank) <i>Also applicable to transfers executed as part of 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	Free of charge
6. FX transfers: <i>In case of other foreign currency transfers, the fees indicated in Chapter V shall apply.</i>	
a) European transfer/outgoing SEPA transfer 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 to an ING Bank account <i>Also applicable to transfers from another payment transaction initiation provider to an account at ING Bank (not 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 OKO Business Account: <i>Additional fees are applicable to ExpressELIXIR, SORBNET transfers as specified in Chapter IV</i>	
a) the first transfer in the month	Free of charge
b) any additional 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) a one-off fee for implementing the Electronic Withdrawal System (EWS)	Free of charge
b) monthly fee for using the Electronic Withdrawal System (EWS)	Free of charge
10. Visa Corporate Credit Card:	
a) card issuance fee	Free of charge
b) card maintenance fee (annual fee)	PLN 50.00
c) commission on non-cash transactions	Free of charge
d) commission on cash withdrawals	3% of the transaction amount, minimum PLN 4.00
e) fee for using the card insurance package	Free of charge
f) fee for changing the billing cycle	PLN 30.00
g) fee for changing the duration of the 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 20.5
j) fee for assigning and changing the PIN	Free of charge

Part IB for companies and other entities

It is applicable to entities that concluded an agreement before 20 June 2022.

I. Bank accounts and deposit products

Bank accounts

	Direct Account for Business <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	FX Lion Account
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 deposits and cash withdrawals.

2) The account maintenance fee is PLN 0.00 in case of meeting the active use requirement described in item 9 of the Chapter "Rules for Part IB" and from 1 December 2016 within the Notary (Rejent) offer. The account maintenance fee is PLN 19.00 if the client fails to meet the active use requirement. The rules for charging fees are described in item 7 of the Chapter "Rules for Part IB"

Deposit products

1. OKO account maintenance – monthly fee	Free of charge
2. Internal transfer to accounts at ING Bank including split payment: <i>Foreign currency transfers are made only to accounts held with the Bank. Split payment transfers are made only in PLN from PLN settlement accounts.</i> <i>This fee is not applicable to transfers to term deposit accounts.</i>	
a) the first transfer in the month	Free of charge
b) any other transfer in the month	PLN 9.00
3. Domestic transfer including split payment: <i>Except for any currency transfers to an account with any other bank in Poland / abroad.</i>	
a) the first transfer in the month	PLN 9.00
b) any other transfer in the 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. Fees set out in the Chapter: Non-cash services apply in case of an ExpressELIXIR, SORBNET transfer and for cancelling a transfer	
6. The fees set out in the Chapter: Cash services apply to cash deposits and cash withdrawals	
Term deposits	
1. Opening a deposit account	Free of charge
2. Maintenance of a savings account – monthly fee	Free of charge
3. Transfer from a deposit account	Free of charge

Bank statements

1. Monthly or daily statement after each balance change - fee per statement:	
a) made available in the internet banking system	Free of charge
b) made available to clients who do not have an internet banking system	PLN 20.00
c) statement on request	PLN 30.00
2. Confirmation of transaction – fee per item	
a) made available in the internet banking system	Free of charge

b) issued on request	PLN 20.00
----------------------	-----------

II. Electronic Banking System

ING Business

1. Subscription fees (monthly fee) for using ING Business system (System)	Free of charge
2. Additional fees:	
a) fee for issuing an eToken:	PLN 300.00
b) drafting and sending information: including FX Alerts	
1) text messages	PLN 0.25 per text message
2) e-mail address	PLN 0.25 per e-mail
3. Unblocking the user:	
a) independently through a website	Free of charge
b) with the ING Business Centre support	PLN 50.00
4. Electronic banking – service at the Client's request:	
a) up to 2 hours	PLN 300.00
b) per each additional 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 Account for Business, Direct Account, PROFIT Account, PROFIT+ Account. Services: BLIK Contactless, Request for a BLIK transfer and Transfer in response to a BLIK request are only available users of the Moje ING application.</i>	
a) BLIK Contactless service	Free of charge
b) other services	Free of charge
2. Monthly fee for BLIK	Free of charge
a) BLIK Contactless service	Free of charge
b) other services	Free of charge
3. Change of the transaction limit for BLIK	
a) BLIK Contactless service	Free of charge
b) other services	Free of charge
4. Cashless transaction	
a) BLIK Contactless service	Free of charge
b) other services	Free of charge
5. Deposit on account at CDMs of the Bank and PlanetCash network in Poland	Free of charge
6. Transaction processing – cash withdrawal:	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) at other ATMs in Poland	free of charge*/PLN 5.00
<i>*The first withdrawal settled by the Bank in a calendar month is free of charge, and a fee of PLN 5.00 is charged for any further withdrawals.</i>	
7. Request for a BLIK transfer	Free of charge
8. Transfer in response to a BLIK request	Free of charge

IV. Non-cash services

Transfer order

	Direct Account for Business (including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)	FX Lion Account
1. Internal transfer (to an account with the Bank), made:		
a) through the internet banking system <i>Also applicable to transfers executed as part of the split payment mechanism.¹</i>	Free of charge	free of charge/ not applicable ¹
b) through the internet banking system – transfer to the phone <i>The “transfer to phone” service is available only to users of the Moje ING application</i>	Free of charge	n/a
c) in a different form agreed with the Bank <i>Also applicable to transfers executed as part of the split payment mechanism.¹</i>	PLN 30.00	PLN 30.00/ not applicable ¹
2. Domestic transfer (in PLN, to an account with another bank in Poland), made:		
a) through the internet banking system <i>Also applicable to transfers executed as part of the split payment mechanism.¹</i>	free of charge ⁴	PLN 1.20/ not applicable ¹
b) through the internet banking system – transfer to the phone <i>The “transfer to phone” service is available only to users of the Moje ING application</i>	Free of charge	n/a
c) through the internet banking system – Express ELIXIR transfer <i>Also applicable to transfers executed as part of the split payment mechanism.¹</i>	PLN 10.00	not applicable ¹
d) in a different form agreed with the Bank <i>Also applicable to transfers executed as part of the split payment mechanism.¹</i>	PLN 30.00	PLN 30.00/ not applicable ¹
3. Domestic transfer (in PLN) to the Social Insurance Institution [ZUS] / Tax Office [US] account, made:		
a) through the internet banking system	Free of charge	n/a
b) in a different form agreed with the Bank	PLN 30.00	n/a
4. European/SEPA transfer submitted:		
a) through the internet banking system	free of charge ⁶	PLN 1.20
b) in a different form agreed with the Bank	PLN 30.00	PLN 30.00
5. FX transfer made:		
a) through the internet banking system	PLN 40.00	PLN 40.00
b) in a different form agreed with the Bank	PLN 200.00	PLN 200.00
6. European/SEPA transfer and foreign currency transfer received to an account with the Bank	Free of charge	Free of charge
7. Additional fee:		
a) Transfer in PLN executed through the SORBNET system – additional fee applicable to item 2a), b) ⁵	PLN 30.00	not applicable/ PLN 30.00 ⁵
b) Transfer executed in a non-automatic manner – additional fee applicable to items 4, 5	PLN 40.00	PLN 40.00
c) Urgent European/SEPA (TARGET) transfer executed (TODAY) – additional fee applicable to item 4	PLN 30.00	PLN 30.00
d) Urgent foreign currency transfer (TODAY/TOMORROW) – additional fee applicable to item 5	PLN 50.00	PLN 50.00
e) For preparation of an additional confirmation of execution of a foreign currency transfer – additional fee applicable to items 4, 5	PLN 20.00	PLN 20.00
f) Transfer cancellation fee – additional fee applicable to item 2b)	PLN 5.00	n/a
g) Transfer cancellation fee – additional fee applicable to items 1, 2, 3, 4, 5 – with future execution date	Free of charge	Free of charge

Standing order

	Direct Account for Business (including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)	FX Lion Account
1. Submission/ change of an order of payment through the internet banking system	Free of charge	n/a
2. Revoking an order of payment through the internet banking system	Free of charge	n/a
3. Transaction execution	PLN 1.00 ⁷	n/a
4. Transaction execution refusal notice:		
a) sent to the address for communication	PLN 5.00	n/a
b) delivered through the internet banking system	Free of charge	n/a
c) made available at the Bank's Branch	Free of charge	n/a

Direct debit

	Direct Account for Business (including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)	FX Lion Account
Direct debit – for payers		
1. Direct debit consent / consent withdrawal	Free of charge	n/a
2. Transaction execution	Free of charge	n/a
3. Transaction cancellation / executed transaction amount reimbursement	Free of charge	n/a
4. Transaction execution refusal notice:		
a) sent to the address for communication	PLN 5.00	n/a
b) delivered through the internet banking system	Free of charge	n/a
c) made available at the Bank's Branch	Free of charge	n/a
Direct debit – for beneficiaries		
5. Transaction execution	PLN 0.50	n/a

Other bank fees related to Chapter VI Non-cash services

1. Correction/ return/ cancellation / searching for/ tracking a payment transaction at the Client's request: <i>Additional fees to domestic and foreign currency transfers performance by the Bank of verification and/or clarification activities (including cancellation or performance of correction of an executed order) with respect to reservations raised without justification as to the activities performed for the Client Verification or correction of an executed order with respect to reservations raised by the Client:</i>	
a) in a domestic transfer: <i>Also refers to transactions executed as part of the split payment mechanism</i>	
1) for transactions executed within the last 12 months	PLN 20.00
2) for transactions executed more than 12 months ago	PLN 60.00
b) in a foreign currency transfer:	
1) for transactions executed within the last 3 months	EUR 40.00
2) for transactions executed from 3 to 12 months ago	EUR 50.00
3) for transactions executed more than 12 months ago	EUR 150.00
c) correction of the 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>	EUR 100.00 + debit interest

d) revoking a domestic transfer executed via Elixir or SORBNET system <i>Except for transfers in the split payment mechanism and transfers to the Social Insurance Institution (ZUS), the Tax Office (US) or the Agricultural Social Insurance Fund (KRUS). We will give a separate notice of the date on which the functionality of revoking transfers in the split payment mechanism and transfers to the Social Insurance Institution (ZUS), the Tax Office (US) or the Agricultural Social Insurance Fund (KRUS) will be available.</i>	PLN 5.00
--	----------

- 1) A split payment transfer can only be ordered from PLN accounts
- 2) The fee for executing domestic transfers in PLN (with the exception of Express ELIXIR and SORBNET) through the internet banking system is PLN 0.00 if the active use requirement described in item 6 of the Chapter "Rules for Part IB" has been met. The fee for executing domestic transfers in PLN (except for Express ELIXIR and SORBNET) through the internet banking system is PLN 1.20 if the Client does not meet the active use requirement. The rules for charging fees are described in item 7 of the Chapter "Rules for Part IB".
- 3) The rate is not applicable to transfers to deposit accounts.
- 4) The rate is not applicable to any Lion Account under the Notary [Rejent] offer.
- 5) Transfer made through the SORBNET system submitted via the Electronic Banking System – not applicable. Transfer made through the SORBNET system for amounts below PLN 1 million submitted in a different form agreed with the bank – not applicable. Transfer made through the SORBNET system for amounts equal to or higher than PLN 1 million, submitted in a different form agreed with the Bank – additional fee of PLN 30.00.
- 6) The fee for a European transfer/SEPA is PLN 0.00 if the active use requirement described in item 6 of the Chapter "Rules for Part IB" has been met. The fee for executing a European/SEPA transfer is PLN 1.20 if the Client does not meet the active use requirement. The rules for charging fees are described in item 7 of the Chapter "Rules for Part IB".
- 7) 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 October 2021.

V. Issuing and handling payment cards

Debit cards

1. Fee for issuing a card to an account in PLN – Visa Business contactless card /MasterCard Business contactless card/Mastercard Corporate 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>	Free of charge
2. Fee for issuing a card for the LION Account in EUR – MasterCard Business Card in EUR/Mastercard Corporate Card <i>The MasterCard Business in EUR product is withdrawn from the Bank's offer as of the date on which the client signs a corporate framework agreement</i>	Free of charge
3. Fee for using a card issued for Direct Account for Business <i>*For Visa Business contactless card / MasterCard Business contactless card / Mastercard Corporate Card – no monthly fee is charged if the user performs non-cash transactions for the total amount of min. PLN 300 in one calendar month. The fee for a given month is charged on the last day of the following month</i>	free of charge* /PLN 10.00
4. Fee for using a card issued with the LION Account in EUR	PLN 5.00
5. Replacement of a card that has been stop-listed/ 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>	Free of charge
6. Card stop-listing / temporary card block	Free of charge
7. Change in a transaction limit	Free of charge
8. PIN to the card:	
a) PIN assignment (by phone or through the internet banking system)	Free of charge
b) PIN change at the Bank's ATM	Free of charge
c) PIN change (by phone)	Free of charge
d) PIN change through the internet banking system	Free of charge
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 totalizers	Free of charge
10. Other non-cash transactions	Free of charge
11. Currency conversion fee for 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	n/a
12. Card transaction execution – cash withdrawal:	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) as part of the Cashback service	Free of charge

c) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries from the Direct Account for Business	PLN 10.00
d) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries from the EUR Lion Account using the MasterCard Business Card in EUR	5% of the transaction amount
e) other cash withdrawals abroad	5% of the transaction amount
13. Checking the balance available in the account – the fee is charged at the end of the settlement cycle	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) in other ATMs	PLN 1.50
14. Card transaction execution – cash deposit to the account at the CDMs of the Bank and of Planet Cash network in Poland	
a) if the total deposits to the account are up to PLN 50,000.00 in any given settlement cycle	Free of charge
b) if the total deposits to the account are above PLN 50,000.00 in any given settlement cycle	Free of charge

Credit cards

1. Issuing a card	
a) master card	Free of charge
b) additional card	Free of charge
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 */PLN 50.00
b) additional card	free of charge */PLN 30.00
3. PIN to the card:	
a) PIN assignment (by phone or through the internet banking system)	Free of charge
b) change of PIN at ATMs of the Bank and PlanetCash network in Poland	Free of charge
c) PIN change (by phone)	Free of charge
d) PIN change through the internet banking system	Free of charge
4. Issuing a new card to replace a card that has been stop-listed/lost, while keeping the same expiry date	Free of charge
5. Card stop-listing	Free of charge
6. Cash withdrawal	3% of the withdrawal amount, or minimum PLN 9
<i>This fee is calculated on the withdrawal amount.</i>	
7. Cashless transaction	Free of charge
8. Change in the credit card limit at the Client's request	Free of charge
9. Overrun of the credit limit	Free of charge
<i>Fee accrued and charged for each cycle in which the limit was overrun</i>	
10. Automatic repayment of credit card debt	
a) Minimum credit card repayment	Free of charge
b) Full credit card repayment	Free of charge
11. Credit card repayment notification service	Free of charge
12. Change of billing cycle at the Client's request	Free of charge
13. Commission for launching the "Pay in instalments" service	1% of the amount which is to be paid in instalments
<i>Product withdrawn from the bank's offer as of the date of signing on which the client signs the corporate framework agreement</i>	

14. Credit transfer and internal transfer order from a credit card account in the Internet banking system	3% of the transfer amount, or minimum PLN 9
15. Cash deposit to a credit card account at a branch own deposit or third party deposit	Free of charge

Other fees on payment cards

1. Making copies	
a) of the latest statement of transactions including a statement of payment transactions	PLN 20.00
b) of previous statements of transactions including a statement of payment transactions (per copy)	PLN 20.00
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 a transaction has taken place:	
a) in Poland	PLN 20.5
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 information concerning each credit card.</i> <i>If the repayment was made in the current year or in the previous year, but no more than 3 months have elapsed from the repayment of the credit card to the date of submitting the application for issuing the certificate, the fee indicated in item A shall be charged.</i>	PLN 100.00
a) if repayment was made in the current year	PLN 100.00
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 100.00
6. Other non-standard services performed by the Bank at the Client's request <i>Banking activities not listed above.</i>	PLN 50.00 per activity

VI. Cash services

1. Cash deposit:	
Own open OTC cash deposit in PLN to accounts held with ING Bank ¹ <i>Up to 500 coins on any given calendar day.</i>	0.60% and PLN 10.00
2. Cash deposit: Own open OTC cash deposit in foreign currencies to accounts held with ING Bank	0.70% and PLN 10.00
3. Additional fee for deposit of PLN coins above 500 pieces on a given calendar day	PLN 30.00 per 500 coins
4. ING Bank and Planet Cash CDM deposits in PLN to accounts at ING Bank	
a) if the total deposits to the account are up to PLN 50,000.00 in any given settlement cycle	Free of charge
b) if the total deposits to the account are above PLN 50,000.00 in any given settlement cycle	Free of charge
5. PLN over-the-counter cash deposits – open deposits made by third parties to accounts kept at ING Bank <i>A fee charged to the person making the deposit</i>	0.60% and PLN 10.00
6. FX over-the-counter cash deposits – open deposits made by third parties to accounts kept at ING Bank <i>A fee charged to the person making the deposit</i>	0.70% and PLN 10.00
7. Cash deposit made by an Individual Client (a member of a housing community) to accounts kept for housing communities as part of the Lion Account offer <i>Not applicable to Direct for Housing Communities</i>	PLN 2.50
8. Closed cash deposits	
a) processing, administering the process and posting closed deposits made over the counter at the bank's branch	0.23% and PLN 2.00 (net)

b) processing, administering the process and posting closed deposits to the depository of the electronic night safe deposit	0.11% and PLN 2.00 (net)
9. OTC cash withdrawals in PLN and foreign currencies¹ <i>A fee is also applicable to withdrawals from a closed account.</i>	0.60% and PLN 10.00
10. Failure to collect the previously advised PLN-cash withdrawal in the amount equal to or higher than the one determined in the relevant ING Bank message	PLN 200.00
11. Failure to collect the previously advised FX-cash withdrawal in the amount equal to or higher than the one determined in the relevant ING Bank message	PLN 300.00
12. Cash withdrawals via Electronic Withdrawal System (SWE) available through ING Business:	
a) PLN withdrawals:	
1) at ATMs of ING Bank and Planet Cash	0.20%
2) over the counter at branch	0.60% and PLN 10.00
b) foreign currency withdrawals	0.60% and PLN 10.00

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

1. Fee for own guarantee service <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 an own guarantee – fee charged to the principal	PLN 600
3. Fee for full/partial prepayment of a loan	Free of charge
4. Fee for amendments to the agreement	PLN 400
5. Maintenance fee for Safe Business Life Insurance with Nationale-Nederlanden <i>(sold from 4 September 2017) to the loan (charged monthly).</i> <i>Note! The fee is charged if there are no funds available to pay the insurance premium; it prevents lapse of cover.</i> <i>The insurance maintenance fee is based on the current outstanding loan principal balance.</i>	0.12% of the insurance maintenance fee base
6. A fee for the execution of applications filed in a manner other than via the applications available in the System	PLN 300

Products withdrawn from the Bank's offer (offered up until and including 31 March 2015)

1. Fee for providing the 'Secure Repayment' insurance to:	
a) the credit line (a fee charged monthly, on the first business day of each cover period) <i>The fee is accrued on the amount of the granted limit as of the first business day of each cover period.</i>	0.10%
b) of the loan (charged monthly) until 14 October 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) of the loan (charged monthly) since 15 October 2014 <i>The fee is calculated on the net debt amount under 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>	0.15%
2. Maintenance fee for "Pewna Spłata Plus" insurance <i>(sold from 1 April 2015 to 3 September 2017) to the loan (charged monthly).</i> <i>The fee is calculated per Insured Person on the basis of the insurance maintenance fee base.</i> <i>For each of the greater number of Insured Persons on the basis of the insurance maintenance fee base, divided by the number of the Insured Persons.</i> <i>Note! The fee is charged if there are no funds available to pay the insurance premium; it prevents lapse of cover.</i> <i>The insurance maintenance fee is based on the current outstanding loan principal balance.</i>	0.15%

VIII. Other bank fees

1. Fee charged for enforcement seizures	PLN 50.00
--	-----------

Note: The Bank shall additionally charge a fee for each transfer of enforced funds in accordance with the Chapter: Non-cash services, item 2b) of the Table of Fees and Commissions.

The fee is charged upon the completion of enforcement activities by the Bank. The rule is also applicable to the situations where another writ of execution is sent to ING Bank before the current one has been completed. The fee is charged separately for each writ of execution.

2. Fee for setting up/ changing power of attorney to action on the account	PLN 10.00
<i>The fee is charged per each holder of the power of attorney who is appointed or per each change of the power of attorney.</i>	
3. Preparing a certified copy of agreements made with the Bank and other documents	PLN 10.00 per A4 page, max PLN 100.00
4. Issuing information on transactions in a closed account (at the Client's request)	PLN 35.00
5. Fee for:	
a) generation of a certificate in ING Business about: the account balance, or account number, or turnover	Free of charge
b) preparation of information on: turnover or account balance, or credit held, or credit repaid, or credit indebtedness, or enforcement seizures and other confirmations	PLN 100.00
<i>The fees apply to documents in the electronic or paper form.</i>	
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 on/certificates of creditworthiness.</i>	
a) delivered via the System	PLN 200.00
b) delivered in any other form	minimum PLN 300.00
7. Providing information to other persons, authorities and institutions excluding the cases specified in Article 110 of the Banking Law Act	negotiable fee minimum PLN 70.00
<i>In the case of information transmitted abroad, an additional fee as per Table 1.</i>	
8. Providing the information needed by the Client's auditor:	
a) on a standard ING Bank form	PLN 500.00
b) when the scope of data goes beyond the scope of data presented on the standard ING Bank form	negotiable fee minimum PLN 800.00
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, minimum PLN 15.00 maximum PLN 150.00
b) for ING Bank	Free of charge
10. Issuing a confirmation (a duplicate) of a completed Client transaction at the Branch	PLN 10.00
11. Fee for processing applications submitted in a way other than application forms available in the System.	PLN 300.00
<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 30.00 will be charged by ING Bank for the second and each consecutive entity.</i>	

IX. Table No. 1. Distribution charges

Type of instruction	Urgent mode	Ordinary mode
Country	PLN 50.00	PLN 6.00
Other countries	PLN 180.00	PLN 20.00