

Enclosure with Ordinance No. Korp /842/2020 of the President of the Management Board of ING Bank Śląski S.A. of 16.10.2020

## 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

## Table of Contents

---

<b>General provisions</b>	<b>3</b>
<b>I. ING Direct Business offer</b>	<b>4</b>
<b>II. Bank accounts</b>	<b>5</b>
<b>III. Deposit products</b>	<b>5</b>
<b>IV. Electronic Banking Systems</b>	<b>6</b>
<b>V. Non-cash transactions</b>	<b>6</b>
<b>VI. Cash transactions</b>	<b>8</b>
<b>VII. Issuing and handling payment cards</b>	<b>9</b>
<b>VIII. Credit facilities in PLN and convertible currencies</b>	<b>12</b>
<b>IX. Credit product lines (Multi-Facility Agreement)</b>	<b>13</b>
<b>X. Discount products in PLN and convertible currencies</b>	<b>13</b>
<b>XI. Guarantees and re-guarantees in domestic and cross-border trade</b>	<b>14</b>
<b>XII. Outward and Inward Collection of Documents in Domestic and Foreign Currency Trade</b>	<b>15</b>
<b>XIII. Documentary credits in domestic and cross-border trade</b>	<b>16</b>
<b>XIV. Cheques and cheque transactions</b>	<b>18</b>
<b>XV. Custody services</b>	<b>18</b>
<b>Other operating fees</b>	<b>19</b>
<b>Other operating services</b>	<b>19</b>
<b>External costs</b>	<b>19</b>
<b>Additional provisions</b>	<b>20</b>
<b>XVI. Other banking services</b>	<b>20</b>
<b>XVII. POS terminals</b>	<b>24</b>
<b>XVIII. imoje – Online payments</b>	<b>25</b>

## 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'.
- 2) Commissions and fees for operations in foreign currency trade, carried out by residents and non-residents, are charged in PLN under following principles:
  - a) from a PLN account – the PLN equivalent of an FX commission is determined using the average NBP exchange rate, as applicable at the transaction processing date and published in the first *Foreign Exchange Rate Table of ING Bank* on a given day,
  - b) from a FX account – fees and commissions are collected from the FX account by debiting this account with the equivalent of these charges determined using the average NBP exchange rates, as applicable at the transaction processing date and published in the first *Foreign Exchange Rate Table of ING Bank* on a given day,
  - c) in FX cash at the counter – foreign currency is purchased at the bid rate based on the *Foreign Exchange Rate Table of ING Bank* effective on a given day,
  - d) in PLN cash at the counter – determined in the same way as in sub-item a. pursuant to the General terms and conditions of FX spot transactions conclusion with corporate clients at ING Bank in domestic and cross-border settlements of transactions involving ING Bank,
  - e) all consequences of delays or exchange rate changes following deficient or incorrect orders are borne by the Client.
- 3) Fees and commissions for granting and handling credit facilities and credit product lines:
  - a) granted and utilised in PLN are charged in PLN or may be charged in other convertible currency under individual arrangements with the Client,
  - b) granted and/or utilised in convertible currencies are charged in currencies in which the credit facility is used and/or may be charged in PLN or other convertible currencies under individual arrangements with the Client.
- 4) Fees and commissions are charged regardless of costs of protesting bill of exchange, stamp duties, civil law tax, VAT and other fees foreseen by the law.
- 5) The enclosure with the Table of Fees and Commissions includes a list of transactions subject to tax on civil law transactions following the rules set out in the Ordinance of the ING Bank President.
- 6) The Bank has the right to replace the Table of Fees and Commissions with new one or to amend the individual parts of the Table in the following events: due to changes to laws concerning the activity of the Bank, the issue by the relevant regulatory bodies of recommendations or other documents (or amendments thereto) addressed to the banking market entities, changes in the Bank's product offer, changes to the electronic banking system functioning, changes to the provision of services including progressing electronisation of terms and conditions of cooperation with clients as well as market changes affecting the Bank's activity or the emergence of a need to adjust the services rendered to the conditions connected with the technological progress.
- 7) ING Bank will advise Clients of the changes hereto:
  - a) by sending information in electronic form, or
  - b) by providing information in ING Bank Branches and publishing it on the Bank websites.

## Fees

### I. ING Direct Business offer

<b>1. ING Direct Business offer</b>	PLN 29
<i>Monthly fee includes:</i>	
- maintenance of one PLN bank account	
- maintenance of one auxiliary PLN Open Savings Account (OKO)	
- maintenance of one EUR bank account*	
- using the System with authorization by text messages	
- issuance and renewal of MasterCard Corporate payment cards issued to a bank account in PLN (each card is covered by free insurance package)	
* applicable to bank accounts opened after 01 July 2018	
<b>2. Fee for using a MasterCard Corporate payment (debit) card issued to a bank account</b>	PLN 0 / 7
<i>The fee of PLN 7 is charged only if the monthly amount of non-cash transactions made with the card is below PLN 500.</i>	
<b>3. Maintenance of every subsequent bank account in PLN or in convertible currencies – monthly fee</b>	PLN 29
<b>4. Domestic outgoing transfer in PLN submitted in electronic form, including a transfer done via another provider providing a payment transaction initiation service:</b>	
1) to another entity* (also to accounts at ING Bank)	1.20 PLN
2) to own accounts kept at ING Bank free of charge	No fee
3) to the Social Insurance Institution (PL: Zakład Ubezpieczeń Społecznych) for contributions to accounts kept at the National Bank of Poland using the ELIXIR system free of charge	No fee
4) to Tax Offices (PL: Urząd Skarbowy) for accounts kept at the National Bank of Poland free of charge	No fee
<i>* also applies to transfers carried out under the split payment mechanism</i>	
<b>5. Transfer in foreign exchange trading:</b>	
1) European transfer to an account in another bank <i>Payment order in EUR, submitted in electronic form, including via another supplier providing a service to initiate a payment transaction with a standard execution date, addressed to Member States or SEPA States, containing the Recipient's account number in the IBAN format, valid BIC of the Recipient's Bank, SHA cost option.</i>	PLN 1.20
2) A currency transfer made in electronic form, including via another provider providing a service to initiate a payment transaction, into an account at ING Bank (does not apply to transfers between accounts of the same Customer at ING Bank.	PLN 1.20
<i>W przypadku pozostałych przelewów w obrocie dewizowym zastosowanie mają opłaty wskazane w Rozdziale V.</i>	
<b>6. Transfer placed electronically, including via another provider of a payment transaction initiation service from the auxiliary Open Savings Account:</b>	
<i>Additional fees to ExpressELIXIR, SORBNET transfers as specified in Chapter 5</i>	
1) First transfer in the month	No fee
2) Each next transfer in the month	PLN 19
<b>7. ING Bank and Planet Cash CDM deposits in PLN to the account at ING Bank</b>	0.3%
<b>8. Cash withdrawals via Electronic Withdrawals System (EWS):</b>	
1) One-off fee for implementing Electronic Withdrawals System (EWS)	No fee
2) Monthly fee for using Electronic Withdrawals System (SWE)	No fee
<b>9. Visa Corporate Credit card:</b>	
1) Card issuance fee	No fee
2) Fee for using the card – annual fee	50.00
3) Commission on non-cash transactions	No fee

4) Commission on cash withdrawal	3% of the transaction amount (minimum PLN 4)
5) Fee for using the card insurance package	No fee
6) Fee for changing the billing cycle	PLN 30
7) Fee for changing the length of interest-free period	PLN 50
8) Fee for changing debt repayment mode	PLN 20
9) Fee for changing the amount of the debt repayment	PLN 20
10) Fee for assigning the PIN code (via telephone or the System) and for changing it at ING Bank's ATMs	No fee

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

## II. Bank accounts

### 1. Opening a bank account in PLN or convertible currencies, including a VAT account:

1) For the entities entered in the Register of Entrepreneurs of the National Court Register (KRS) or in the Central Registration and Information on Business (CEIDG) <i>(except entities entered simultaneously in the register of associations, other social and professional organisations, foundations and independent public health care institutions)</i>	No fee
---	--------

2) For other entities	PLN 1,000
-----------------------	-----------

### 2. Maintaining a bank account in PLN or convertible currencies – monthly fee

PLN 90

### 3. Maintaining a VAT Account

No fee

### 4. Maintaining a PLN bank account (commission is calculated on “Debit” entries)

0.5%, minimum  
PLN 70

*Unavailable for new Clients since 01 May 2006.*

### 5. Escrow accounts, trust and housing trust accounts

negotiable

### 6. e-Escrow account:

1) Opening an e-escrow account	PLN 100
--------------------------------	---------

2) Maintaining an e-escrow account – monthly fee	PLN 25
--	--------

3) Commission on incoming transfers to an e-escrow account	0.1% of total
--	---------------

4) The commission is charged at the end of a calendar month in which the e-escrow account was credited at least once.	amount of account credits in a given month
---	--

5) Processing an instruction to transfer funds from an e-escrow account	PLN 5
---	-------

### 7. Fee for the preparation by the Bank of a draft custody account or escrow account agreement if no agreement is signed

negotiable

### 8. Maintaining a bank account in PLN or convertible currencies for non-residents for the services provided under International Account and Product Agreement (international payment account) – monthly fee per each account.

PLN 400

## III. Deposit products

### 1. Maintaining term-deposit accounts:

*Monthly fee for automatic overnight deposit*

1) daily instructions	PLN 250
-----------------------	---------

2) weekend instructions	PLN 50
-------------------------	--------

### 2. Fees for auxiliary account – OKO Business (Business Open Savings Account):

Transfer placed electronically, including via another provider of a payment transaction initiation service from the auxiliary Business Open Savings Account. Additional fees apply to ExpressELIXIR, SORBNET and foreign exchange transfers as specified in Chapter "Non-Cash Transactions"

1) First transfer in the month	No fee
2) Each next transfer in the month	PLN 19

## IV. Electronic Banking Systems

### 1. Subscription fees:

1) Monthly fee for using ING Business system (System) <i>The fee is charged for each company registered in the System</i>	PLN 140
2) Monthly fee for using InsideBusiness Payments CEE system	PLN 200
3) Monthly fee for using InsideBusiness Payments CEE Regional Site system	PLN 250

### 2. Additional fees:

1) Fee for a carrier/reader:	
a) microchip card	PLN 70
b) eToken	PLN 300
c) USB reader for the microchip card	PLN 80
2) Drafting and sending information*:	
a) text message	PLN 0.25 per text message
b) e-mail	PLN 0.25 per e-mail
3) Unblocking the user:	
a) with the ING Business Centre support	PLN 50
b) independently through a dedicated website	No fee
4) Maintenance visit at Client's request (up to 2 hours):	PLN 300
a) for each subsequent hour	PLN 150
5) Webservice <i>Used for exchanging data with Client's systems and Aleo</i>	negotiable

\*including FX Alerts

## V. Non-cash transactions

### 1. Domestic transfer in PLN:

1) outgoing transfer in PLN submitted in electronic form, including a transfer done via another provider providing a payment transaction initiation service:	
a) to another entity* (also to accounts at ING Bank)	PLN 2.70
b) to own accounts kept at ING Bank free of charge	No fee
c) to the Social Insurance Institution (ZUS) for contributions to accounts maintained with the National Bank of Poland via ELIXIR	No fee
d) to the Tax Offices to accounts maintained with the National Bank of Poland	No fee
2) paper-based*	PLN 30
3) submitted in the form of MT101 message:	
a) to an account at ING Bank (does not apply to transfers between accounts of the same Customer at ING Bank)*	PLN 2.70
b) to account in another bank	PLN 5
4) Outgoing transfer placed electronically, including via another provider of a payment transaction initiation service to an account in another bank - ExpressELIXIR transfer*	PLN 10

5) Incoming transfer to an ING Bank account*	No fee
6) Rerecognition of funds from a VAT account to a bank account under the decision received from the Tax Office	No fee
7) Additional fees for transfer orders made through SORBNET system: <i>Additional fee to the fees specified in item 1.1 'Outgoing transfer'</i>	
a) for amounts equal to or higher than PLN 1 million for orders placed before the cut-off time	PLN 15
b) for amounts equal to or higher than PLN 1 million placed after the cut-off time	PLN 25
c) for amounts below PLN 1 million placed before the cut-off time	PLN 40
d) for amounts below PLN 1 million placed after the cut-off time	PLN 60
e) for orders submitted in the form of MT101 message	PLN 13
<i>* applicable also to transfers effected in split payment mechanism</i>	

## 2. FX transfer:

1) Outgoing FX transfer	
a) European transfer	
– Payment Order in EUR placed electronically, including via another provider of a payment transaction initiation service, with the standard processing date addressed to Member States or SEPA countries with the Beneficiary's account number in the IBAN standard, correct BIC of the Beneficiary Bank, SHA cost option.	PLN 2.70
– paper-based	PLN 30
– placed as an MT101 message	PLN 5
2) Additional fees for an urgent transfer instruction: Additional fee to the fees specified in item 1.	
a) Transfer placed electronically and paper-based:	
– or amounts in excess of or equal to EUR 250,000	PLN 15
– for amounts lower than EUR 250,000	PLN 40
b) placed as an MT101 message	PLN 13
3) Other outgoing foreign payments:	
a) submitted in electronic form, including the form of MT101 message or via another provider of a payment transaction initiation service, to an ING Bank account (not applicable to transfers between the accounts held by the same Client at ING Bank)	PLN 2.70
b) placed electronically, including via another provider of a payment transaction initiation service, to an external account (including PLN cross-border transfers)	PLN 50
c) paper-based transfers, including transfers to an ING Bank account (excluding transfers between accounts of the same Client at ING Bank)	PLN 200
d) placed as an MT101 message	PLN 60
e) additional fee for urgent transfer including the form of MT101 message	PLN 70
4) Incoming FX transfer:	
a) to an ING Bank account	No fee
5) Additional fees to the FX transfer fees	
a) transfers not settled in the Straight-Through-Process	PLN 50
b) transfer processing confirmation requested in the electronic banking system being a SWIFT Message copy	PLN 20
c) delayed crediting of an ING Bank account with the processed incoming FX transfer by a foreign bank	Overnight money market rate relevant for the transfer currency + 2% of the transfer amount

## 3. Domestic and cross-border transfers – fees for additional activities:

1) Investigations/clarifications (including cancellation/ amendment of a processed instruction) made by the Bank as regards ungrounded complaints of the Customer about the Bank's actions:	
a) Domestic trade:*	

– for transactions processed within last 13 months	PLN 20
– for transactions processed earlier than 13 months ago	PLN 60
b) Cross-border trade:	
– for transactions processed within last 13 months	PLN 160/EUR 40
– for transactions processed earlier than 13 months ago	PLN 400/EUR 100
<i>* applicable also to transactions effected in split payment mechanism</i>	
2) Correcting the value date at the Client's or other bank's request	PLN 400/ EUR 100 + debit interest pursuant to the agreement concluded by ING Bank with the correspondent bank
3) Enabling the account management service for an account held at ING Bank by placing orders as SWIFT MT101 messages or for an external bank account by placing orders through the electronic banking system of ING Bank	PLN 500
4) Placing a single MT101 order through the electronic banking system of ING Bank containing the request to transfer funds from the external account.	PLN 5
5) Cancelling the payment order in form of the MT101 message, submitted before the end of the Business Day preceding the agreed account debit date.	PLN 50
<b>4. Clients' standing orders:</b>	
1) Placing/changing the standing order, including via another provider of a payment transaction initiation service	PLN 4
2) Notification of failure to process a standing order due to insufficient funds in the account	PLN 5
3) Processing of a standing order	Fees as for the electronic domestic transfers in PLN
<b>5. Direct debit:</b>	
1) Fees charged from the Payee:	
a) monthly fee for using the service	PLN 100
b) for each direct debit instruction (processed and rejected) – against the Payer's account*	PLN 1.50
c) delivery of the consent as part of the Consent Form Distribution Service	PLN 5
2) Fees charged from the Payer:	
a) fee for sending information to the Payer about the failure to process the direct debit due insufficient funds in the account.	PLN 5
<i>* applicable also to transactions effected in split payment mechanism</i>	
<b>6. Mass Payment Identification System - monthly fee for using the service</b>	PLN 200
<b>7. Transferring the bank account closing balance to the indicated account held with another bank:</b>	
1) PLN domestic transfer	PLN 20
2) FX transfer	PLN 200

## VI. Cash transactions

### 1. Counter deposits - open:

1) PLN and FX deposits to ING Bank accounts	1.0% and PLN 50
2) Additional fee in respect to item 1.1 for cash deposits including more than 500 pieces of coins on any given calendar day	PLN 30 per each 500 pieces of coins
<b>2. ING Bank and Planet Cash CDM deposits in PLN to ING Bank accounts</b>	0.30%
<b>3. Withdrawals in PLN and foreign currencies</b>	1.0% and PLN 50



4. Counter PLN and FX deposits – open ones made by third parties to the accounts held at ING Bank	1,0 % and PLN 50
<i>The fee is charged from the depositor.</i>	
5.	
6. Items deleted following Ordinance No. KORP/298/2009 of 5 June 2009	
7.	
8. Closed cash deposits	negotiable
9. Closed cash withdrawals	negotiable
10. Failure to collect the previously advised cash withdrawal in the amount equal or higher than the one determined in the relevant ING Bank message	PLN 300
11. Purchase of foreign coins – employee business trips only (in EUR, USD, GBP)	PLN 10
12. Cash withdrawals via Electronic Withdrawals System (EWS):	
1) PLN withdrawals	
a) in ING Bank and Planet Cash ATMs	0.1%
b) in branch counters	1% and PLN 50
2) Withdrawals in currencies	1% and PLN 50
3) One-off fee for implementing Electronic Withdrawals System (SWE)	PLN 200
4) Monthly fee for using Electronic Withdrawals System (SWE)	PLN 100

## VII. Issuing and handling payment cards

### Payment cards for the account (Debit cards)

#### 1. MasterCard Corporate / MasterCard Business\*

1) Issuance/Renewal	
a) PLN account card	No fee
b) Multi-currency card	PLN 10
2) Monthly fee for a card:	
a) Issued for the PLN account	PLN 0 / 7.00
<i>The fee of PLN 7 is charged only if the monthly amount of non-cash transactions made with the card is below PLN 500.</i>	
b) Issued for the EUR account*	PLN 5
<i>*the card withdrawn from the bank offer on 1 October 2017</i>	
c) Multi-currency card for the EUR account	PLN 7
3) Commission on non-cash transactions	No fee
4) Commission on cash withdrawals:	
a) Card for the PLN and EUR accounts	
– in ATMs of ING Bank and Planet Cash	No fee
– as part of the Cashback service	No fee
– other PLN withdrawals/other EUR withdrawals in SEPA countries	PLN 9
– other withdrawals in currency other than PLN	5% of the transaction amount
b) Multi-currency card	
– in ATMs of ING Bank and Planet Cash	No fee
– as part of the Cashback service	No fee

– in other ATMs from the primary or auxiliary account* * Commission is charged from the withdrawal account	5% of the transaction amount
5) ING Bank and Planet Cash CDM deposits in PLN to the card account	The fee is charged as provided for in Chapter 6
6) Card insurance package	No fee
7) Fee for pinning/unpinning an additional account to the multi-currency card	No fee

## Charge cards

### 2. VISA Business Charge Card/ MasterCard Business Gold Charge

1) Card issuance fee	No fee
2) Fee for using the card – annual fee:	
a) for VISA Business Charge Card	PLN 150
b) for MasterCard Business Gold Charge Card:	
– with Priority Pass	PLN 350
– without Priority Pass	PLN 250
3) Commission on non-cash transactions	1.5% of the transaction amount
4) Commission on cash withdrawals:	
a) for VISA Business Charge Card	3% of the transaction amount minimum PLN 4
b) for MasterCard Business Gold Charge Card	3% of the transaction amount minimum PLN 7
5) Fee for using the card insurance package	No fee
6) Fee for changing the billing cycle	PLN 30
7) Fee for account overdraft following transaction settlement <i>Fee charged regardless of penal interest accrued.</i>	PLN 20
8) Fee for using the Priority Pass lounge per person for each stay	USD 32

## Credit cards

### 3. Visa Corporate Charge/ MasterCard Corporate Charge

1) Card issuance fee	No fee
2) Fee for using the card – annual fee	PLN 150
3) Commission on non-cash transactions	1.5% of the transaction amount
4) Commission on cash withdrawal	3% of the transaction amount minimum PLN 4
5) Fee for using the card insurance package	No fee
6) Fee for changing the billing cycle	PLN 30
7) Fee for changing the length of interest-free period	PLN 50
8) Fee for changing debt repayment mode	PLN 20

## Business prepaid cards / individual payment identification cards

### 4. Maestro / MasterCard Corporate / MasterCard Business Card

1) Fee for issuing a new or renewed card	PLN 20
2) Fee for implementing the customised image card for Maestro prepaid cards	PLN 2,500
Fee for transfer of funds from the card account during the card's validity period and after the card's expiry date to the Client's PLN/ EUR bank and card accounts maintained at ING Bank.	No fee
3) Commission on non-cash transactions	No fee
4) Commission on cash withdrawals:	
a) in ATMs of ING Bank and Planet Cash	No fee
b) as part of the Cashback service	No fee
c) other PLN withdrawal/ other EUR withdrawals in SEPA countries - the commission fee applies until August 31, 2020	PLN 7
d) other PLN withdrawal/ other EUR withdrawals in SEPA countries - the commission fee applies from September 1, 2020	PLN 9
e) other withdrawals in currency other than PLN - the commission fee applies until August 31, 2020	3% of the transaction amount
f) other withdrawals in currency other than PLN - the commission fee applies from September 1, 2020	5% of the transaction amount
5) ING Bank and Planet Cash CDM deposits in PLN to the card account	The fee is charged as provided for in Chapter 6
6) Fee for using the insurance package to the card - monthly fee <i>* Fee of PLN 0.32 effective since 01 April 2015</i>	PLN 0.32
7) Fee for changing the daily payment transaction limit	No fee

#### Individual prepaid cards purchased by the client for a natural person

##### 5. Maestro / MasterCard Corporate / MasterCard Business Card

1) Fee for issuing a new or renewed card	PLN 20
2) Fee for implementing the customised image card for Maestro prepaid cards	PLN 2,500
<i>Other fees and commissions are chargeable to a natural person - card account holder and are compliant with The General Terms and Conditions of Individual Prepaid Cards issued by ING Bank Śląski S.A.</i>	

#### Other card fees

1) Fee for urgent card issue and delivery via courier mail (in Poland) <i>Fee charged regardless of the fee for issuing the card.</i>	PLN 50
2) Fee for urgent card issue and delivery via courier mail (abroad) <i>Fee charged regardless of the fee for issuing the card.</i>	PLN 135
3) Fee for card stop-listing	No fee
4) Statement of payment transactions for the debit card and charge card with deferred payment:	
a) available in the electronic banking system	No fee
b) issued by the Relationship Manager at Client's request	PLN 50
c) Daily transaction limit change fee	No fee
d) Fee for setting the PIN code via telephone or the System	No fee
e) Fee for changing the PIN code at ING Bank's ATMs, via telephone or the System	No fee
5) Checking the available account balance (applies to account cards and prepaid cards)	
a) in ATMs of ING Bank and Planet Cash	No fee
b) in other ATMs	No fee

## VIII. Credit facilities in PLN and convertible currencies

<b>1. Commission for reviewing the credit application</b>	0.4%, minimum PLN 500
<i>The commission is calculated based on the requested credit amount. Excluding leasing and factoring applications</i>	
<b>1a. Commission for reviewing the credit application submitted via ING Direct Business Credit and the System.</b>	0.0%
<i>Applicable to credit facilities where the application was filed with the required enclosures.</i>	
<b>2. Commission for granting credit facility</b>	1.8% per annum minimum PLN 2,000
<i>For revolving line facilities – calculated based on the granted facility amount and on the facility amount in the subsequent year. For non-revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	
<b>2a. Commission for granting credit facility, applied for through ING Direct Business Credit and the System.</b>	1.2% per annum minimum PLN 2,000
<i>Applicable to credit facilities where the application was filed with the required enclosures. For revolving line facilities – calculated based on the granted facility amount and on the facility amount in the subsequent year. For non-revolving facilities – calculated based on the granted and outstanding facility amounts.</i>	
<b>3. Commission on the unutilised credit facility/ credit facility tranche (commitment fee)</b>	0.2% monthly
<i>Accrued daily and charged once a month at the interest payment date.</i>	
<b>4. Commission on credit facility prepayment</b>	2.0%
<i>The commission is charged at the prepayment date on the prepaid credit facility amount. In case of products in the form of a revolving line – the Bank computes a commission on the total amount of the awarded credit facility applicable at the prepayment date resulting in the agreement termination. In case of non-revolving products – the Bank computes a commission on the prepaid amount that does not result from the predetermined schedule of repayments.</i>	
<b>4a. Commission on credit facility prepayment for facilities with fixed interest rate</b>	3.0%
<i>The commission is charged at the prepayment date on the prepaid credit facility amount. The Bank computes a commission on the prepaid amount that does not result from the predetermined schedule of repayments.</i>	
<b>5a. Commission on the utilised credit facility amount as at the end of each calendar year</b>	0.22%
<i>The commission is calculated based on the utilised credit facility amount as at the end of a given calendar year. The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date. The commission applies to agreements concluded before 15 April 2009. As of 15 April 2009, the commission on the credit facility utilised as at the end of each calendar year was replaced with the commission on the credit facility amount as at the end of each calendar year.</i>	
<b>5b. Commission on the credit facility amount as at the end of each calendar year</b>	0.22%
<i>The commission is calculated at the end of each calendar year: - for revolving line facilities – on the amount of the granted credit facility/ limit, - non-revolving facilities – on the outstanding facility amount. The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date.</i>	
<b>6. Commission on handling restructured credit facility</b>	0.2% monthly
<i>The commission is calculated based on the restructured amount. The commission is charged on a monthly basis.</i>	
<b>7. Other fees and commissions:</b>	
1) Commission on amending the credit facility agreement:	
a) Commission on changing the credit facility amount	0.2%, minimum PLN 200
<i>Calculated based on the credit facility amount or the amount of the change made.</i>	
b) Commission on other changes	minimum PLN 200
c) Commission on changing the credit facility repayment schedule with the fixed interest rate	3.0%
<i>The commission is charged on the change date based on the amount of the granted/ disbursed credit facility.</i>	
2) Commission on issuing commitment letter	0.6%
<i>The commission is calculated based on the committed amount. The commission is charged no later than at the commitment letter issuance date.</i>	
3) Commission on amending the commitment letter	up to 0.6%
<i>The commission is calculated based on the committed amount.</i>	

4) Fee for issuing credit facility repayment certificate:	
a) Fee for issuing the certificate within 3 months following facility repayment	PLN 50
b) Fee for issuing the certificate after 3 months following facility repayment	PLN 100

## IX. Credit product lines (Multi-Facility Agreement)

<b>1. Commission on reviewing the product line application</b>	0.4%, minimum PLN 500
<i>The commission is based on the requested product line amount.</i>	
<b>1a. Commission on reviewing the product line application submitted through ING Direct Business Credit and the System.</b>	0.0%
<i>Applicable to credit facilities for which the application was submitted along with the required enclosures.</i>	
<b>2. Commission on granting the product line</b>	1.8% per annum minimum PLN 2,000
<i>The commission is calculated once a year on the granted product line amount.</i>	
<b>2a. Commission on granting the product line, applied for through ING Direct Business Credit and the System.</b>	1.2% per annum minimum PLN 2,000
<i>Applicable to credit facilities for which the application was submitted along with the required enclosures. The commission is calculated once a year on the granted product line amount.</i>	
<b>3a. Commission on the unutilised product line amount (commitment fee)</b>	0.2% monthly
<i>The commission is calculated on the product line amount made available to the Client and still unutilised as at the last business day in a given calendar month (within the availability period of the product line); charged in arrears, on the first business day of the calendar month following the month in which the commission is accrued. The commission applies to the agreements concluded before 01 April 2011.</i>	
<b>3b. Commission on the unutilised product line amount (commitment fee) accrued daily</b>	0.2% monthly
<i>The commission applies to the agreements concluded or annexed starting from 01 April 2011 onwards. The commission is accrued daily and charged once a month at the interest payment date. The commission is based on the product line amount made available to the Client and still unutilised.</i>	
<b>4. Commission on amending the product line agreement</b>	
1) Commission on changing the product line amount	0.2%, minimum PLN 200
<i>The commission is calculated based on the product line amount or the amount of the change made.</i>	
2) Commission on other changes	minimum PLN 200
<b>5a. Commission on the utilised product line amount as at the end of each calendar year</b>	The fee is charged as provided for in Chapters: 8, 11 and 13.
<i>The commission is calculated and charged separately on all products made available within the product line. The commission applies to agreements concluded before 24 January 2011. As of 24 January 2011, the commission on the utilised product line amount as at the end of each calendar year is replaced with the commission on the product line amount as at the end of each calendar year.</i>	
<b>5b. Commission on the product line amount as at the end of each calendar year</b>	0.22%
<i>The commission is calculated at the end of each calendar year:</i> - within the commitment period – on the amount of the granted limit; - after the commitment period – on the amount of the outstanding limit. <i>The commission is charged on 15 January of the following calendar year, but no later than at the credit facility repayment date. The commission refers to the agreements concluded or annexed starting from 24 January 2011.</i>	
<b>6. Fee for issuing an agreement expiry certificate</b>	
1) Fee for the certificate issued within 3 months following agreement expiry	PLN 50
2) Fee for the certificate issued after 3 months following agreement expiry	PLN 100

## X. Discount products in PLN and convertible currencies

<b>1. Commission for granting the Credit Limit (arrangement commission)</b>	1.8% annually, minimum PLN 2,000
<i>The commission is calculated each time in advance on each new Availability Period limit amount.</i>	

2. <b>Commission on purchase of each receivable within the granted limit referred to in item 1</b>	from 0.1% to 0.6%, minimum PLN 25 on each purchased receivable
<i>In the case of receivables purchase carried out applying the Split Payment Mechanism, the commission is calculated and charged in the currency of the receivable on the gross amount of that receivable presented for purchase.</i>	
3. <b>Commission on the credit limit amount as at the end of each calendar year</b>	0.22%
<i>The commission is calculated at the end of each calendar year:</i>	
<i>- for revolving line facilities:</i>	
<i>- within the commitment period – on the amount of the granted limit;</i>	
<i>- after the commitment period – on the amount of the outstanding limit.</i>	
<i>- for non-revolving facilities – on the outstanding amount.</i>	
<i>The commission is charged on 15 January of the following calendar year but no later than at the repayment date</i>	
4. <b>Commission on the unutilised credit limit amount (commitment fee)</b>	0.2% monthly
<i>The commission is calculated on the credit limit amount made available to the Client and still unutilised as at the last Business Day of a given calendar month (within the commitment period of the funding limit); it is charged in arrears, on the first Business Day of the calendar month following the month in which the commission is accrued. Not applicable to Supplier Financing</i>	
5. <b>Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty.</b>	PLN 20
6. <b>Fee for transferring the funds to the counterparty bank in the urgent mode (value date today) or accelerated mode (value date tomorrow) in the foreign currency or to a foreign counterparty (Urgent transaction/ Urgent Value date)</b>	PLN 70
7. <b>Additional fee for express processing of the Purchase Instruction</b>	PLN 150
<i>Express mode means that the Purchase Instruction submitted via ING Business is processed as a priority. When the Purchase Instruction placed by the Client in ING Business is correct, the purchase will be processed within 2 hours after the order was submitted or within 2 hours after 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 accepts the purchase instructions for express processing until 14:00 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.</i>	
8. <b>Commission on each bill of exchange purchase as part of the granted limit referred to in item 1</b>	PLN 150
9. <b>Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client</b>	PLN 50

## XI. Guarantees and re-guarantees in domestic and cross-border trade

### Nostro guarantees

1. <b>Issue of a Guarantee / Guarantee Commitment Letter in the form of e-guarantee</b>	0.2% monthly up-front on current guarantee price, not less than PLN 100
<i>The said commission is collected on a monthly basis up-front for each commenced month from the Guarantee/ Guarantee commitment letter issuance date. The commission for issuing guarantee commitment letter is charged regardless of the fee for issuing the guarantee.</i>	
2. <b>Issue of a guarantee/ guarantee commitment letter in the form other than e-guarantee</b>	0.2% monthly up-front on current guarantee price, not less than PLN 100 and PLN 300
<i>The said commission is collected on a monthly basis up-front for each commenced month from the Guarantee/ Guarantee commitment letter issuance date. The commission for issuing guarantee commitment letter is charged regardless of the fee for issuing the guarantee.</i>	
<i>A fixed fee is charged in each case upon the issue</i>	
3. <b>Instruction verification in express mode</b>	PLN 300
<i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, the Bank reserves the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith.</i>	
4. <b>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</b>	PLN 300 (additionally to item 1 or 2)

<b>5. Placement of a paper instruction to issue or amend a guarantee</b>	PLN 300
<b>6. Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the credit product line</b>	0.2%, minimum PLN 400
<b>7. Change of the conditions of a guarantee /commitment letter</b>	
1) Increasing the amount – commission is based on the increase amount	as in item 1 or 2
2) Prolongation of the expiry date <i>The commission is charged on the amount of the guarantee as at the change implementation date counting from the day following the end of the period for which the commission had been already charged.</i>	as in item 1 or 2
3) Other changes  A fixed fee charged in each case, whenever a change is issued in a form other than e-guarantee	PLN 150 and PLN 150
<b>8. Commission on the Bank's liability value at the end of each calendar year under guarantee</b>  <i>The commission is calculated on the guarantee amount as at the end of a given calendar year. The said commission is charged on 15 January of the following calendar year but in no case later than on the guarantee expiry date. The commission is not charged on guarantees issued under a credit product line on which a commission is charged on the product line amount as at the end of each calendar year (from Chapter 9 item 5b).</i>	0.22%
<b>9. Service of a Guarantee Related Claim</b>	PLN 600

#### Loro guarantees\*

\*not applicable to the BGK performance bonds from EU Surety Fund resources

<b>1. Guarantee handling</b>	
1) Advising the beneficiary of a guarantee or amended guarantee  A fixed fee charged when advising outside ING Business	PLN 200 and PLN 100
2) Advising the beneficiary of a guarantee or amended guarantee together with the content assessment  A fixed fee charged when advising outside ING Business	PLN 600 and PLN 100
3) Intermediation in reporting a claim under guarantee	PLN 600
4) Intermediation in forwarding the documents regarding guarantee assignment	PLN 600
5) Intermediation in providing communication related to other activities concerning guarantees than the ones specified in the two preceding items	PLN 200
<b>2. Issuance of a guarantee against re-guarantee of another bank</b>	negotiable

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

<b>1. Advising collection of documents</b>  <i>Commission charged for inward collection.</i>	PLN 100
<b>2. Reviewing/accepting an instruction for collection of documents</b>  <i>Commission charged for outward collection.</i>	PLN 200
<b>3. Processing of documentary collection or collection of bill of exchange:</b>	
1) Inward collection  <i>The commission is charged at the payment processing date (D/P collection) or on the day when the remitting bank is sent the acceptance note (D/A collection).</i>  and outward collection  <i>The commission is charged on the day when the documents are forwarded to the collecting bank.</i>	0.2% minimum PLN 100 maximum PLN 500
2) Transfer of the payment obtained due to collection for the payee into accounts at other bank than ING Bank  <i>Additionally to sub-item 3.1)</i>	PLN 100

4. Changing collection instruction	PLN 100
5. Releasing trade or financial documents without payment	PLN 100
6. Return of uncollected documents into the account of the payee	
1) Inward collection	EUR 50 or the equivalent in PLN or in any other convertible currency
2) Outward collection	PLN 100
7. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods	PLN 100

### XIII. Documentary credits in domestic and cross-border trade

#### Import credits

1. Opening of:	
1) Documentary credit	0.2%, minimum PLN 200
2) Stand-by documentary credit	0.6%, minimum PLN 300
<i>The commission is one-off and is charged at the opening date on the credit amount increased by one per cent of tolerance for each commenced 3-month validity period of the credit.</i>	
2. Instruction verification in express mode	PLN 300
<i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, the Bank reserves the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith.</i>	
3. Placement of a paper application for opening or changing a credit	PLN 300
4. Amendment to the credit:	
1) Increasing the credit amount - based on the increased amount	as in item 1
2) Extending credit validity period - based on the credit balance as at the amendment date counting from the day following the end of the period for which the commission had been already charged.	as in item 1
3) Making other amendments than the ones stated in sub-items: 1 and 2 <i>When there are two or more amendments made (items 1, 2, 3), only one, the higher commission is charged.</i>	PLN 100
5. Commission for reviewing the credit application on account of the Applicant's creditworthiness assessment <i>The commission is charged if the credit issuance agreement has not been concluded.</i>	0.4%, minimum PLN 500
6. Adjusting of the credit text to the Bank internal requirements and/or preparation of a draft of: a credit, change to the credit <i>The commission is charged on the day when the template was adjusted/ draft was made.</i>	PLN 300
7. Preparation and dispatch of information other than amendment to credit terms and conditions at Client's request	PLN 100
8. Processing the credit:	
1) Verification of the compliance of presented documents and/or payment processing: - on the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents) A fixed fee for the presentation issue to the applicant – PLN 100 for the first presentation, PLN 50 for each consecutive one. <i>A fixed fee in case of the document return to the presenting/ intermediary bank – PLN 100.</i>	0.2%, minimum PLN 200 and PLN 100
2) Payment deferral	0.1%, minimum PLN 200



<i>- on the amount indicated in the documents for each commenced month starting from the day when the documents are released to the payer. Where the documents are not compliant with the credit terms and conditions - from the date when the non-compliance notification was sent. The commission is charged at the payment processing date.</i>	
3) Fee for presenting the documents not compliant with the credit terms and conditions <i>- the commission is charged from the beneficiary.</i>	EUR 75 (or the equivalent in PLN or in any other convertible currency)
4) Cancelling or writing down the unutilised balance of the credit <i>- provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100
<b>9. Endorsing documents, issuing assignment to collect goods or documents or authorisation to collect goods</b>	PLN 100
<b>10. Commission on ING Bank's commitment as at the end of each calendar year under the credit</b>	0.22%
<i>The commission is calculated as at the end of a given calendar year. The commission is charged on 15 January of the following calendar year; however, no later than on the credit expiry day. The commission is not charged for the credit opened under the credit product line for which a commission is charged on the product line amount as at the end of each calendar year (Chapter 9 item 5b).</i>	

### Export credits

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

<b>1. Advising the credit/ amendments to the credit to the beneficiary</b>	PLN 200 and PLN 100
<b>A fixed fee charged when advising outside ING Business</b>	
<b>2. Forwarding a credit / amendments to the credit to another bank to be handled</b>	PLN 400
<b>3. Credit confirmation</b>	negotiable
<i>The fee is calculated on the credit amount increased by the tolerance percentage for each commenced 3-month period of exposure, (where: 'exposure' is the time from the day on which confirmation was added to the validity date of the credit or the payment deferral date).</i>	
<b>Increasing the credit amount</b>	
<i>- based on the increased amount</i>	
<b>Prolongation of the credit expiry date</b>	
<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>	
<b>4. Instruction verification in express mode</b>	PLN 300
<i>A request is verified within 2 hours from submission of an instruction in express mode, on the condition that a correct instruction is received on business days by 3:00 p.m. via ING Business. In exceptional cases, the Bank reserves the right to refuse to execute the instruction in the said mode, of which the customer shall be informed forthwith.</i>	
<b>5. Processing the credit:</b>	
1) Verifying the documents or negotiating 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
2) Instruction to transfer a payment under the credit to the opening bank/ intermediary bank <i>It is charged for each presentation - PLN 200 for the first presentation, PLN 150 for each consecutive one</i>	PLN 200
3) Deferred payment <i>- on the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.</i>	0.1%, minimum PLN 200
4) Additional service related to presentation of documents not compliant with the terms and conditions of the credit. <i>- commission is charged from the beneficiary when ING Bank verified the documents.</i>	PLN 100
5) Assignment of proceeds under the credit to the counterparty	PLN 500
6) Transferring the drawing under the credit to an external account	PLN 100
7) Cancelling or writing down the unutilised balance of the credit <i>- When the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 100

<b>6. Fee for transferring the credit to a secondary beneficiary in Poland and abroad</b>	0.3%, minimum PLN 500
<i>The fee is charged based on the amount of transfer, plus the tolerance percentage, from the first beneficiary on the transfer day.</i>	
<b>7. Preparation and dispatch of information to other banks at the Client's request</b>	PLN 100
<b>8. Initial examination of documents to be presented under the credit</b>	PLN 50 for one document or PLN 200 for a set of documents
<b>9. Adjusting of the credit text to the Bank internal requirements and/or preparation of a draft of: a credit, change to the credit</b>	PLN 300
<i>The commission is charged on the day when the template is adjusted/ draft is made.</i>	

## XIV. Cheques and cheque transactions

### Cheques in domestic trade

<b>1. Ordering a cheque form</b>	PLN 10
Notice: Product withdrawn from the offer as of 1 December 2019	
<b>2. Confirming the cheque</b>	PLN 30
Notice: Product withdrawn from the offer as of 1 December 2019	
<b>3. Accepting the cheque for collection</b>	PLN 20
<i>The fee is charged from the cheque drawer.</i>	
<i>The fee is charged for the collection of the clearing cheque written by the holder of an account at another bank and presented with the collection list.</i>	
Notice: Product withdrawn from the offer as of 1 April 2021	
<b>4. Accepting a stop-listing or stop-listing revocation notification for cheque forms, cheques, ID documents, accounts</b>	PLN 30
Notice: Product withdrawn from the offer as of 1 April 2021	
<b>5. Stop-listing or stop-listing revocation for cheques or accounts, carried out by the Branch as a result of a Client not abiding by the General Terms and Conditions</b>	PLN 75
Notice: Product withdrawn from the offer as of 1 April 2021	

### Cheques in cross-border trade

<b>6. Collecting the cheque – per cheque</b>	0.2%, minimum PLN 30 (plus the handling fee for processing an instruction in domestic and cross-border settlements. Table No. 1)
Notice: Product withdrawn from the offer as of 1 April 2021	
<b>7. Return of an unpaid cheque by the bank (drawee)</b>	PLN 25
Notice: Product withdrawn from the offer as of 1 April 2021	

<b>XV. Custody services</b>	<b>Storage fee (Annual fee)</b>	<b>Transaction settlement fee (Unit fee)</b>	<b>Transfer fee (Unit fee)</b>
-----------------------------	-------------------------------------	--	------------------------------------

### Custody services provided for securities issued in Poland

<b>1. Securities registered in the Register of Securities/ National Bank of Poland:</b>			
1) T-bills	0.035%	PLN 70	PLN 50
<b>2. Securities admitted to public trading registered directly in the Central Securities Depository of Poland</b>			

1) T-bonds	0.040%	PLN 60	PLN 50
2) Non-treasury debt securities	0.040%	PLN 60	PLN 50
3) Equity securities registered directly by the Central Securities Depository of Poland	0.040%	PLN 60	PLN 50

**3. Securities not admitted to public trading issued in Poland in the dematerialised form**

1) Debt securities	0.035%	PLN 70	PLN 50
--------------------	--------	--------	--------

*The fee is calculated on the value of securities as at the end of the month (the last business day of the month) in line with the following formula:*

- Debt securities: notional amount x portfolio as at the last business day of the month
- Equity securities: market value as at the last business day of the month x portfolio as at the last business day of the month

## Other operating fees

1. Issue of a deposit certificate	PLN 300
2. Issue of a certificate for the purposes of participation in the Annual General Meeting	PLN 300
3. Fee for cash management of dividends, coupons and buy-out of debt instruments	PLN 40
4. Fee for delayed Clearing Instruction/ Clearing Instruction cancellation/ amendment of an incorrectly submitted Clearing Instruction	PLN 60
5. Fee for Activities relating to Foreign Taxes* (resulting from the payout of benefits from foreign securities)	
1) Subscription (paid up-front for the period until the end of a given calendar year)	EUR 500
2) Refund of overpaid tax (for each event – transfer of documents)	EUR 150
3) Decrease in the withholding tax rate (for each event – transfer of documents)	EUR 150

*\* The service requires concluding a relevant agreement with the Bank. The fees include neither refunded external costs (including costs of intermediaries) nor the costs incurred by the Bank in connection with the service. Activities relating to Foreign Taxes – activities of the Bank (as a messenger within the meaning of the Civil Code) involving:*

- forwarding documents and information between the Client and the Agent, linked to the Client's applying for a reduced rate of WHT and CGT in foreign markets, under the effective Double Taxation Treaty between Poland and a given country,
- forwarding documents and information between the Client and the Agent, linked to the Client's applying for a refund of the overpaid WHT from foreign tax authorities under the Double Taxation Treaty.

## Other operating services

6. Deposit account administration	PLN 200 (monthly)
7. e-Custody module	PLN 300 (monthly)
8. Other services – type, scope and fees for a given service agreed upon with the Account Holder based on the specifications presented by the Account Holder	

## External costs

The Account Holder shall refund the external costs incurred by ING Bank Śląski S.A. in connection with stamp taxes or other fees, including the fees of the Bank's correspondents, Central Securities Depository of Poland, National Bank of Poland or central clearing chambers, stock exchanges, as well as postal, insurance, transportation fees, the fees for representation of the Account Holder at the Annual General Meetings, services provided to the Account Holder to get a tax refund or to obtain a lower withholding tax rate, fees for additional reporting not laid down in the Table of Fees and Commissions, foreign transfer costs or other costs not laid down in the Table of Fees and Commissions which were incurred by the Bank during provision of services for the Account Holder under the Agreement concluded with the Account Holder and which are proper for a market where the Account Holder invests.

## Additional provisions

9. Fees set out in the Table of Fees and Commissions do not include taxes, in particular the value-added tax, at the core rate, by which they will be increased; The Account Holder shall compensate the Bank with the fees due, in the net amount (VAT excluded) based on the document received (i.e. a note) and in the gross amount (VAT included) based on the invoice received.
10. All fees set out in the Table of Fees and Commissions are calculated as at the end of the month and debited in keeping with the provisions of the Agreement.
11. Fees set out in the Table of Fees and Commissions in foreign currencies are charged by the Bank in PLN at the NBP average exchange rate as at the last business day of a given month.
12. Prior to investing in securities other than securities set out in the Table of Fees and Commissions and prior to the Bank providing a service wherefor the fee was not set out in the Table of Fees and Commissions, the Account Holder should contact the Bank to determine the scope of services and the fee amount. If the Account Holder invests in securities other than securities set out in the Table of Fees and Commissions and makes the Bank provide a service wherefor the fee was not set out in the Table of Fees and Commissions without prior consultation on the fee amount with the Bank, the Account Holder consents to the Bank charging the fee set out unilaterally by the Bank for the services provided by the Bank.
13. All operating fees connected with delivering a Clearing Instruction to the Bank concerning transaction settlement or corporate action, were calculated with the assumption that the Clearing Instruction is delivered by the Account Holder or entity acting on their behalf, electronically, i.e. e-Custody, Agreement Card Report (in Polish: WKU) from the brokerage office, CCP, SWIFT. Instructions sent in a different form that require manual processing by the Bank are subject to an additional fee of PLN 50 for each such instruction.
14. The fees presented in the Table of Fees and Commissions for storing and settling the transaction include the fees of the Bank's correspondents and intermediaries borne by the Bank under provision of a given service. Other items in the Table of Fees and Commissions do not include external costs that need to be refunded by the Account Holder.

## XVI. Other banking services

### 1. MT101 service

- |  |            |
|--|------------|
| 1) Fee for providing the service:  |            |
| a) Standard fee<br><i>A fee charged for each account</i>   | PLN 1,000  |
| b) Fee if a new contract with a bank is required   | PLN 20,000 |
| c) Fee if a new contract with another bank branch is required  | PLN 10,000 |
| d) Fee for providing banks with MT940 / MT942 / MT941 statements<br><i>The fee is charged once upon making the service available, for each account</i> | PLN 2,000  |
| 2) Monthly fee for using the service<br><i>Fee charged for each account 250.00 PLN</i>   | PLN 250    |

### 2. The service of processing payment orders delivered via SWIFT for entities that are not bank customers ordering transactions in the MT 103/103 + / 200/202/203 format

- |   |            |
|---|------------|
| 1) 1) Fee for providing the service   | PLN 10,000 |
| 2) Monthly fee for using the service<br><i>Fee charged for each account</i> | PLN 100    |
| 3) Fee for changing the service configuration                               | PLN 1,000  |

### 3. Statements:\*

- |   |        |
|---|--------|
| 1) Electronic statements  | No fee |
| 2) Paper statements, sent by regular mail or fax  | PLN 8  |
| 3) Paper statements, collected by the Client at the Branch<br><i>Notice: Product withdrawn from the offer as of 1 December 2019</i> | PLN 12 |

### 4. Sending bank statements by automated night fax (TOP CALL)/ SWIFT\*:

*A monthly fee, depending on the destination country.*

- |                    |         |
|--------------------|---------|
| 1) Poland          | PLN 120 |
| 2) Europe          | PLN 240 |
| 3) Other countries | PLN 480 |

<b>5. Confirmations (duplicates) of the effected transactions attached to the statement</b>	PLN 0.5 per transaction
<b>6. Presenting SWIFT statements/ confirmations received from other banks in the System:*</b>	
1) MT950/940/942	PLN 200
2) MT941	PLN 100
<b>7. Preparation of additional reports at the Client's request*</b>	PLN 300
<i>*Applicable also to VAT accounts</i>	
<b>8. Acceptance and storage of deposited items</b>	PLN 25 for each commenced month
<i>Note: phased out product, fee applicable to agreements concluded until 30.09.2007.</i>	
<b>9. Renting a safe-deposit locker</b>	PLN 25 for each commenced month
<i>Note: phased out product, fee applicable to agreements concluded until 01 July 2015</i>	
<b>10. One-off fee for providing a key/card to the night vault</b>	PLN 50 per each key/ card
<b>11. Freezing funds in the accounts and term deposit accounts of ING Bank Clients:</b>	
<i>Note: The fee is not collected if the funds are frozen due to ongoing enforcement proceedings.</i>	
1) for other bank, company or other institutions, e.g. the Tax Office, the Customs Office	0.1% and PLN 15, minimum PLN 150
2) for ING Bank	No fee
<b>12. Fee for processing applications submitted in a way different than through applications available in the System</b>	PLN 300
<i>In case of applications submitted on a single form made available by ING Bank, which refer to more than one entity, an additional fee of PLN 30 will be charged by ING Bank for the second and each consecutive entity.</i>	
<b>13. Fee for preparing:</b>	
<i>If the information or confirmations referred to in items 1 and 3 regard the period longer than 30 days, the fees get doubled. Fees in items 1 and 2 cover potential dispatch of a fax/ SWIFT message at Client's request.</i>	
1) Information on inflows and outflows, account balance, preparation of an official copy of documents, photocopy, copy of SWIFT Message and other confirmations	PLN 50 per A4 sheet
<i>The fees apply to domestic and cross-border trade.</i>	
2) Fee for providing an electronic copy of the document	PLN 300 per document
3) Preparing and implementing documentation and operational service due to organisational changes at the Client's	negotiable
<b>14. Issuing bank references with Client's financial standing:</b>	
1) delivered through the System	PLN 100
2) delivered differently	minimum PLN 200
<b>15. Issuing a Client creditworthiness certificate</b>	0.1% of the determined value, minimum PLN 300
<b>16. Confirming the authenticity of signatures of ING Bank Clients at the request of the client and third parties</b>	PLN 5 per signature, minimum PLN 20
<b>17. List of proxies submitted by the Client, inclusive of the type of authorisation and scope of power of attorney</b>	PLN 300
<b>18. Business intelligence services concerning:</b>	
1) A foreign company	price set by intelligence agency + negotiable fee
2) A foreign bank	price set by intelligence agency + negotiable fee
<b>19. Rendering opinion at Client's request on:</b>	
1) Trade agreements	negotiable

2)	Cross-border and domestic trade transactions e.g. in the aspect of securing Client's interests	negotiable
3)	Others (inclusive of transaction structuring)	negotiable
<b>20.</b>	<b>Fee for confirming compatibility of keys:</b> <i>Charged from banks.</i>	
1)	For verifying the key	PLN 32
2)	For sending return information	PLN 12
<b>21.</b>	<b>Fee for preparing, drafting and presenting information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and other laws:</b>	
1)	Providing information to other persons, authorities and institutions excluding the cases specified in Article 110 of the Banking Law Act	Negotiable, minimum PLN 70 as provided for in Table No. 1 when the information is sent abroad
2)	Providing the information needed by the Client's auditor:	
a)	on a standard ING Bank form	PLN 300
b)	when the scope of data exceeds the value presented on the standard ING Bank form	Negotiable, minimum PLN 600
c)	additional fee for applications submitted in a way different than via the Confirmation platform or the System	PLN 300
<b>22.</b>	<b>Fee for sending a reminder in Poland and abroad</b>	PLN 20
<b>23.</b>	<b>Fee for sending Request for payment in paper form or in electronic banking system</b>	PLN 20
<b>24.</b>	<b>Fee for a reminder call</b>	PLN 10
<b>25.</b>	<b>Storing a vehicle, being the credit facility collateral, seized by ING Bank</b>	PLN 25 per each day of storage
<b>26.</b>	<b>Accepting Powers of Attorney to bank accounts for other entities</b>	PLN 300
<b>27.</b>	<b>Protesting a bill of exchange</b>	PLN 200 + costs of protest (notary fee among other costs)
<b>28.</b>	<b>Advising a bill of exchange</b> <i>The commission is charged as per cent of the advised bill of exchange on the basis of 90 days at the end of each calendar quarter, but no later than at the bill of exchange payment date. Note: If the Client is granted a credit facility/ limit to secure the Bank's claims, then the commissions defined in Chapter 8 Credit facilities, discount products in PLN and convertible currencies will apply.</i>	0.5% of the bill of exchange value, minimum PLN 180, on a quarterly basis
<b>29.</b>	<b>Fee collected for effecting attachments on accounts</b> <i>Note: The Bank will charge an additional fee under relevant chapters of the Table of Fees and Commissions for each transfer of seized funds. The fee is charged after the attachment activities are completed by ING Bank. The principle also applies to the situations where another attachment instruction is sent to the Bank before the current one has been completed. The fee is charged separately for each attachment case.</i>	0.1% of the seized funds, minimum PLN 150, maximum PLN 400
<b>30.</b>	<b>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.</b>	PLN 100
<b>31.</b>	<b>Execution of the Loan Disbursement/ Loan Provision/ Loan Provision and Disbursement Instruction or of the Annex to the Loan Provision/ Loan Provision and Disbursement submitted otherwise than via a dedicated form in the System.</b> <i>The commission will not be charged for the first instruction submitted after signing the Agreement/Annex. The commission is effective for the Agreements concluded after 31 May 2011.</i>	PLN 300 per each consecutive instruction
<b>32.</b>	<b>Processing the Credit Facility Provision/ Credit Facility Provision and Disbursement or Credit Facility Disbursement Instruction submitted via a dedicated form in the System</b>	No fee
<b>33.</b>	<b>Other bank services not mentioned in the Table of Fees and Commissions but performed by ING Bank, excluding the activities for which banks are not legally allowed to charge fees or commissions</b>	negotiable

34.	Fee for urgent processing of the Credit Facility Disbursement/ Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction or of an Annex to the Credit Facility Provision/ Credit Facility Provision and Disbursement Instruction submitted via the System, where the exchange rate negotiation is required	PLN 200
35.	Fee for reporting an OTC transaction to a trade repository.	PLN 0 per transaction reported on behalf of the counterparty
	Fee for maintaining details of contracts in the trade repository	PLN 0 monthly per each outstanding contract
36.	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:	
37.	1) for one pledgee/ pledger	PLN 300
	2) for more than one pledgee/ pledger	PLN 100

**38. Monthly fee for maintaining the balance on the bank account, including OKO account and term deposit account**

Fee charged at the end of a calendar month if the average monthly account balance exceeds the threshold indicated in the table below.

The fee rate reflects, in particular, the costs incurred by the Bank related to maintaining a position in individual currencies, liquidity management costs and costs of hedging a position in the case of foreign currencies.

Account currency	Threshold above which a fee is charged	Amount of the fee in relation to the average monthly balance
EUR	100 000 EUR	not more than the sum of: 1/12 of the absolute current deposit rate in EUR, announced by the European Central Bank, and 0.02%
USD	100 000 USD	not more than 0,02%
GBP	100 000 GBP	not more than 0,02%
CHF	100 000 CHF	not more than 0,1%
<b>Other</b>		
CZK	3 mln CZK	not more than 0.14% if the average monthly account balance was between 3 and 26 CZK million not more than 0.85% if the average monthly balance of the account was more than 26 CZK million
DKK	800 000 DKK	not more than 0,07%
HUF	40 mln HUF	
SEK	1 mln SEK	
BGN	250 000 BGN	not more than 0,05%
JPY	12 mln JPY	
NOK	1 mln NOK	
AUD	150 000 AUD	
CAD	150 000 CAD	not more than 0,02%
CNY	800 000 CNY	
RON	500 000 RON	
RUB	9 mln RUB	
ZAR	2 mln ZAR	
INR	9 mln INR	
TRY	800 000 TRY	

39.	Annual fee for maintaining the balance on bank accounts, including OKO accounts and term deposit accounts	not more than 0.4% of the sum of balances as at the end of the calendar year
-----	---	--

\*The fee is collected until January 20th if the sum of balances on the last day of the previous year on bank accounts, including OKO accounts and term deposit accounts, is 5 PLN million or more. If the accounts or deposits are kept in a currency other than PLN, for the purposes of calculating the amount of the fee due, the average exchange rate of the National Bank of Poland of the currency applicable on the day for which the commission is calculated will be used.

<b>40. Monthly fee for maintaining the balance on bank accounts in PLN, including OKO accounts and term deposit accounts</b>  <i>The fee is collected if the account balance exceeds PLN 5 million as of the last day of the month. The fee is charged until the 20th day of the following month. The fee will not be charged in December.</i>	Not more than 0.02% of total balances at the end of the month
<b>41. Bank fee for customer service in the Wholesale Banking Division (formerly Strategic Customers Division)</b>  <i>This fee is suspended until further notice. ING Bank will inform you 14 days in advance about the start date of charging.</i>	Not more than PLN 1,800 per month
<b>42. Execution of loan repayment instruction not placed via the dedicated form in the System</b>  <i>Applicable to credit facility agreements concluded after 01 November 2015 and annexed after the said date if the annex concerned extending the tenor.</i>	PLN 300 per instruction
<b>43. Fee for concluding a Credit Facility Agreement, Multi-Facility Agreement or Annex otherwise than through the System</b>  <i>Applicable to credit facility agreements up to PLN 400 thousand (inclusive)</i>	PLN 500
<b>44. A fee for submission, not via the System or ING Business mobile application, of a document confirming performance of the obligation under the Loan Agreement / Multi-product Agreement / Discount Agreement / Contract of Mandate or an agreement concerning a legal collateral for the receivables</b>  <i>Charged after the calendar month in which a document was submitted to the Bank in the aforementioned manner, exclusive of documents that should be handed over in writing exclusively. Each calendar month, the fee may be charged once only, taking into account all obligations resulting from agreements concluded between the Client and the Bank.</i>	PLN 300
<b>45. Fee for failure to furnish the document confirming performance of the obligation under the Loan 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</b>  <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 Loan Agreement/ Multi-Product Agreement/ Discount Agreement/ Contract of Mandate or an agreement concerning legal collateral for the receivables. Subsequent monthly fees will be charged unless the required document is provided. The fee is charged per each document that has not been provided on time. The fee applies as of 1 March 2019.</i>	PLN 300
<b>46. Fee for accepting notice of assignment of receivables and pecuniary debt claims under the Assignment Agreement</b>	PLN 300
<b>47. Fee for verification of the counterparty's bank account against the list of taxpayers made available by the Ministry of Finance</b>  <i>The initiation of the service will be preceded by a separate communication</i>	No fee

## XVII. POS terminals

<b>1. Fee for acceptance of payments made with VISA, MasterCard payment cards or via BLIK</b>  <i>Gross price computed daily</i>	
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) Consumer cards issued outside EU Corporate cards issued outside Poland	1.59 % + PLN 0.10
3) Acceptance of BLIK payments	0.22%
<b>2. POS terminal provision fee</b>  <i>The fee includes the delivery of the terminal by the courier and individual installation of the device. Net price computed on a monthly basis</i>	PLN 40
<b>3. The fee for provision of the docking station for the POS terminal</b>  <i>Net price computed on a monthly basis</i>	



1) Docking station price – charging feature	PLN 5
2) Docking station price – charge and net connection features	PLN 10
<b>4. POS terminal maintenance fee – Standard service package</b>	No fee
<i>Net price computed on a monthly basis</i>	
1) Additional fee for POS terminal installation with training provided by a technician – 1 day	PLN 90
2) Fee for maintenance service rendered by a technician – 1 day	PLN 100
3) Fee for device dismantling by a technician	PLN 50
<b>5. POS terminal maintenance fee – Premium service package (additional package – a fee added to the fee for the POS terminal provision)</b>	PLN 10
<i>Net price computed on a monthly basis</i>	
1) Additional fee for POS terminal installation with training provided by a technician – 1 day	PLN 50
2) Fee for maintenance service rendered by a technician – 1 day	No fee
3) Fee for device dismantling by a technician	No fee
<b>6. POS terminal maintenance fee – Premium Plus service package (additional package – a fee added to the fee for the POS terminal provision)</b>	PLN 20
<i>Net price computed on a monthly basis</i>	
1) Additional fee for POS terminal installation with training provided by a technician – 1 day	No fee
2) Fee for maintenance service rendered by a technician – within 6 hours	No fee
3) Fee for device dismantling by a technician	No fee
<b>7. Fee for business replacement of the device by a technician – within 1 day</b>	PLN 190
<i>Net price computed per event</i>	
<b>8. Fee for additional training in accepting payments on the POS terminal provided by a technician – 2 days</b>	PLN 120
<i>Net price computed per event</i>	
<b>9. Compensation fee for early agreement termination</b>	PLN 40
<i>Gross price computed per device x number of months remaining to the agreement expiry date</i>	
<b>10. Fee for delivering a new SIM card with the GPRS service by the service technician, including the maintenance visit</b>	PLN 150
<i>Net price computed per event</i>	

## XVIII. imoje – Online payments

<b>1. Fee for payment acceptance</b>	negotiable
<b>2. Registration fee</b>	No fee
<b>3. Refund fee</b>	No fee

Table no. 1 Distribution fees

Instruction type	Courier mail	Registered letter
Domestic	PLN 50	PLN 6
Cross-border	PLN 180	PLN 20