

Title: We are going to change our Fees and Commissions Table on 1 September 2025

We are going to change our Fees and Commissions Table – Part II Corporations/Wholesale Banking this 1st September 2025.

The most important changes:

- we make the BLIK transfer to a phone number available to clients, and it will be payable just like any domestic transfer – PLN 3.50 (we will advise you of the service launch date in a separate message),
- we raise the fees for the return of the terminal and early termination of the agreement to PLN 100.00,
- we raise the fee for issuing the guarantee/guarantee commitment letter to 0.2% per month, payable upfront based on the current guarantee amount, not less than PLN 200.00,
- we raise the fee for other changes of the conditions of the guarantee/guarantee commitment letter to PLN 300.00 (the fixed fee which is charged on a one-off basis whenever a change is issued in a form other than e-guarantee remains unchanged),
- we raise the fee for the guarantee service – advising, withdrawing the claim, intermediation in the transfer of communication relating to other activities relating to guarantee to PLN 300.00,
- we raise the fee for advising collection of documents to PLN 200.00,
- we raise the minimum and the maximum amounts for the processing of documentary collection or bill of exchange collection – minimum PLN 300.00, maximum 800.00,
- we raise the fee for changing the collection instruction, releasing trade- or financial documents without payment, the return of the uncollected documents into the account of the payee and document endorsement, issuing assignment to collect goods or documents or authorisation to collect goods to PLN 200.00,
- we raise the minimum amount for the opening of credit to PLN 350.00,
- we raise the fee for making other amendments to the letter of credit to PLN 300.00,
- we raise the fee for the preparation and sending information other than the change of the terms and conditions of the letter of credit, at the Client's order, to PLN 200.00,
- we raise the minimum amount to PLN 350.00 in the case of verifying compliance of the documents presented and/or payment processing while executing the letter of credit,
- we raise the minimum amount to PLN 250.00 in the case of payment deferral while executing the letter of credit,
- we raise the fee for the cancelling or writing down the unutilised balance of the credit to PLN 200.00,
- we raise the fee for the document endorsement, issuing assignment to collect goods or documents or authorisation to collect goods to PLN 200.00,
- we raise the fee for advising the credit/amendments to the credit to the beneficiary to PLN 400.00 (the fixed fee charged when advising outside ING Business remains unchanged),
- we raise the fee for forwarding the credit/change to the credit to another bank for handling to PLN 800.00,
- we raise the minimum amount to PLN 350.00 in the case of verifying the documents and/or their negotiating and/or drawing as part of the credit execution,
- we raise the fee for the additional handling relating to the presentation of documents that were not compliant with terms and conditions of the credit to PLN 200.00,
- we raise the fee for the cancelling or writing down the unutilised balance of the credit to PLN 200.00,

- we raise the fee for the change of the credit transfer/transfer of the credit change to a secondary beneficiary in Poland and abroad to PLN 300.00,
- we raise the fee for the preparation and dispatch of information to a third-party bank at the Client's request, to PLN 200.00.

You will find all the changes in the updated Table of Fees and Commissions, Part II for Corporation/Wholesale Banking which is available on our website at: www.ing.pl/dokumenty-fis-i-korporacji/tabela-oplat-provizji

Acceptance of changes

If you agree to those changes, you do not need to do anything. If you do not accept the changes, you may submit the following by 31 August 2025 with our bank:

- **a notice of the Agreement termination**, in which case the Agreement will be terminated with immediate effect and you will not incur any fees. You need to do it, however, not later than until the effective date of those amendments.
- **an objection** – in which case, we may terminate the Agreement, unless you do so.

If you have questions please contact your Relationship Manager.

With kind regards,

Your ING Bank Śląski S.A. Team