



# Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna

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for residents and non-residents being legal entities and entities not holding legal capacity

Part IA for Companies and local governments

Part IB for entrepreneurs and other entities

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## I. 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 of 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. ING Bank charges a commission for transaction currency conversion, which is included in the exchange rate published in the Exchange Rate Table or in the transaction rate in the Kantor application.
5. Fees and commissions are calculated and charged:
  - 1) in the settlement cycle established by the Bank, i.e.: for banking operations carried out during the period from the first to the last calendar day of each month, the debit to the account shall take place on the last calendar day of the given month, unless directly in the title of the fee or commission other rules for its collection have been indicated, or
  - 2) in accordance with the concluded agreement, or
  - 3) after the performance of the service, or
  - 4) on the day the instruction is submitted.
6. 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.
7. Fees and commissions for granting and handling credit facilities and credit product lines (Multi-product Agreement):
  - 1) granted and utilized in PLN are charged in PLN or may be charged in other convertible currency under individual arrangements with the Client,
  - 2) granted and/or utilized 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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 entrepreneurs in terms of 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 organizational units charge fees and commissions for account maintenance as well as activities and 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. 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.
5. The Activity Condition:
  - 1) the Account Holder granting and maintaining active consent for electronic marketing, including telephone marketing, in a given calendar month, and:
  - 2) the Account Holder making at least one transfer, in a given calendar month, from the Direct Account for Business to the Social Insurance Institution (ZUS) or to the Tax Office (US), or
  - 3) receiving credits to the Direct Account for Business in the amount of at least PLN 2,000 in a given calendar month, made by external transfer (from another bank), by transfer from another ING Bank client (except transfers between the company's own accounts), own cash deposit or cash deposit made by third parties.

The aforementioned conditions shall be satisfied by 8:00 P.M. on the last day of the calendar month.

If the Activity Condition is satisfied by 8:00 P.M. on the last day of the calendar month, this shall effect a waiver of fees and commissions for account maintenance (Chapter I) and for selected transfers (Chapter IV) for the given month.

**For example, if the Activity Condition is satisfied by 8 P.M. on 30 November, the fees for November will be waived.**

6. In the event that the offer is amended, the fees and commissions payable to the Bank for the services provided by the Bank pursuant to the Account Agreement shall be levied from the account, with the proviso that until the end of the current settlement cycle, the fees or commissioned shall be levied at the rates applicable for the account before the offer amendment, whereas the new rates following the offer amendment shall apply from the first day of the following settlement cycle. Transactions with debit cards shall be an exception, with the fees and commissions charged at the rates applicable as at the moment the transaction is settled for the account, following the offer amendment. An amendment of the offer may be made on the condition that there is no debit balance on the account.
7. In the case that a settlement account is closed, the monthly fee for maintaining the settlement account and the monthly fee for the payment card for the account (debit card) shall be subject to pro-rata settlement for the relevant settlement cycle. In the case that only the payment card (debit card) for the account is deactivated, the monthly fee for the payment card for the account (debit card) shall be subject to pro-rata settlement for the relevant settlement cycle.
8. Own-account transfer – transfer to the account of the same company.
9. Domestic transfer – transfer in PLN to the account of another ING Bank client, or to an account at another bank operating in Poland, using the Elixir settlement system and BLIK phone transfer.
10. Express transfer – transfer in PLN to an account at another bank operating in Poland, using the Express Elixir settlement system.
11. SORBNET transfer – transfer in PLN to an account at another bank operating in Poland, using the SORBNET settlement system.
12. BLIK phone transfer – a transfer in PLN directed to the account of another customer at ING Bank or a transfer to an account in another domestic bank executed on the basis of a unique payment identifier, which is the telephone number.
13. European transfer – transfer in EUR to the account of another ING Bank client, to an account at another bank operating in Poland, or to a foreign account within the Single Euro Payments Area (SEPA), satisfying 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.
14. TARGET – a European transfer with the urgent execution mode indicated in the payment instruction (TODAY).
15. FX transfer – transfer denominated in a foreign currency specified in the Exchange Rate Table of the Bank, to an account at another bank operating in Poland or abroad; or a payment instruction in Polish zloty (PLN) addressed to a foreign account operating abroad – does not apply to European transfers.
16. FX transfer to the account of another ING Bank client – transfer denominated in a foreign currency specified in the Exchange Rate Table of the Bank, to an account of another ING Bank client.
17. Non-automatic FX transfer:
  - 1) the beneficiary's bank account number is not given 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.	<b>Monthly fee for the package</b>	PLN 29.00	PLN 69.00	PLN 299.00
2.	<b>Current Account in PLN</b>	Free of charge	Free of charge	Free of charge
3.	<b>Interest-Bearing OKO Open Saving Account in PLN</b>	Free of charge	Free of charge	Free of charge
4.	<b>Maintenance of any additional bank account in PLN or in convertible currencies<sup>1</sup></b>			
	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.	<b>Transfers<sup>2</sup></b>			
	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			
	4) BLIK phone transfer			
	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-account 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.	<b>Number of ING Business Users<sup>3</sup></b>			
	a) number of users at no charge	3	5	no limit
	b) any additional user	PLN 5.00	PLN 5.00	-
7.	<b>Monthly fee for the Mastercard Corporate card with a PLN-account:</b>			
	a) number of cards at no charge	-	1	2
	b) any additional card <sup>4</sup>	PLN 10.00	PLN 10.00	PLN 10.00
8.	<b>Deposits at the ING and PlanetCash Cash Deposit Machines (CDMs) with the Mastercard Corporate card with a PLN-account</b>			
	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.	<b>Cash withdrawals via Electronic Withdrawal System (EWS):</b>			
	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. Moreover, the fee does not apply to a bank account in PLN or in convertible currencies that is not covered by the “Business Packages” offer agreement. 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

<b>1. Opening a bank account in PLN or in convertible currencies</b>	
<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 <i>for the entities not registered in the National Court Register (KRS), exclusive of commercial companies in organization, 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 organizations, foundations and independent public health care institutions, for family Foundations, family Foundations in organization.</i>	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 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
<b>2. Maintaining a bank account (monthly fee):</b>	
<i>The fee applies to a bank account that is <b>not covered</b> by the agreement for the "Business Packages" offer.</i>	
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 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
<b>3. Maintaining a VAT account for a payment bank account for Payment Service Providers referred to in Section 2, in PLN or convertible currencies (monthly fee)</b>	Free of charge
<b>4. Additional fee for maintaining a bank account other than a payment bank account for Payment Service Providers referred to in the Payment Services Act of 19 August 2011, as amended (monthly fee)</b>	PLN 100.00
<i>The fee is charged regardless of the base fee for maintaining a bank account.</i>	
<b>5. Maintaining a VAT account for a bank account other than a payment bank account for Payment Service Providers referred to in the Payment Services Act of 19 August 2011, as amended (monthly fee)</b>	Free of charge
<b>6. e-Escrow Account:</b>	
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 amount credited on the account in the given month
d) processing an instruction to transfer funds from an e-Escrow Account	PLN 5.00
<b>7. Escrow accounts, custody accounts and housing custody accounts:</b>	
a) fee for processing an application for opening an account, opening and maintaining a trust or restricted account	to be negotiated

b) one-off fee for the processing of an application to open a residential escrow account in the event that the signing of the residential escrow account agreement does not take place	PLN 3,500.00
c) other fees related to escrow accounts, custody accounts and housing custody accounts	to be negotiated

## Deposit products

<b>8. Maintenance of an automatic overnight deposit account (monthly fee):</b>	
a) in case of daily instructions	PLN 500.00
b) in case of weekend instructions	PLN 50.00
<b>9. Maintenance of the OKO Business account</b>	Free of charge
<b>10. Fees for auxiliary account – OKO Business (Business Open Savings Account):</b>	
<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 "N on-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

<b>11. Monthly or daily statement after each balance change – fee per statement:</b>	Free of charge
a) made available in the Internet banking system	PLN 500.00
b) SAF-T statements	PLN 1.00 per transaction
<b>12. Confirmations of the effected transactions attached to the statement</b>	Free of charge

## III. Electronic Banking System

<b>1. Subscription fees (monthly fee) for using ING Business system (System)</b>	PLN 140.00
<i>The fee is charged for each company registered in the System</i>	
<b>2. Additional fees:</b>	
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) generating a certificate	
1) independently through the website	Free of charge
2) with the support of a Bank Employee	PLN 300.00
d) unblocking the user:	
1) independently through a website	Free of charge
2) with the Business Support Center	PLN 50.00
e) electronic banking – service at the Client's request:	
1) up to 2 hours	PLN 300.00
2) per each additional hour	PLN 150.00
f) Webservice <i>Used for exchanging data with Client's systems and Aleo.</i>	
1) service launch	PLN 300.00
2) monthly fee	PLN 100.00

## 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) a) Bank and Planet Cash ATMs in Poland	Free of charge
b) 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) 1) to own accounts	Free of charge
2) 2) to another Client's account	PLN 3.50
3) to the phone - BLIK	PLN 3.50
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
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 3.50
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) to the phone – BLIK	PLN 3,50
f) 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 25.00
2) for amounts equal to or higher than PLN 1 million submitted after the cut-off time	PLN 25.00
3) for amounts below PLN 1 million submitted by the cut-off time	PLN 45.00
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 3,50
– submitted in a different form agreed with the Bank	PLN 30.00
2) 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 25.00
– for amounts lower than EUR 250,000	PLN 45.00
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 70.00
– 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	PLN 10.00
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	Market rate relevant for the transfer currency + 2% of the transfer amount
<b>4. Clients' standing orders:</b>	
a) placing a standing order, including via another provider of a payment transaction initiation service	PLN 4.00
b) processing of a standing order In accordance with fees	In accordance with fees under 1) Internal transfers under 2) Domestic transfers or 3) FX transfers
<b>5. Direct debit:</b>	
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>6. One-time fee for the implementation of the Mass Payment Identification System (SIMP)</b>	PLN 500.00
<b>7. Use of the Mass Payment Identification System (SIMP) – monthly fee</b>	PLN 200.00
<b>8. Processing of a single discretionary SIMP payment</b>	PLN 0.30
<b>9. Transferring the bank account closing balance to the indicated account held with another bank:</b>	
a) domestic transfer in PLN	PLN 20.00
b) FX transfer	PLN 200.00
<b>10. SWIFT Services (MT101, MT9XX):</b>	
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>Oplata pobierana za każdy rachunek.</i>	PLN 250.00
b) outgoing transfers in the form of the MT101 message	
1) domestic transfers	
– domestic transfer to an ING Bank account submitted in the form of MT101 message (not applicable to transfers between accounts of the same ING Bank client) <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 25.00
2) FX 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 25.00
– 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 70.00
– 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

#### 11. 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 40.00
– for transactions executed earlier than 12 months ago	PLN 60.00
2) in an FX transfer:	
– for transactions executed within the last 3 months	PLN 40.00 EUR
– for transactions executed from 3 to 12 months ago	PLN 50.00 EUR
– for transactions executed earlier than 12 months ago	PLN 150.00 EUR
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>	100.00 EUR + odsetki debetowe
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 (ZUS), the Tax Office (US) or the Agricultural Social Insurance Fund (KRUS) 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	PLN 0 / 10.00
<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>	
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	5% of the transaction amount
<i>The commission is charged from the withdrawal account.</i>	
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% kwoty transakcji
e) commission on cash withdrawals:	
1) for VISA Business Charge Card	3% of the transaction amount, min. PLN 4.00
2) for Mastercard Business Gold Charge Card	3% of the transaction amount, min. PLN 7.00
f) fee for using the card insurance package	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
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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% kwoty transakcji
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, min. PLN 4.00
2) for Mastercard Corporate Credit Card	5% of the transaction amount, min. 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 customized 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% kwoty transakcji
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 customized 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

<b>6. Fee for urgent card delivery:</b> <i>Additional fee charged when the card is issued.</i>	
a) in Poland	PLN 50.00
b) abroad	PLN 135.00
<b>7. Fee for card stop-listing</b>	Free of charge
<b>8. Statement of payment transactions for the charge card and the credit card, made available in the electronic banking system</b>	Free of charge
<b>9. Fee for changing the amount of a daily payment transaction limit</b>	Free of charge
<b>10. Fee for assigning and changing the PIN</b>	Free of charge
<b>11. Checking of the available account balance at ATMs</b> <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*
<b>1. Subscription fee for POS terminal (electronic device) + service package (payable monthly)</b> <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 (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	Nie dotyczy
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>			
<b>2. Fee for eTerminal application from ING</b> <i>Net price and VAT at the basic rate for the provision and use of the payment application x number of the Merchant's own devices to which the payment application was downloaded and for the launch of the service for the handling and settlement of transactions made with payment cards and instruments.</i>			PLN 343.00 one-off fee
<b>3. Fee for acceptance of payment made using:</b>			
a) VISA, Mastercard payment cards:			
1) consumer debit cards issued in Poland			0.59% and PLN 0.10
b) consumer credit cards issued in Poland			
c) corporate cards issued in Poland			
d) consumer cards issued in EEA			
1) BLIK contactless payments/Mastercard			
2) consumer cards issued outside EEA			1.95% and PLN 0.10
e) corporate cards issued outside Poland			
f) BLIK system:			
1) standard BLIK payment			0.3% + PLN 0.05
<b>4. Preauthorization payment transaction</b>			Free of charge
<b>5. Fee for a docking station to the POS terminal (the electronic device):</b> <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
<b>6. Fee for the business replacement of a POS terminal (electronic device) by a technician – 1 day</b> <i>Net price charged per incident.</i>			PLN 190.00
<b>7. Fee for additional training on the acceptance of payments on a POS terminal (on an electronic device) by a technician – 2 days</b>			PLN 120.00

Net price charged per incident.

<b>8. Compensation fee for early agreement termination</b> <i>Gross price charged per electronic device x number of months remaining until expiry of the agreement.</i>	PLN 100.00 per month until the expiry of the agreement
<b>9. Compensation fee for the return of a POS terminal (electronic device)</b> <b>Applies when the Merchant returns at least one electronic device and the Agreement remains active, i.e., the Merchant still has at least one POS terminal at their disposal</b> <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 100.00 one-off fee
<b>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.</b> <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

<b>1. Transactions made with payment cards in PLN</b>	1.4% of the transaction amount
<b>2. Payment by instant transfer</b>	1.4% of the transaction amount
<b>3. BLIK payment (excluding system fee)</b>	1.4% of the transaction amount
<b>4. Payment iMoje pay later</b>	1.4% of the transaction amount
<b>5. Payment made with another payment instrument</b>	1.4% of the transaction amount
<b>6. System fee for BLIK payments</b>	0.19% of the transaction amount
<b>7. imoje installments</b>	0.00% of the transaction amount
<b>8. Registration fee</b>	Free of charge
<b>9. Refund fee</b>	Free of charge

### VIII.Cash services

<b>1. Open counter cash deposits:</b> 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 each 500 coins
<b>2. ING Bank and Planet Cash CDM deposits in PLN to accounts at ING Bank</b>	0.4%
<b>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)</b>	1.2% and PLN 50.00
<b>4. Closed cash deposits</b>	to be negotiated
<b>5. OTC cash withdrawals in PLN and foreign currencies</b> <i>A fee is also applicable to withdrawals from a closed account.</i>	1.2% and PLN 50.00
<b>6. Closed cash withdrawals</b>	to be negotiated
<b>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</b>	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
<b>9. Purchase of foreign coins only from business trips (in EUR, USD, GBP)</b>	<b>PLN 10.00</b>
<b>10. One-off fee for providing a key/card to the night vault</b> <i>The net price per item will be increased by VAT at the basic rate.</i>	<b>PLN 50.00 per key/card issued</b>
<b>11. Secure envelopes for closed cash deposits</b> <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, size B5, transparent (recycling)	PLN 0.59
b) secure envelope, size B4, transparent (recycling)	PLN 0.73
c) secure envelope, size B5, white (recycling)	PLN 0.65
d) secure envelope, size B4, white (recycling)	PLN 0.99
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

**IX. Credit facilities in PLN and convertible currencies**

<b>1. Commission for reviewing the application for the credit facility award:</b> <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% min. 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
<b>2. Commission for awarding the credit facility:</b> <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) requested in paper form	1.8% per annum, min. 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 PLN 2,000.00
<b>3. The commission on unused credit facility/ credit facility tranche (standby fee)</b> <i>Accrued daily and charged once a month on the interest payment date..</i>	<b>0.2% per month</b>
<b>4. Commission on credit facility prepayment</b> <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>	<b>2%</b>
<b>5. Commission on credit facility prepayment for facilities with fixed interest rate</b> <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>	<b>3%</b>
<b>6. Commission on the utilized credit facility amount as at the end of each calendar year</b> <i>The commission is calculated based on the utilized 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 utilized 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>0.22%</b>
<b>7. Commission on the credit facility amount as at the end of each calendar year</b> <i>The commission is calculated at the end of each calendar year:</i> - for revolving line facilities (on the amount of the awarded credit facility/limit),	<b>0.22%</b>

-	for non-revolving facilities (on the outstanding facility amount). The commission shall be charged on 15 January of the following calendar year, however, not later than as at the credit facility repayment date..	
<b>8. Commission on handling a restructuring credit facility (a monthly fee)</b>	The commission is calculated based on the restructured amount..	0.2% per month
<b>9. Other fees and commissions:</b>		
a) commission on amending the credit facility agreement:		
1) commission on changing the credit facility amount The commission is calculated based on the credit facility amount or the amount of the change made.		0.2% min. PLN 200.00
2) commission on other changes		min. PLN 200.00
3) commission on changing the repayment schedule of a fixed interest rate credit facility The commission is charged on the change date based on the amount of the awarded/ disbursed credit facility.		3%
b) commission on issuing a commitment letter The commission is calculated based on the committed amount. The commission is charged no later than at the commitment letter issuance date.		0.6%
c) commission on amending the commitment letter The commission is calculated based on the committed amount.		up to 0.6%
d) fee for issuing credit facility repayment certificate		PLN 100.00
<b>X. Credit product lines (Multi-Facility Agreement)</b>		
<b>1. Commission for processing a Credit Limit application:</b>	The commission is based on the requested limit amount	
a) in the paper form		0.4% min. PLN 500.00
b) submitted via ING Direct Business Credit and the System Applicable to credit facilities for which the application was submitted along with the required enclosures.		0.0%
<b>2. Commission for awarding a Credit Limit</b>	The commission is calculated once a year on the awarded limit amount.	
a) in the paper form		1.8% per annum, min. PLN 2,000.00
b) applied for via ING Direct Business Credit and the System		1.2% per annum, min. PLN 2,000.00
<b>3. Commission on unutilized Credit Limit amount (standby fee)</b>	The commission is accrued on the limit amount made available to the Client and still unutilized 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.	0.2% per month
<b>4. Commission on the unutilised Credit Limit amount (standby fee) accrued on a daily basis</b>	The commission is applicable to the agreements concluded or annexed before 01 April 2011. It is accrued daily, and charged once a month on the interest payment date. The commission is accrued on the Credit Limit amount that has been made available but has not been used.	0.2% per month
<b>5. Commission on changes to the Multi-product Agreement:</b>		
a) commission on changing the limit amount The commission is accrued based on the limit amount or the amount of the change made.		0.2% min. PLN 200.00
b) commission on other changes		min. PLN 200.00
<b>6. Commission on the utilized amount of the Credit Limit at the end of each calendar year</b>	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 utilized 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.	Fee charged in accordance with Chapter VIII, Chapter XI, Chapter XIII
<b>7. Commission on the Credit Limit amount as at the end of each calendar year</b>	The commission is calculated at the end of each calendar year: - within the commitment period (on the amount of the granted limit), - after the commitment period (on the amount of the outstanding limit) 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.	0.22%
<b>8. Fee for issuing an agreement expiry certificate:</b>		PLN 100.00

9.	<b>Commission for termination of the Multiproduct Agreement before the elapse of the availability period</b> <i>This commission is charged on termination of the Multiproduct Agreement before the elapse of the Credit Limit availability period. The commission is charged on the amount of the granted Credit Limit applicable on the date of execution of the agreement termination instruction. The commission is applicable to the agreements concluded before 01 May 2024.</i>	2%
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## XI. Discount products in PLN and convertible currencies

1.	<b>Commission for awarding a Credit Limit</b> <i>The commission is accrued in advance on the limit amount awarded for each new Availability Period.</i>	1.8% per annum, min. PLN 2,000.00
2.	<b>Commission on purchase of each receivable within the awarded limit referred to in item 1</b> <i>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.</i>	from 0.1% to 0.6%, min. PLN 25.00 per each receivable purchased
3.	<b>Commission on the Credit Limit amount as at the end of each calendar year</b> <i>The commission is calculated at the end of each calendar year:</i> - for revolving line facilities: - within the commitment period (on the amount of the granted limit), - after the commitment period (on the amount of the outstanding limit) - for non-revolving facilities (on the outstanding amount). <i>The commission shall be charged on 15 January of the following calendar year, however, not later than as at the repayment date.</i>	0.22%
4.	<b>Commission on the unutilized credit limit amount (standby fee)</b> <i>The commission is accrued on the financing limit amount made available to the Client and still unutilized 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.</i>	0.2% per month
5.	<b>Fee for issuing a confirmation of the transfer of funds in foreign currency or to a foreign counterparty</b>	PLN 20.00
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 a foreign currency or to a foreign Counterparty (Urgent Transaction/Urgent Value Date)</b>	PLN 70.00
7.	<b>Processing of a Purchase Instruction in express mode</b> <i>Express mode means the priority processing of a Purchase Instruction submitted via ING Business. When the Purchase Instruction submitted by the Client in ING Business is correctly completed, the purchase will be executed within 3 hours from the moment it is submitted or from the Bank's receipt of information regarding the execution of the Purchase Instruction in express mode. If the Purchase Instruction submitted by the Client is incomplete or incorrect, the execution time may exceed 3 hours and will depend on when the Client corrects the deficiencies indicated by the Bank. The Bank accepts Purchase Instructions for express processing until 1:00 PM on business days; however, the Bank reserves the right to refuse execution of a transaction in this mode, in which case the Client will be informed. For reverse purchase of receivables, express mode is only possible for domestic transactions in PLN.</i>	PLN 300.00
8.	<b>Commission on each bill of exchange purchase as part of the awarded limit referred to in item 1</b>	PLN 150.00
9.	<b>Flat fee for sending the invoice, bill of exchange or other trade documents back to the Client</b>	PLN 50.00

## XII. Guarantees and counter guarantees in domestic and cross-border trade

### Own guarantees (Nostro)

1.	<b>Issue of a Guarantee / Guarantee Commitment Letter:</b>	
	a) in the form of an e-guarantee <i>The commission is charged on a monthly basis up-front for each commenced month from the guarantee/ guarantee commitment letter issuance date.</i> <i>The commission for issuing a guarantee commitment letter is charged regardless of the fee for issuing the guarantee.</i>	0.2% per month in advance on the current guarantee amount, not less than PLN 100.00
	b) in the form other than an e-guarantee + a fixed fee for a form is charged in each case upon the issue <i>The commission is charged on a monthly basis up-front for each commenced month from the guarantee/ guarantee commitment letter issuance date. The commission for issuing a guarantee commitment letter is charged regardless of the fee for issuing the guarantee.</i>	0.2% per month in advance on the current amount, not less than PLN 100.00 + PLN 300.00
2.	<b>Instruction processing in express mode</b> <i>The instruction is processed within 3 hours from the moment the instruction to grant the express mode is submitted, provided that a correct instruction is received on business days by 1:00 PM via ING Business. Applications received after 1:00 PM will be processed by 11:00 AM on the next business day.</i> <i>The service is available for orders to issue guarantees and to change guarantees, issued on the Bank's standard template within the product line, under Polish law or subject to the Uniform Rules for Demand Guarantees (URDG), provided that the establishment of additional collaterals is not required. Additionally, in case of orders to change a guarantee, the service is available for changes that do not require the consent of the guarantee beneficiary.</i>	PLN 300.00

The Bank reserves the right to refuse execution of an instruction in this mode, and the Customer will be informed of this.

<b>3. Adjusting a third-party template to the internal requirements of the Bank and/or preparation of an opinion and/or preparation of a draft: guarantee/promise of guarantee/annex to a guarantee/annex to a promise of guarantee.</b> <i>Additional fee to item 1.</i>	PLN 300.00
<b>4. Placement of a paper-based instruction to issue or amend a guarantee</b>	PLN 300.00
<b>5. Commission for verification of an application for issuance of a guarantee/ guarantee commitment letter outside the credit product line</b>	0.2%, min. PLN 400.00
<b>6. Change of the conditions of a guarantee /commitment letter:</b>	
a) increasing the amount (commission is based on the increase amount)	Fee under item 1.a or 1.b
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.a or 1.b
c) Other changes + a fixed fee charged, whenever a change is issued in a form other than e-guarantee	PLN 300.00 + PLN 150.00
<b>7. Commission on the value of the Bank's liability under the guarantee at the end of each calendar year</b> <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 item 7).</i>	0.22%
<b>8. Handling a guarantee-related claim</b>	
a) in the event the claim is accepted	0.2% min. PLN 600.00
b) in the event the claim is rejected	PLN 600.00

## Loro guarantees

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

<b>9. Guarantee handling:</b>	
a) advising the beneficiary of a guarantee or amended guarantee + a fixed fee charged when advising outside ING Business	PLN 400.00 + PLN 150.00
b) reviewing the content of the guarantee	PLN 300.00
c) forwarding a guarantee / guarantee amendment to another bank for handling	PLN 600.00
d) handling a guarantee-related claim	PLN 600.00
e) handling of a claim appeal under a guarantee	PLN 300.00
f) handling of an assignment under a guarantee	PLN 600.00
g) intermediation in providing communication related to other activities concerning guarantees than the ones specified in the two preceding items	PLN 300.00
<b>10. Issuance of a guarantee against a counter guarantee of another bank</b>	to be negotiated

## XIII.Outward and Inward collection of documents in domestic and foreign currency trade

<b>1. Advising collection of documents</b> <i>The commission is charged for inward collection.</i>	PLN 200.00
<b>2. Reviewing/accepting an instruction for collection of documents</b> <i>The commission is charged for outward collection.</i>	PLN 200.00
<b>3. Processing of documentary collection or collection of bill of exchange:</b>	
a) inward and outward collection: <i>In the case of inward collection, the commission is charged at the payment processing date (D/P collection) or on the day when the remitting bank is sent the acceptance note (D/A collection). In the case of outward collection, the commission is charged on the day when the documents are forwarded to the collecting bank.</i>	0.2% min. PLN 300.00 max. PLN 800.00
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
<b>4. Changing collection instruction</b>	PLN 200.00

5. <b>Releasing trade or financial documents without payment</b>	PLN 200.00
6. <b>Return of uncollected documents into the account of the payee:</b>	
a) inward collection	EUR 50.00 or equivalent in PLN or any other convertible currency
b) outward collection	PLN 200.00
7. <b>Endorsing documents, issuing assignment to collect goods or documents or authorization to collect goods</b>	PLN 200.00

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

### Own L/Cs

1. <b>Opening of a letter of credit:</b>	
<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% min. PLN 350.00
b) stand-by	0.6% min. PLN 350.00
2. <b>Instruction processing in express mode</b>	PLN 300.00
<i>The instruction is processed within 3 hours from the moment the instruction to grant the express mode is submitted, provided that a correct instruction is received on business days by 1:00 PM via ING Business. Applications received after 1:00 PM will be processed by 11:00 AM on the next business day. The service is available for transactions carried out within the product line, provided that the establishment of additional collateral is not required.</i>	
<i>The Bank reserves the right to refuse execution of an instruction in this mode, of which the client shall be informed.</i>	
3. <b>Placement of a paper application for opening or changing a L/C</b>	PLN 300.00
4. <b>Amending the L/C:</b>	
<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	Fee under item 1.a or 1.b
<i>Based on the increase amount.</i>	
b) prolongation of the L/C expiry date	Fee under item 1.a or 1.b
<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>	
c) making other amendments than the ones stated in sub-items: a) and b) above	PLN 300.00
5. <b>Commission for reviewing the L/C application on account of the Applicant's creditworthiness assessment</b>	0.4% min. PLN 500.00
<i>The commission is charged if the L/C opening agreement has not been concluded.</i>	
6. <b>Adjusting the L/C text to the Bank's internal requirements and/or preparation of an opinion and/or preparation of a draft: letter of credit, amendment to a letter of credit.</b>	PLN 300.00
<i>The commission is charged on the day of the template adjustment / draft preparation / opinion preparation.</i>	
7. <b>Preparation and dispatch of information other than amendment to L/C terms and conditions at the Client's request</b>	PLN 200.00
8. <b>Processing the L/C:</b>	
a) verification of the compliance of presented documents and/or payment processing	0.2% min. PLN 350.00
<i>On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).</i>	
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	0.1% min. PLN 250.00
<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>	

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) canceling or writing down the unutilized balance of the L/C <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 200.00
<b>9. Endorsing documents, issuing assignment to collect goods or documents or authorization to collect goods</b>	PLN 200.00
<b>10. Commission on ING Bank's commitment as at the end of each calendar year under the L/C</b> <i>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).</i>	0.22%

## External L/Cs

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

<b>11. Advising the letter of credit/ amendments to the letter of credit to the beneficiary + a fixed fee charged when advising outside ING Business</b>	PLN 400.00 + PLN 100.00
<b>12. Forwarding a letter of credit/ amendments to the L/C to another bank to be handled</b>	PLN 800.00
<b>13. L/C confirmation:</b>	
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
<b>14. Instruction processing in express mode</b> <i>The instruction is processed within 3 hours from the moment the instruction to grant the express mode is submitted, provided that a correct instruction is received on business days by 1:00 PM via ING Business. Applications received after 1:00 PM will be processed by 11:00 AM on the next business day. The Bank reserves the right to refuse execution of an instruction in this mode, and the Customer will be informed of this.</i>	PLN 300.00
<b>15. Processing the L/C:</b>	
a) verifying the documents and/or negotiating them and/or drawing <i>On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).</i>	0.2% min. PLN 350.00
b) instruction to transfer a payment under the L/C to the opening bank/ intermediary bank:	PLN 200.00
1) for the first presentation	PLN 200.00
2) for each consecutive one under the same L/C	PLN 150.00
c) deferred payment <i>On the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.</i>	0.1% min. PLN 200.00
d) additional service related to presentation of documents not compliant with the L/C terms and conditions <i>The commission is charged from the beneficiary when ING Bank verified the documents.</i>	PLN 200.00
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) canceling or writing down the unutilized balance of the L/C <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold.</i>	PLN 200.00
<b>16. Transferring the letter of credit /amendment to the letter of credit to a secondary beneficiary in Poland and abroad:</b> <i>The fee is charged based on the amount of transfer, plus the tolerance percentage, from the first beneficiary. In the case of an amendment referring to an increase in the amount, the fee is charged on the increase amount.</i>	0.3% min. PLN 500.00
a) additional fee for each other change	PLN 300.00
<b>17. Preparation and dispatch of information to a third-party bank at the Client's request</b>	PLN 200.00

<b>18. Initial examination of documents to be presented under the L/C:</b>	
a) per set of documents	PLN 200.00
a) per document	PLN 50.00
<b>19. Adjusting the L/C text to the Bank's internal requirements and/or preparation of an opinion and/or preparation of a draft: of a letter of credit, change to the letter of credit, transfer of the letter of credit, change to the transfer of the letter of credit.</b>	PLN 300.00
<i>The commission is charged on the day of adjustment of the template and/or preparation of the draft and/or opinion.</i>	

## XV. Other bank fees and services

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

<b>1. Preparation of additional reports at the Client's request</b>	PLN 500.00
<i>Applicable also to VAT accounts.</i>	
<b>2. Fee for processing applications submitted in a way other than application forms available in the System</b>	PLN 300.00
<i>For 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>	
<b>3. Fee for:</b>	
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 (including SWIFT/SEPA confirmations)	PLN 100.00
<i>The fees apply to the electronic or paper form.</i>	
c) Issuing a bank opinion on the client's financial situation:	PLN 200.00
<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	min. PLN 300.00
d) preparing and submitting – in paper form – of an agreement or annex to existing agreements (not applicable to products in Chapters IX, X, XI, XII, XIII and XIV)	PLN 300.00 per document
<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>	
e) preparing and implementing documentation and operational service due to organizational changes at the Client's	to be negotiated
f) on a document template other than the one of ING Bank	to be negotiated
<b>4. Fee for providing an electronic copy of the document</b>	PLN 300.00 per document
<b>5. Issuing information on/certificates of the Client's creditworthiness</b>	0.1% of the amount set, min. PLN 300.00
<b>6. Confirming the authenticity of signatures of ING Bank Clients at the request of the client and third parties</b>	PLN 5.00 per signature, min. PLN 20.00
<b>7. List of proxies submitted by the Client, inclusive of the type of authorization and scope of power of attorney</b>	PLN 300.00
<b>8. Business intelligence services concerning:</b>	
a) a foreign company	business intelligence agency rate + negotiated fee
b) a foreign bank	business intelligence agency rate + negotiated fee
<b>9. Rendering opinion at the Client's request on:</b>	
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

<b>10. Preparing, drafting and presenting information being bank secrecy to persons, authorities and institutions authorized thereto under the Banking Law and other laws:</b>	
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>	negotiated fee, min. 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 fee requested, min. PLN 500.00
<b>11. Other banking services not specified in the TFC, provided by ING Bank, except for services for which banks may not charge fees and commissions under the law</b>	to be negotiated

### Other bank fees

<b>12. Fee for confirming compatibility of keys:</b> <i>Charged from banks.</i>	
a) for verifying the key	PLN 32.00
b) for sending return information	PLN 12.00
<b>13. 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>	Free of charge
<b>14. Fee for sending a reminder in Poland and abroad</b>	PLN 20.00
<b>15. Fee for sending a request for payment in the electronic form available in the online banking or in the paper form</b>	PLN 20.00
<b>16. Fee for a reminder call</b>	PLN 10.00
<b>17. The fee for handling: the transfer of receivables from the account (assignment), pledge on the account, blockade of funds on the account with a power of attorney, power of attorney to dispose of the balance on the account – established for the benefit of other entities:</b> <i>The fee is charged for executing each procedure under an instruction for each account.</i>	
a) placing an establishing order	
1) using a bank form	500,00 PLN
2) w inny sposób	800,00 PLN
b) placing an order to transfer funds from the bank account	PLN 300.00
c) placing a cancellation order / expiration statement.	PLN 300.00
<b>18. Blockade of funds in the Client's accounts for the benefit of the Bank</b>	Free of charge
<b>19. Accepting a stop-listing or stop-listing cancellation notification for ID documents, accounts</b>	PLN 30.00
<b>20. Protesting a bill of exchange</b>	PLN 200.00 + protest costs (including but not limited to notary fee)
<b>21. Acceptance of a bill of exchange</b> <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 value of the bill of exchange, min. PLN 180.00/ Q
<b>22. Fee charged for enforcement seizures</b> <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 amounts enforced, min. PLN 150.00/ max. PLN 400.00
<b>23. Fee for access to audio materials in accordance with MIFID</b>	

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

<p><b>24. Annual fee for maintaining balances on bank accounts in PLN and foreign currencies, including OKO accounts and term deposit accounts.</b>  <i>The fee will be charged if the difference between the total balances on the last day of the year and the daily average of total balances for the period from January to November equals or exceeds PLN 2 million. The fee will be charged on the calculated difference by January 31 of the following year.</i>  <i>For clients who opened their first account in December, the fee applies to the excess of total balances over PLN 2 million. Balances will be converted into PLN at the NBP average exchange rate on the balance date.</i></p>	No more than 0.4% of the calculated difference of the sum of balances.
<p><b>25. 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</b>  <i>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.</i></p>	not more than 0.02% of the total balance at the end of the month

<p><b>26. Monthly fee for maintaining the balance on the bank account in currencies, including OKO account and term deposit account:</b>  <i>The fee is charged at the end of a calendar month if the average monthly account balance exceeds the threshold indicated in the table below.</i>  <i>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.</i></p>	
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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 current absolute deposit rate in EUR announced by the Central European Bank + 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 Chapter:

- IX. Credit facilities in PLN and convertible currencies
- X. Credit product lines (Multi-Facility Agreement)
- XI. Discount products in PLN and convertible currencies
- XII. Guarantees and counter guarantees in domestic and cross-border trade
- XIII. L/Cs in domestic and cross-border trade.

27. 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
28. 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
29. 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
30. 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
31. 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
32. 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
33. 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
34. 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
35. Fee for transferring accounting documents (annual/quarterly financial statements) required by the Bank under the Loan Agreement/Multiproduct Agreement/Discount Agreement/Agreement for Services or agreement on legal collateral of receivables, in a form other than in the form of an electronic JPK document (Uniform Control File), Excel or other compliant with the standard that allows for reading the document with OCR (Optical Character Recognition) technique. <i>Charged after the calendar month in which, in accordance with the Loan Agreement/Multiproduct Agreement/Discount Agreement/Agreement for Services or agreement on legal collateral of receivables, the Client was obliged to provide the required accounting documents, in case the required accounting (financial) documents were provided in a form other than in the form of an electronic JPK document (Uniform Control File), Excel or other compliant with the standard that allows for reading the document by OCR (Optical Character Recognition) technique. Applicable from 1 October 2024.</i>	PLN 300.00

## XVI. Products withdrawn from sale (ING Direct Business)

### ING Direct Business offer

The ING Direct Business offer is not offered to new clients.

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. <b>ING Direct Business package (available only with the ING Business mobile application)</b> <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 authorization 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 <sup>1</sup> / PLN 49.00
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<b>2. Fee for having a MasterCard Corporate payment (debit) card issued to a bank account</b>	0 / PLN 10.00
<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>	
<b>3. Maintenance of every subsequent bank account in PLN or in convertible currencies (monthly fee)</b>	PLN 29.00
<b>4. Internal transfer:</b>	
a) to own accounts kept at ING Bank	Free of charge
<b>5. Domestic transfer:</b>	
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 Tax Offices (US) for contributions to accounts kept at the National Bank of Poland using the ELIXIR system	Free of charge
c) to the phone - BLIK	PLN 1.20
<b>6. FX transfers:</b>	
<i>For other foreign currency transfers, the fees indicated in Chapter V shall apply.</i>	
a) outgoing European/SEPA transfer submitted electronically, including via another provider of a payment transaction initiation service to an account in another bank	PLN 1.20
b) other outgoing foreign currency transfers placed electronically to an ING Bank account <i>Also applies to transfers from another provider of payment transaction initiation service to an account at ING Bank (does not apply to transfers between accounts of the same Client at ING Bank)</i>	PLN 1.20
<b>7. Transfer submitted electronically, including via another provider of a payment transaction initiation service from the auxiliary OKO Business Account in PLN under the ING Direct Business offering:</b>	
<i>Additional fees are applicable to ExpressELIXIR, SORBNET transfers as specified in Chapter IV</i>	
a) first transfer in the given month	Free of charge
b) any additional transfer in the month	PLN 19.00
<b>8. ING Bank and Planet Cash CDM deposits in PLN to accounts at ING Bank</b>	0.4%
<b>9. 9. Cash withdrawals via Electronic Withdrawal System (EWS):</b>	
a) one-off fee for SWE implementation	Free of charge
b) monthly fee for using the SWE	Free of charge
<b>10. Visa Corporate Credit Card:</b>	
a) fee for issuing the card	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, min. 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 20.00
j) Fee for assigning and changing the PIN	Free of charge

1) The fee is PLN 29.00 if in a given month the Client granted and maintained active consent for electronic marketing, including by phone.

## Part IB for entrepreneurs and other entities

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

### I. Bank accounts and deposit products

#### Bank accounts

	<b>Direct Account for Business</b> <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	<b>FX Lion Account</b>
1. Maintenance of the first account – monthly fee	free of charge*/PLN 19.00	PLN 19.00
2. Maintenance of another account – monthly fee	free of charge*/PLN 19.00	PLN 19.00

1) The account maintenance fee is PLN 0 if the Account Holder satisfied the Activity Condition in the given calendar month, i.e., grants and maintains active consent for electronic marketing, including marketing by phone; and makes at least one transfer to the Social Insurance Institution (ZUS) or the Tax Office (US) of their account is credited with at least PLN 2,000 in the form of a transfer from another bank, a transfer from another ING Bank (except for transfers between accounts of the same company), own payment, or third-party cash payment. The account maintenance fee is PLN 0 under the Rejent offer.

#### Deposit products

1. OKO account maintenance – monthly fee		Free of charge
2. Own transfer in the Internet banking system <i>To the account of the same company. The rate is not applicable to transfers to 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 in the Internet banking system <i>To the account of another ING Bank client or account at another bank.</i>		PLN 9.00
4. Transfer to ZUS or US in the Internet banking system		Free of charge
5. For other transfers and transfer-related services, the rules specified in the Chapter on Non-cash services apply		
6. For payments and withdrawals of cash, the rules specified in the Chapter on Cash services apply.		
<b>Term deposits</b>		
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, made available in the online banking system		Free of charge
2. Transaction confirmation made available in the online banking system		Free of charge

### 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: <i>including FX alerts</i>		
1) text messages		PLN 0.25 per text message

2) e-mail address	PLN 0.25 per e-mail
<b>3. Unblocking the user:</b>	
a) independently through a website	Free of charge
b) with the Business Support Center	PLN 50.00
<b>4. Electronic banking – service at the Client's request:</b>	
a) up to 2 hours	PLN 300.00
b) per each additional hour	PLN 150.00

### III. BLIK mobile platform

<b>1. BLIK activation</b> <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>	Free of charge
<b>2. Monthly fee for BLIK</b>	Free of charge
<b>3. Change of the transaction limit for BLIK</b>	Free of charge
<b>4. Cashless transaction</b>	Free of charge
<b>5. Deposit on account at CDMs of the Bank and PlanetCash network in Poland</b>	Free of charge
<b>6. Transaction processing – cash withdrawal:</b>	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) at other ATMs in Poland <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>	Free of charge*/PLN 5.00
<b>7. Request for a BLIK transfer</b>	Free of charge
<b>8. Transfer in response to a BLIK request</b>	Free of charge

### IV. Non-cash services

#### Transfer order

	<b>Direct Account for Business</b> <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	<b>FX Lion Account</b>
<b>1. Transfer in the Internet banking system</b>		
a) Domestic transfer <i>To the account of another ING Bank client or account at another bank or BLIK Phone Transfer.</i>	Free of charge <sup>1</sup> first 15 transfers in a month; PLN 1.20 per each subsequent transfer	PLN 1.20
b) Own account transfer <i>To the account of the same company</i>	Free of charge	Free of charge
c) Express transfer <i>Express Elixir</i>	PLN 10.00	n/a
d) Transfer to ZUS/US	Free of charge	Free of charge
<b>2. Additional fees</b>		
a) SORBNET transfer	PLN 30.00	not applicable/ PLN 30.00 <sup>3</sup>
<b>3. FX/European transfer in the Internet banking system</b>		
a) European transfer <i>outgoing</i>	Free of charge <sup>2</sup> first 15 transfers in a month; PLN 1.20 per each subsequent transfer	PLN 1.20
b) FX transfer <i>outgoing</i>	PLN 50.00	PLN 50.00

c) FX transfers incoming	Free of charge	Free of charge
d) FX transfers outgoing, to another ING Bank client	PLN 1.20	PLN 1.20
<b>4. Additional fees</b>		
a) Non-automatic transfer Additional fee for item 5.b)	PLN 40.00	PLN 40.00
b) TARGET - urgent European transfer Additional fee for item 5.a)	PLN 30.00	PLN 30.00
c) urgent FX transfer Additional fee for item 5b)	PLN 50.00	PLN 50.00
d) For an additional proof of FX transfer Additional fee for item 5.a), 5.b)	PLN 20.00	PLN 20.00
<b>5. Transfer ordered in another manner as agreed with the Bank:</b>		
a) Domestic / own account / internal / ZUS / US / European transfer	PLN 30.00	PLN 30.00
b) FX transfer	PLN 200.00	PLN 200.00
<b>6. Transfer cancellation</b>		
a) Domestic transfer	PLN 5.00	n/a
b) European or FX transfer	PLN 0.00	PLN 0.00

#### Standing order in the Internet banking system

	Direct Account for Business <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	FX Lion Account
<b>1. Placement / Change / Cancellation</b>	Free of charge	n/a
<b>2. Transaction execution</b>	PLN 1.00	n/a

#### Direct debit

	Direct Account for Business <i>(including formerly known as Direct, Profit (Zysk), Profit+ (Zysk+) accounts)</i>	FX Lion Account
<b>Direct debit for Payers</b>		
<b>1. Placement / Execution / Cancellation / Return of amount of transaction / Revocation of consent for the account to be debited</b>	Free of charge	n/a
<b>Direct debit for Beneficiaries</b>		
<b>2. Transaction execution</b>	PLN 0.50	n/a

#### Other bank fees related to Chapter VI Non-cash services

<b>1. Correction / return / cancellation / searching for / tracking a payment transaction at the Client's request:</b> <i>Additional fees to domestic and foreign currency transfers. 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>		
a) in a domestic transfer: <i>Also applicable to transactions executed as part of the split payment mechanism</i>		
1) for transactions executed within the last 12 months <i>for transactions executed more than 12 months ago</i>		PLN 40.00
2) for transactions executed more than 12 months ago		PLN 60.00

b) in an FX 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 value date at the Client's or other bank's request	EUR 100.00
<i>Pursuant to the agreement concluded by ING Bank with the correspondent bank, debit interest is added to the fee.</i>	+ debit interest

  

1) The fee for the first 15 domestic transfers is PLN 0 if the active use requirement described in item 6 of the Chapter "Rules for Part IB" has been met. If not met, the fee for each transfer is PLN 1.20.
2) The fee for the first 15 European transfers is PLN 0 if the active use requirement described in item 6 of the Chapter "Rules for Part IB" has been met, except for fees for TARGET transfers (TODAY). If not met, the fee for each European transfer is PLN 1.20, except for fees for TARGET transfers (TODAY).
3) 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.

## V. Issuing and handling payment cards

### Debit cards

<b>1. Fee for issuing a card to an account in PLN – Visa Business contactless card /MasterCard Business contactless card/Mastercard Corporate Card</b>	Free of charge
<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>	
<b>2. Fee for issuing a card to a LION Account in EUR – MasterCard Business in EUR/Mastercard Corporate</b>	Free of charge
<i>Mastercard Business in EUR is withdrawn from the bank's offer as of the date of signing on which the client signs the corporate framework agreement</i>	
<b>3. Fee for using a card issued for Direct Account for Business</b>	free of charge* /PLN 10.00
<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>	
<b>4. Fee for using a card issued with the LION Account in EUR</b>	PLN 5.00
<b>5. Fee for replacing a card that has been stop-listed / claimed / issued after a change in the data provided on the card</b>	Free of charge
<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>	
<b>6. Card stop-listing / temporary card block</b>	Free of charge
<b>7. Change in a transaction limit</b>	Free of charge
<b>8. PIN assignment/change</b>	Free of charge
<b>9. Execution of a non-cash transaction at entities providing services as: casinos, online casinos, betting shops, and non-state games of chance, lotteries and totalizators</b>	Free of charge
<b>10. Other non-cash transactions</b>	Free of charge
<b>11. Currency conversion fee for non-cash transaction in a currency other than the account currency</b>	
a) using a Visa Business contactless card	3% of the transaction amount
b) using other cards	n/a
<b>12. Card transaction execution – cash withdrawal:</b>	
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
<b>13. Checking the balance available in the account – the fee is charged at the end of the settlement cycle</b>	
a) Bank and Planet Cash ATMs in Poland	Free of charge
b) in other ATMs	PLN 1.50
<b>14. Card transaction execution – cash deposit to the account at the CDMs of the Bank and of Planet Cash network in Poland</b>	

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

<b>1. Issuing the master/additional card</b>	Free of charge
<b>2. Credit card processing (annual fee)</b> <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
<b>3. PIN assignment/change</b>	Free of charge
<b>4. Issuing a new card to replace a card that has been stop-listed/lost, while keeping the same expiry date</b>	Free of charge
<b>5. Card stop-listing</b>	Free of charge
<b>6. Cash withdrawal</b> <i>This fee is calculated on the withdrawal amount.</i>	3% of the transaction amount, min. PLN 9.00
<b>7. Cashless transaction</b>	Free of charge
<b>8. Change in the credit card limit at the Client's request</b>	Free of charge
<b>9. Overrun of the credit limit</b> <i>Fee accrued and charged for each cycle in which the limit was overrun</i>	Free of charge
<b>10. Automatic repayment of credit card debt</b>	
a) Minimum credit card repayment	Free of charge
b) Full credit card repayment	Free of charge
<b>11. Credit card repayment notification service</b>	Free of charge
<b>12. Change of billing cycle at the Client's request</b>	Free of charge
<b>13. Commission for launching the "Pay in installments" service</b> <i>Product withdrawn from the bank's offer as of the date of signing on which the client signs the corporate framework agreement</i>	1% of the amount which is to be paid in installments
<b>14. Credit transfer and internal transfer order from a credit card account in the Internet banking system</b>	3% of the transfer amount min. PLN 9.00
<b>15. Cash deposit to a credit card account at a branch own deposit or third party deposit</b>	Free of charge

## Other fees on payment cards

<b>1. Preparing and delivering a card in an expedited manner at the Client's request</b> <i>Fee charged separately from the card fee</i>	
a) in Poland	PLN 50.00
b) abroad	PLN 135.00

## VI. Cash services

<b>1. Cash deposit:</b>	
<b>Own open OTC cash deposit in PLN to accounts held with ING Bank<sup>1</sup></b> <i>Up to 500 coins on any given calendar day.</i>	0.60% and PLN 10.00
<b>2. Cash deposit: Own open OTC cash deposit in foreign currencies to accounts held with ING Bank</b>	0.70% and PLN 10.00
<b>3. Additional fee for deposit of PLN coins above 500 pieces on a given calendar day</b>	PLN 30.00 per each 500 coins
<b>4. ING Bank and Planet Cash CDM deposits in PLN to accounts at ING Bank</b>	
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

<b>5. PLN over-the-counter cash deposits – open deposits made by third parties to accounts kept at ING Bank</b> <i>A fee charged to the person making the deposit</i>	0.60% and PLN 10.00
<b>6. FX over-the-counter cash deposits – open deposits made by third parties to accounts kept at ING Bank</b> <i>A fee charged to the person making the deposit</i>	0.70% and PLN 10.00
<b>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</b> <i>Not applicable to Direct for Housing Communities</i>	PLN 2.50
<b>8. Closed cash deposits</b>	
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)
<b>9. OTC cash withdrawals in PLN and foreign currencies<sup>1</sup></b> <i>A fee is also applicable to withdrawals from a closed account.</i>	0.60% and PLN 10.00
<b>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</b>	PLN 200.00
<b>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</b>	PLN 300.00
<b>12. Cash withdrawals via Electronic Withdrawal System (SWE) available through ING Business:</b>	
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

1) The rate does not apply to the Account with Lion as part of the Rejent offer.

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

<b>1. Fee for own guarantee service</b> <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% monthly in advance on the current own guarantee amount, min. PLN 200.00
<b>2. Fee for processing a claim under an own guarantee – fee charged to the principal</b>	PLN 600.00
<b>3. Fee for full/partial prepayment of a loan</b>	Free of charge
<b>4. Fee for amendments to the agreement</b>	PLN 400.00
<b>5. Maintenance fee for Safe Business Life Insurance with Nationale-Nederlanden</b> <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
<b>6. A fee for the execution of applications filed in a manner other than via the applications available in the System</b>	PLN 300.00

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

<b>1. Fee for providing the 'Secure Repayment' insurance to:</b>	
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) 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) 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%
<b>2. Maintenance fee for "Pewna Spłata Plus" insurance</b> <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>	0.15%

*Note! The fee is charged if there are no funds available to pay the insurance premium; it prevents lapse of cover.  
The insurance maintenance fee is based on the current outstanding loan principal balance.*

## VIII. Other bank fees

<b>1. Fee charged for enforcement seizures</b>	PLN 50.00
<i>Note: The Bank shall additionally charge a fee for each transfer of enforced funds in accordance with the Chapter: Non-cash services, Payment Instruction, item 1a). 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>	
<b>2. Preparing a certified copy of agreements made with the Bank and other documents</b>	PLN 10.00 per A4 page, max. PLN 100.00
<b>3. Issuing information on transactions in a closed account (at the Client's request)</b>	PLN 35.00
<b>4. Fee for:</b>	
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>	
<b>5. Issuing a bank opinion on the client's financial situation</b>	
<i>Fee for preparing information on: turnover, account balance, credit limits granted and timeliness of payment of liabilities and enforcement seizures. Not applicable to information on/certificates of creditworthiness.</i>	
a) delivered via the System	PLN 200.00
b) delivered in any other form	min. PLN 300.00
<b>6. Providing information to other persons, authorities and institutions excluding the cases specified in Article 110 of the Banking Law Act</b>	negotiated fee, min PLN 70.00
<i>In the case of information transmitted abroad, an additional fee as per Table 1.</i>	
<b>7. Providing the information needed by the Client's auditor:</b>	
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	negotiated fee, min PLN 800.00
<b>8. The fee for handling: the transfer of receivables from the account (assignment), pledge on the account, blockade of funds on the account with a power of attorney, power of attorney to dispose of the balance on the account – established for the benefit of other entities:</b>	
<i>The fee is charged for executing each procedure under an instruction for each account.</i>	
a) placing an establishing order	
1) using a bank form	PLN 500.00
2) using other means	PLN 800.00
b) placing an order to transfer funds from the bank account	PLN 300.00
c) placing a cancellation order / expiration statement.	PLN 300.00
<b>9. Blockade of funds in the Client's accounts for the benefit of the Bank</b>	Free of charge
<b>10. Fee for processing applications submitted in a way other than application forms available in the System</b>	PLN 300.00
<i>For 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>	
<b>11. Preparation of other certificates, opinions, statements and documents, as well as copies thereof, in connection with the agreement with the bank – fee per document</b>	PLN 300.00
<b>12. Fee for preparing and submitting – in paper form – of an agreement or annex to existing agreements</b>	PLN 300.00

## IX. Table No. 1. Distribution charges

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

