

Document on fees

Dokument dotyczący opłat [EN]

Name of the account provider: ING Bank Śląski Spółka Akcyjna

Account name: Account for Refugees

Date: 20.11.2022

- This document contains information on fees for the use of payment account-related services. It will enable you to compare these fees with those for other bills.
- In addition, fees for the use of account-related services that are not listed herein may apply. Full details can be found in the Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna for natural persons.
- A free glossary of terms used in this document is also available.

Service	Fee
General account-related services	
Maintaining a payment account – monthly fee	PLN 0
Statement, including the compilation of a statement of payment transactions - a fee per statement: 1. collected at the meeting place: a) current b) past 2. made available via the electronic banking service (Internet Banking System): a) monthly	PLN 0 PLN 0 PLN 0
Issuing a payment account certificate (basic ¹) requested at the meeting place/Contact Centre: a) received through the electronic banking service (Internet Banking System) b) collected at the meeting place	PLN 0 PLN 0
Issuing a payment account certificate (extended ²) requested at the meeting place/Contact Centre: a) received through the electronic banking service (Internet Banking System) b) collected at the meeting place	PLN 0 PLN 0

Payments (except for payment cards)	
Bank transfers	
1. Internal transfer order, submitted:	
a) at the meeting place	PLN 0
b) via the electronic banking service (Electronic banking system)	PLN 0
2. Transfer order	PLN 0
2.1. Domestic transfer (in PLN to any account with any other bank in Poland) made:	
a) at the meeting place	PLN 0
b) via the e-banking service (Electronic banking system)	PLN 0
c) via the e-banking service (Internet banking system) – Express ELIXIR transfer or BlueCash transfer	PLN 0
2.2. Foreign currency outside the country:	
2.2.1. Transfer in EUR to an account at another bank outside the country in the Single Euro Payments Area (SEPA), submitted:	
a) at the meeting place	PLN 0
b) via the electronic banking service (Electronic banking system)	PLN 0
2.2.2. Transfer in EUR to an account with another bank outside the country and outside the Single Euro Payments Area (SEPA) and transfer in a currency other than EUR to an account with another bank outside the country, submitted:	
a) at the meeting place	PLN 0
b) via the electronic banking service (Electronic banking system)	PLN 0
2.3. TARGET transfer (foreign currency transfer in EUR submitted via the electronic banking service (Internet Banking System)) – European transfer ³	
a) domestic to an account with another bank	PLN 0
b) to an account in another bank outside the country	PLN 0
2.4 TARGET transfer (foreign exchange transfer in EUR deposited at the meeting place) – European transfer ³	
a) to an account with another domestic bank	PLN 0
a) to an account with another bank abroad	PLN 0
3. SEPA transfer order (a foreign currency transfer in EUR submitted via the electronic banking service (Internet Banking System)) – European transfer	
a) domestic to an account with another bank	PLN 0
b) to an account in another bank outside the country	PLN 0
4. SEPA transfer (foreign exchange transfer in EUR deposited at the meeting place) – European transfer	
a) to an account with another domestic bank	PLN 0
a) to an account with another bank abroad	PLN 0
5. Transfer order in a foreign currency (domestic transfer in currencies other	

than PLN and EUR), submitted: a) at the meeting place b) via the electronic banking service (Electronic banking system)	PLN 0 PLN 0
6. Additional fee: a) Transfer executed through the SORBNET system - additional fee, point 2.1. a) c) b) Non-automatic transfer - additional fee, points 2.2., 5. c)) Urgent transfer (TODAY/TOMORROW) - additional fee, points 2.2.1. d) Urgent transfer (TODAY/TOMORROW) - additional fee, point 2.3.2, 5. e) For preparation of an additional confirmation of transfer execution – additional fee - additional fee, points 2.2., 2.3.,2.4., 5. f) For the cancellation of a transfer order – additional fee, point 2.1. c) g) Transfer cancellation fee – fee in addition to point 1. b) (which requires currency conversion), 2.2.1. b) , 2.2.2. b), 2.3, 3., 5. b) and to point 2.1. c) for Savings and Settlement accounts in foreign currencies	PLN 0 PLN 0 PLN 0 PLN 0 PLN 0 PLN 0 PLN 0
7. Currency conversion of a transfer made in a currency other than the currency of the account.	PLN 0
Standing order 1. Standing order submission/ change/ withdrawal: a) at the meeting place b) via the electronic banking service (Electronic banking system) 2. Transaction execution	PLN 0 PLN 0 PLN 0
Direct debit 1. Direct debit consent/ withdrawal 2. Transaction execution 3. Direct debit cancellation/ reimbursement	PLN 0 PLN 0 PLN 0

Own cash deposit at the cash desk	PLN 0
Additional fee to the item “Own cash deposit at the POS” for cash deposits with more than 500 coins on a given calendar day	PLN 0
Cash withdrawal at the cash desk	PLN 0
Issuing a payment card	Contactless Visa – PLN 0
Monthly debit card service fee	Contactless Visa – PLN 0
Cash withdrawal, including cross-border payment transaction through a debit card for cash payments	at ATMs of the Bank and Planet Cash network in Poland – PLN 0 within the Cashback service – PLN 0

Cash withdrawal, including cross-border payment transaction through a debit card for cash payments	other domestic cash withdrawals / other cash withdrawals in EUR in SEPA countries – PLN 0 other cash withdrawals abroad PLN 0 withdrawal amount
Cash deposits at the Bank's ATMs and Planet Cash network in Poland	PLN 0
Other certification services	
Electronic banking service (Internet banking system) – provision and use of the service	PLN 0

1. Basic certificates requested at the meeting place/Contact Centre/Chat include: information on account ownership/accounts held and balance available today.
2. Extended certificates requested at the meeting place/Contact Centre/Chat include information not listed above (footnote 1).
3. A TARGET transfer is executed only in urgent mode (TODAY).

Glossary – Glossary of services referred to in the Regulation of the Minister of Development and Finance on the list of representative services related to a payment account of 14 July 2017:

overdraft facility – a credit service in a savings and settlement account;

transfer order – a payment service for crediting a payee's payment account, where a payment transaction from the payer's payment account is executed by the payment service provider operating the payer's payment account on the basis of an instruction given by the payer, with the exception of an internal transfer order, SEPA transfer order and transfer order in a foreign currency;

SEPA transfer order – a service initiated by the payer to enable the transfer of funds in EUR from a payer's payment account to a payee's payment account if both providers or one of the providers are located in the Single Euro Payments Area (SEPA);

internal transfer order – a service initiated by the payer consisting in enabling the transfer of funds between payment accounts held with the same provider;

foreign currency transfer order – a service initiated by the payer consisting in enabling the transfer of funds from the payer's domestic payment account with the provider to the payee's domestic payment account with the provider in a currency other than PLN and EUR;

direct debit – a payment service whereby a specific amount is debited from a payer's payment account as a result of a payment transaction initiated by the payee, which is done on the basis of the payer's consent given to the payee, to the payee's supplier or to the payer's provider.

maintaining a payment account – a service consisting in maintaining a payment account in the name of the consumer, enabling the holding of funds on behalf of the consumer and the execution of payment transactions, including the service of opening or closing a payment account for the consumer;

compilation of payment transactions – a service initiated by the payer consisting in the compilation by the payment account provider of a list of transactions effected within the payment account during a given period, in paper or electronic form;

cross-border payment transaction using a debit card for non-cash payments

- a service consisting in the execution of non-cash payment transactions with a debit card within the territory of another Member State with and without physical use of the card;

cross-border payment transaction using a debit card for cash payments

- a service where money is withdrawn from a consumer's payment account in the territory of another Member State by means of a device allowing such withdrawal or at the supplier's premises;
- issuing of a payment card** – a service consisting in issuing a payment card;
- debit card service** – a service enabling the payer to use a payment card;
- issuing a payment account certificate** – a service whereby the payment account provider issues a certificate with information about the payment account or the services provided to the consumer;
- cash withdrawal** – a service of withdrawing cash from a consumer's payment account by means of a device enabling such withdrawal or at the supplier's premises;
- cash deposit** – a service of depositing cash into a consumer's payment account by means of a device enabling such deposit or at the supplier's outlet;
- electronic banking service** – a service consisting in access to a payment account via the Internet, enabling the checking of a payment account balance, changing limits for non-cash payments and debit card transactions or submitting other instructions for the account;
- standing order** – a service initiated by the payer consisting in the cyclic transfer of funds in a specified amount from the payer's payment account to the payee's payment account.