



INFORMATION SHEET

ING Channel

InsideBusiness – InsideBusiness Payments – InsideBusiness Connect File Transfer – InsideBusiness Connect for SWIFT – Inside Business Connect for EBICS

Version n. 1/2024

INFORMATION ON THE BANK

ING Bank N.V., Milan Branch

Registered and administrative offices: Milan, Viale Fulvio Testi, 250

Client's office: Milan, Via Santa Margherita, 16

For calls from Italy: 02 55226 1

For calls from abroad: +39 02 55226 1

Internet site: www.ing.com

Enrolled in the Register of Banks under no. 5529

A.B.I. Code 3475.1

Company Register and Tax Code 11241140158

VAT no. 11241140158

Member of the Interbank Deposit Protection Fund Dutch statutory Deposit Guarantee Scheme, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB)

What are ING Channel?

ING Channel are online banking service that enables the account-holder to access and manage its current account, appoint users, receive information and reports, communicate with the Bank and/or conclude agreements regarding additional services provided by the Bank.

ING Channel are offered by ING only to its non-retail clients.

Please note that the provision of the online banking services listed below may from time to time (also depending on clients' needs be) rendered by other branches or the headquarters of ING Bank N.V.

InsideBusiness

ING InsideBusiness provides easy online and mobile access to a growing range of corporate banking services, 24/7, online and mobile. It will form a gateway for all WB clients and ING's internationally active Mid-corporate clients around the world, to their WB products and services. It will deliver in many areas where clients have asked us to make improvements, providing:

- A single gateway to all ING WB current accounts products and services 24/7 access to critical information that affects their financial positions
- An ability to reach/use that information through any mobile device
- A fully secure environment
- Ease of use InsideBusiness app for real time insights and mToken

InsideBusiness Payments

Inside Business Payments is an interactive platform which allows clients to maintain one central overview and manage their accounts.

Users can generate a variety of manual payments. To process large volumes of transactions quickly users can upload batches via a manual payment file upload.

While InsideBusiness Payments is primarily our European platform, clients can also manage accounts held in other ING countries or third party banks.

InsideBusiness Connect File Transfer

InsideBusiness Connect File Transfer is a global host-to-host service for corporates and financial institutions and can be used as single connection to connect to every ING network branch. Enabling automation of the exchange of (bulk) payment and reporting files between customers ERP system and ING. InsideBusiness Connect delivers an FTP connection between the customer and ING, to exchange files. This solution is based on market standards (FTP, FTPS and AS2) for connection and security and the customers can connect their own software or with the InsideBusiness Connect Client software that we offer as an add-on.

InsideBusiness Connect for Swift

SWIFT's network (Swift) offers a highly secure and reliable environment for communication between member banks of SWIFT. By using member banks as a gateway to the network, corporates and other financial institutions can use SWIFT infrastructure for communicating with their banks with the same level of security and reliability. Clients can connect to Swift directly via a private line, indirectly via a service bureau or directly using a web tool called Alliance Lite.

InsideBusiness Connect for EBICS

EBICS Global (EBICS) is a standard multi bank communication protocol, used by clients worldwide. With the EBICS communication standard you can connect to ING and other EBICS supporting banks, and manage all your accounts with these banks in one environment

The main risks

The main risks are:

- unfavourable changes in the financial conditions. However, this risk is limited by the corresponding right of the client, in the case of unfavourable changes, to withdraw from the agreement without cost and without penalty prior to the proposed date of the amendments;
- the loss or theft of identification personalized security credentials to access to the service but are also minimized if the users comply with the common rules of caution and care;
- the temporary unavailability of the service for maintenance and updating activities

Economic Conditions

Global Channels

InsideBusiness Payments

InsideBusiness Payments Subscription	€	8,50 per month
InsideBusiness Payments User	€	8,00 per user, per month

InsideBusiness Connect File Transfer

Inside Business Subscription File Transfer ⁽¹⁾	€	280,00 per month
InsideBusiness Connect File Transfer Set-up	€	5.000,00 one-off
InsideBusiness Connect File Transfer - Add Client to Service Bureau	€	350,00 one-off, per occurrence

InsideBusiness Connect for EBICS

InsideBusiness Connect for EBICS Subscription ⁽¹⁾	€	280,00 per month
InsideBusiness Connect for EBICS Set-up	€	5.000,00 one-off
InsideBusiness Connect for EBICS - Add Client to Service Bureau	€	350,00 one-off, per occurrence

InsideBusiness Connect for Swift

InsideBusiness Connect for Swift Subscription ⁽¹⁾	€	280,00 per month
InsideBusiness Connect for Swift Set-Up	€	5.000,00 one-off
InsideBusiness Connect for Swift - Add Client to Service Bureau	€	350,00 one-off, per occurrence

(1)The montly fee subscription includes, for up to 100 accounts, maintained with ING or 3rd banks:

- The exchange of files via Swift FileAct, InsideBusiness Connect or EBICS;
- The exchange of messages via Swift FIN;

The number of 3rd bank accounts cannot exceed 20 % of the total number of accounts managed in the subscription.

For information on the costs and currencies of the transactions carried out through an ING Channel, reference should be made to the Summary Document of the agreement relating to the current account on which the relevant ING Channel will be linked with.

Termination and Complaints

Termination

The agreement will be entered into for an indefinite period of time.

The Client may at any time terminate the agreement in writing with a one (1) month notice period. The notice period will be calculated from the first (1st) day of the calendar month following receipt of such notice of termination.

ING may at any time terminate the agreement in writing with a two (2) months' notice period.

In case an agreement has been concluded between one or several ING Offices and one or several Clients and such agreement has been terminated between an ING Office and a Client, the Agreement remains valid with respect to the other ING Offices and Clients.

Complaints

Client wishing to make a complaint against ING Bank must follow the procedure that can be found at

<https://www.ing.it/collegamenti-utili/reclami.html>.

If the Client is not satisfied with the outcome of the complaint procedure or has not received a reply within:

- 15 working days for complaints related to the provisions of Payment Services (in particular circumstances ING Bank may extend such term up to 35 working days);
- 60 calendar days, for complaints related to the provisions of other Services;

it may file a claim with the Italian Banking and Financial Arbitrator (Arbitro Bancario Finanziario - ABF), in accordance with the rules available at www.arbitrobancariofinanziario.it. The procedure with the ABF shall exempt the Client from the mandatory mediation procedures indicated in below.

For the purposes of resolving out of court disputes relating to the Services, and meeting the requirement of preliminary mediation set forth in Legislative Decree No. 28/2010, the Client and ING Bank may resort to the "Conciliatore Bancario Finanziario", in accordance with the rules available at www.Conciliatorebancario.it, or to another ADR scheme enrolled in the registry held by the Ministry of Justice and specialising in disputes related to banking and financial services

Definitions

Users	A person who is directly or indirectly authorised by the Client to perform certain acts for and on its behalf
ING Offices	The relevant office(s) of ING Bank N.V. and/or any of its direct and indirect (local or foreign) subsidiaries and/or any of its or their affiliates, branches and offices providing the ING Channel