

Tariff Brochure for Transaction Services

ING Bank Śląski S.A.

Effective as of 1 January
2025

ING is one of the largest providers of financial products in Europe ING offers Clients financial products in payment services, loans, mortgages, and investments. In addition, ING acts as an intermediary in insurances and pensions.

This Tariff Brochure for Transaction Services is effective as of 1 May 2024 and applicable to the major transaction services offered by ING Bank Śląski S.A. (referred to as "ING Bank"). Rates offered in this brochure are subject to change. All fees shown in this brochure are exempt from VAT unless expressly stated otherwise. Exchange rates can be found via your local ING Office.

Regulations of Law: The Electronic Payment Instrument Act, The Banking Act, Act on Counteracting Introduction into Financial Circulation of Property Values Derived from Illegal or Undisclosed Sources as well as the binding legal regulations of the European Union.

Tariffs

Accounts

Current account	(in local or foreign currency)		
Opening	PLN	0.00 per account	For entities registered in the Polish Trade Register
	PLN	1000.00 per account	For other entities
Maintenance	PLN	150.00 per month, per account	Current accounts other than VAT accounts
Non-resident Maintenance	PLN	400.00 per month, per account	Current accounts established based upon IAPA
Closing	PLN	200.00 per account	
	PLN	20.00 per account	Balance transfer in PLN
	PLN	200.00 per account	Balance transfer in FCY
End-of-Year Accounts Credit Balance Fee	%	0.40	Up to 0.40% of aggregate credit balance on all accounts and term deposits other than VAT accounts as of the end of calendar year in case the aggregate credit balance amounts to at least PLN 500 thousand. The fee is calculated based upon FX rates as published by the National Bank of Poland.
Monthly Accounts Credit Balance Fee	%	0.04	Up to 0.04% of average monthly credit balance on all accounts and term deposits in PLN (other than VAT accounts) in case the average monthly aggregate balance exceeds PLN 500 thousand. This fee is suspended until further notice
Monthly Excess Credit Balance Fee	%	0.04	Up to 0.04% of excess of end-of-month aggregated credit balance on all accounts and term deposits (other than VAT accounts) over average monthly aggregate credit balance. The fee is calculated based upon FX rates as published by the National Bank of Poland. The fee is charged for the months of January to November.

Channels

ING Business (subject to separate product agreement)

Subscription	PLN	300.00 per month per company
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Account, Balance and Transaction Reporting²

Electronic reporting

End of day	PLN	0.00 per month, per account	Available in ING Business Channel
End of day to third bank	PLN	240.00 per month, per account	MT 9XX
Intraday	PLN	0.00 per month, per account	Available in electronic banking
Intraday to third bank	PLN	240.00 per month, per account	MT 9XX
Intraday from third bank	PLN	200.00 per month, per account	MT950/940/942

² Should the information or confirmation refer to the period beyond 30 days back as of the time they were requested, the fees will be doubled. Statements shall be generated in case of a change in the account's balance.

	PLN	100.00	per month, per account	MT941
MT940/MT942/MT941 – reporting to other banks implementation	PLN	2000.00	per account	
Paper account statements				
Paper statement	PLN	20.00	per item	via post
Credit transfer³				
Real Time credit transfer				
Domestic Real Time	PLN	28.50	per transaction	Before COT and ≥ PLN 1 million (the fee consists of 2 items: PLN 25.00 + 3.50)
	PLN	48.50	per transaction	Before COT and < PLN 1 million (the fee consists of 2 items: PLN 45.00 + 3.50)
EUR Real Time Target				
	PLN	28.50	per transaction	Amount ≥ EUR 250.000,00 (the fee consists of 2 items: PLN 25.00 + 3.50)
	PLN	48.50	per transaction	Amount < EUR 250.000,00 (the fee consists of 2 items: PLN 45.00 + 3.50)
Domestic credit transfer				
Standard	PLN	3.50	per transaction	Elixir
	PLN	0.00	per transaction	In favour of Social Insurance Institution or Tax Office
ING In-house	PLN	3.50	per transaction	In PLN. excl. transfers between 2 accounts of the same Client with ING Bank Śląski
Instant domestic credit transfer	PLN	10.00	per transaction	Express Elixir
Incoming	PLN	0.00	per transaction	
SEPA credit transfer				
Standard	PLN	3.50	per transaction	
Incoming	PLN	0.00	per transaction	
International credit transfer				
Standard	PLN	70.00	per transaction	
Urgent	PLN	140.00	per transaction	The fee consists of 2 items: PLN 70.00 + 70.00
ING In-house	PLN	3.50	per transaction	In FCY. excl. transfers between 2 accounts of the same Client with ING Bank Śląski
Incoming	PLN	10.00	per transaction	
Additional services and fees				
Credit transfers submitted in other form agreed with ING Bank	PLN	Up to 200.00	Per transaction	
Revocation	PLN	50.00	per occurrence	Orders instructed via MT101, submitted before the end of the Business Day prior to the day of debiting the account
Manual repair (non-STP)	PLN	50.00	per occurrence	

³ All payments within the European Economic Area (EEA), regardless of their currency, will be processed with payment option SHA (Shared Cost). This means that both payers and payees will pay their own costs.

Additional explanations in connection with the execution of credit transfers	PLN	100.00	per occurrence	
Standing order set-up	PLN	4.00	per occurrence	Plus credit transfer fee per individual item
Standing order (failed execution notification)	PLN	5.00	per occurrence	Due to insufficient account balance

Other Services

Audit letter	PLN	500.00	per item	Fee applies to ING's standard form, standard scope and submitted via ING Business or Confirmation platform
	PLN	800.00	per item	Minimum fee applies to extended scope and submitted via ING Business or Confirmation platform
	PLN	300.00	per item	Additional fee when submitted not via ING Business or Confirmation platform
Opinion on client's financial standing	PLN	200.00	Per item	The fee applies to standard delivery via the ING channel. In case of non-standard delivery the fee is no less than PLN 300.00 . Does not apply to credit worthiness information
Issuing other documents or confirmations that contain information that is subject to bank secrecy	PLN	70.00	per occurrence	Subject to negotiation, however not less than PLN 70.00
Execution of application forms not processed via forms available in electronic banking	PLN	500.00	per occurrence	
Processing of documentation in paper form	PLN	Up to 300.00	per item	Product agreements, annexes to existing agreements, orders, applications
Annex to an existing agreement	PLN	Up to 300.00	per item	
Provision of electronic copy of a document	PLN	300.00	per item	Copies of agreements, annexes and other documents
Additional report requested by the Client	PLN	500.00	per item	
Inquiry and investigations (domestic)	PLN	40.00	per occurrence	≤ 12 months ago
	PLN	60.00	per occurrence	> 12 months ago
Inquiry and investigations (international)	EUR	50.00	per occurrence	≤ 12 months ago
	EUR	150.00	per occurrence	> 12 months ago
Compensated value date	EUR	100.00	per transaction	Plus debit interest pursuant to the agreement that ING Bank Śląski concluded with a third bank
Proof of payment	PLN	20.00	per occurrence	Incl. SWIFT communication
Blocking of Clients funds in the accounts and deposits	PLN	15.00	per occurrence	
		0.10 %	per occurrence	Not less than PLN 150.00. In favour of other banks or institutions. Not applicable in case of blockage due to enforcement proceedings in progress.
Processing of the writ of execution	%	0.10	of the underlying funds	Min. PLN 150.00, max. PLN 400.00
MT101 set-up	PLN	500.00		
Maintenance of Individually negotiated credit interest conditions	PLN	300.00	per month, per account	
MT101 to third bank	PLN	5.00	per transaction	
MT101 from third bank	PLN	5.00	per transaction	Charged on top of regular credit transfer fees in case of real time credit transfers and international credit transfers
MT101 monthly fee	PLN	250.00	per month, per account	
MT101 – standard implementation	PLN	1000.00	per account	

MT101 – non-standard implementation	PLN	10000.00	per occurrence	Agreement required with a new branch
MT101 – non standard implementation	PLN	20000.00	per occurrence	Agreement required with a new bank
Bank fee for customer service in Wholesale Banking	PLN	Up to 1800.00	per month, per client	This fee is suspended until further notice. ING Bank will inform you 14 days in advance
Other bank services not listed in the Tariff Brochure but performed by ING Bank, excluding the activities for which banks are not legally allowed to charge fees or commissions				Subject to separate arrangements

Cash

Deposits via counter

Local and foreign currency into ING account	%	1.20	per transaction	Plus PLN 50.00
Additional fee for deposit of more than 500 coins in a single day	PLN	30.00	per transaction	For each 500 coins

Withdrawals via counter

Local and foreign currency into ING account	%	1.20	per transaction	Plus PLN 50.00
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Conditions

Business Days

Information regarding the national public and banking holidays and the execution of Payment Services can be found on: www.ingbank.pl Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

Accounts, Debit and Credit interest rates

Accounts shall be maintained by ING Bank in favour of the Client in PLN and / or Convertible Currencies, and in special cases only in the currencies of the Member States, used to carry out Payment Transactions. Unless agreed otherwise with respect to any of the Account, the funds accumulated on the Accounts in local or convertible currency:

- Do not bear any interest,
- Bear interest at a fixed or variable rate set by ING Bank for an annual basis. The interest rate for the Account is determined in the resolution of the President of ING Bank Śląski. Information about changes in the interest rate is communicated to the Client through the ING Business system and on the website of ING Bank. In case of interest-bearing Accounts the interest on the funds on the Account shall be accumulated in the currency of the Account for the actual number of days of depositing the funds on the Account with the assumption that the financial year has 365 days. Interest on funds, if the funds are interest bearing, shall be calculated from the date the funds come to the Account to the day preceding the day the funds are withdrawn and inclusive of it. The funds paid and withdrawn on the same day shall not bear interest. The funds accumulated in Accounts shall bear the following variable interest as determined by the decision of the Bank Management Board:

- for PLN funds 0.00% AER compounded on a monthly basis,
- EUR and USD accounts 0.00% AER compounded on a quarterly basis.

The funds accumulated in Accounts maintained in the currencies other than the ones referred to hereinabove shall bear no interest.

Interest rate shall be changed under the Ordinance by the President of the Bank, which shall be announced to the general public in the standard manner adopted therefore by the Bank and which shall neither be deemed as an amendment hereto nor require termination hereof. The Bank reserves the right to change the interest rate on the bank accounts opened hereunder for the duration hereof due to serious reasons, and in particular due to: a change of interest rate set by the National Bank of Poland, a change of the inflation level as announced by GUS (Central Statistical Office), a change to the amount of mandatory reserves or the manner in which the latter are computed, a change in the solvency rate or liquidity rate as well as the change of: WIBID, WIBOR, LIBID, LIBOR, EURIBOR or EURIBID rates. If market circumstances require, a credit balance fee can be charged, as a result of which the Client will have to pay a fee to the Bank over a credit balance.

Credit Balance Fees

EUR	%	Up to 0.02	per account, per month	Fee charged if the average monthly account balance exceeds EUR 100,000
USD	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds USD 100,000
GBP	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds GBP 100,000
CHF	%	Up to 0.08	per account, per month	Fee charged if the average monthly account balance exceeds CHF 100,000
CZK	%	Up to 0.08	per account, per month	Fee charged if the average monthly account balance exceeds CZK 3,000,000 The fee is up to 0.14% if the average monthly account balance was between CZK 3,000,000 and 26,000,000
DKK	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds DKK 800,000
HUF	%	Up to 0.08	per account, per month	Fee charged if the average monthly account balance exceeds HUF 40,000,000
SEK	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds SEK 1,000,000
BGN	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds BGN 250,000
JPY	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds JPY 12,000,000
NOK	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds NOK 1,000,000
AUD	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds AUD 150,000
CAD	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds CAD 150,000

CNY	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds CNY 800,000
RON	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds RON 500,000
RUB	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds RUB 9,000,000
ZAR	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds ZAR 2,000,000
INR	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds INR 9,000,000
TRY	%	Up to 0.04	per account, per month	Fee charged if the average monthly account balance exceeds TRY 800,000

- Payment Order is placed by 11:30 – clearing through the Elixir clearing system in Session I or II,
 - Payment Order is placed by 14:30 – clearing through the Sorbnet2 clearing system, unless ING Bank agreed otherwise.
 - Payment Order placed by 20:00 is transferred for clearing on the following Business Day,
 - Payment Order placed after 20:00 is transferred for clearing on the second Business Day.
- ING Bank is processing Domestic Credit Transfers through the following clearing systems:
- Elixir:
 - when the amount of the Credit Transfer does not exceed PLN 1,000.000;
 - regardless of the amount of the Credit Transfer;
 - transfers to tax authorities and the Polish Social Insurance Institution.
 - Express Elixir – under separately agreed terms
 - Sorbnet2: if the amount of the Credit Transfer is equal to or exceeds PLN 1,000.000;
 - if the Client enters the word “SORBNET” in 4th row of the “Payment Title” field;
 - internal system of ING Bank;
 - regardless of the amount, if the account of the payee and the account of the payee are maintained by ING Bank.
 - Payment Orders settled in the Express Elixir system are accepted for execution by ING Bank:
 - On Business Days including Saturdays unless it is a Bank Holiday, from 08:00 to 20:00
 - Without time limits and on all week days through 24-hour Accounts (PLN account providing for PLN internal transfers (excluding currency conversion transfers) and transfers settled through the Express Elixir system - without time limit).
 - ING Bank provides for PLN Internal Transfers without currency conversion, without time limits and on all week days through 24-hour Accounts

When a negative balance occurs on the ING Bank account without the Authorisation of ING Bank, in particular as the result of charging the Bank Account with the ING Bank’s fees, provisions or due interest, the Client shall repay the debt on the day it occurred. No repayment of the debt in time specified hereinabove leads to the creation of overdue overdraft. ING Bank charges maximum interest on overdue debt; the interest is charged at the interest rate effective at ING Bank for overdue debt on overdue loan repayment.

Domestic credit transfers

With respect to Domestic Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day:

- for instructions in electronic form – at 20:00 and 20:00 on Saturdays on condition that Saturday is not at the same time public holiday, with the proviso of incorrect processing of the Payment Order in case of occurrence of Force Majeure and in case of the application of the regulations on counteracting the introduction to financial trade assets coming from illegal or undisclosed sources,
- Instructions in electronic form for Internal Domestic In-house without currency conversion Saturday also applies on condition that Saturday is not at the same time public holiday,
- for instructions in paper form – during the business hours of the ING Office.
- for instructions in form of MT 101 SWIFT message – at 14:30, and for Domestic In-house instructions in form of MT101 SWIFT message – at 18:00.

The Payment Order will be sent by ING Bank through the clearing system to the payee’s bank on the same Business Day on the following condition:

International credit transfers

With respect to International and Domestic Credit Transfers in electronic form made from foreign currency accounts, ING Bank sets the Cut-Off times at 15:30 on a Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. With respect to International and Domestic Credit Transfers in paper form made from foreign currency accounts, ING Bank sets the Cut-off Times at 14:00 on a Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. With respect to In-house International Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day at 18:00. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day.

ING Bank undertakes to process the International Credit Transfer on the basis of a Payment Order by crediting the account of the payee’s bank with the amount of that transfer not later than by the second Business Day from the moment of receiving the Payment Order with an exception specified below. ING Bank undertakes to process the International Credit Transfer in EUR, on the basis of a Payment Order submitted in electronic form, by crediting the account of payee’s Bank, that is operating in the Republic of Poland or on the territory of any other Member State, with the amount of the Credit Transfer not later than by the following Business Day from the moment of receiving the Payment Order. ING

Bank will process the International Credit Transfer before the deadline specified above on the condition of marking the Payment Order as “urgent”, giving the value date and delivering it to ING Bank by the relevant Cut-off Time for each foreign currency. Detailed information on available Cut-off Times is published on the ING Bank Śląski’s internet site www.ingbank.pl.

The Parties unanimously agree that in case of delivering an urgent instruction after the currency’s Cut-Off Time, the date of crediting the payee’s bank/debiting, crediting the account of ING Bank specified by the Client will be changed by ING Bank to the next Business Day. ING Bank will charge an additional fee for processing an urgent instruction in accordance with the Tariffs and Conditions for Payment Services. ING Bank undertakes to process an In-house Credit Transfer in Convertible Currencies with a set processing date before the end of the Business Day on which the instruction is placed regardless of the form of the Payment Order and taking into consideration the Cut-off Times specified in Section 3 above by the end of that Business Day at the latest. In case of International Credit Transfers, ING Bank is entitled to choose the clearing system. With respect to In-house International Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. For ING Bank to process a Payment Transaction, the Client is obliged to make a Payment Order in accordance with the Principles of Payment Order Processing below and in case of directing the transaction to:

- countries where Account numbers follow the IBAN format
- to indicate the number of the account in that standard and the BIC code of the payee’s bank,
- other countries subject to provisions of USA
- to indicate account number of the payee and identification of the payee’s Bank
- BIC of the payee’s bank,
- USA
- to indicate BIC or the FW/ABA number (nine digit bank code identifying banks in the clearing systems in the USA) and the full name of the payee’s bank.

- Payment Orders complying with the conditions mentioned The section above shall be treated as standard ones sent to automatic processing in the STP mode.

When a Payment Order does not comply with the requirements specified above, or include other, additional pieces of information, for example the identification/name of the agent bank, ING Bank will charge the Account chosen by the Client for performing the Payment Transaction with an additional fee for processing a non-standard instruction not cleared in the automatic process (so called NON STP fee), including fees charged by the Receiver’s Bank.

When a Payment Order performed in the currency of any Member State is addressed to the payee’s Bank that is operating in the Republic of Poland or on the territory of any other Member State, it is required to indicate the account number solely in the IBAN form. ING Bank may decide to credit the Client’s Bank Account, despite lack of prior / earlier crediting of ING Bank account with the said amount.

In case ING Bank decides as per above, and in case of default or delay in crediting the ING Bank shall have the right to:

- Taking actions aimed at recovery of the Payment Transaction amount from the Client, wherewith ING Bank was not credited, or
- Recovering from the Client of the amount as per the Table of Fees and Commissions under the delay on crediting the ING Bank account in relation to Client Bank Account Crediting. In case the Client/Payee is of the view that the Funds it has received have been transferred by the Payer mistakenly – with no reservations to ING Bank as to the correctness of the processed Payment Transaction – the Client/Payee has the right to make a return Payment Order.

Revocation

The Parties unanimously agree that ING Bank charges a fee for revoking the Payment Order in accordance with the Tariffs for Payment Services. The Parties unanimously agree that in case the Client denies to have issued the Authorisation for processing the Payment Transactions or states that the Payment Transaction has been processed incorrectly, the burden of proving that the Payment Instrument has been used, the fact that the Payment Transaction has been authorised, properly recorded, recognised in the books, or that the Transaction has not been influenced by any technical problem or any other fault or error, lies not on ING Bank. The Parties unanimously agree that in case the Client denies to have issued the Authorisation for the processed Payment Transactions, the burden of proving that the use of a payment instrument has been recorded and the burden to prove other circumstances indicating the Authorisation of the Payment Transaction by the payee, or the fact the payee has deliberately led to an unauthorised Payment Transaction, or deliberately, or through gross negligence has breached the obligations:

- to use the payment instrument in accordance with the terms and conditions of issuing and using that payment instrument, and
- to report without undue delay to the Provider or to an entity indicated by the Provider the fact of noticing the loss, theft of the payment instrument, fraud committed with the use of the payment instrument by a person authorised to use it to the detriment of the holder, or its unauthorised use, as well as its appropriation, lies not on ING Bank.

Cash

ING Bank is carrying out Payment Orders to pay or withdraw cash in PLN in banknotes and in coins as well as in foreign currencies only in banknotes, subject to the provision of Section 2 below.

ING Bank does not make payments in foreign currencies in coins. In case a Payment Order expressed in foreign currency cannot be carried out in banknotes, ING Bank will pay the equivalent of that amount in PLN in accordance with the separate regulations on currency conversions. ING Bank accepts Cash Payment Orders and Cash Withdrawal Orders in the following forms:

- open – on the basis of Order made in person in a paper form at all ING Offices that provide cash services,
- sealed bag – on the basis of separate agreement signed with the Client.

The Client is obliged to make an Advising, when the amount of the Cash Withdrawal Order exceeds the amount specified in the Message.

Principles of Payment Order processing

For ING Bank to process a Payment Transaction subject to the provisions mentioned above, the Client is requested to:

- Deliver the Payment Order in a form specified in the ING Conditions for Payment Services, containing a Unique Identifier of the payee and/or the payer which for cash instructions and Credit Transfers is the number of the Account in the IBAN or NRB format.
- Provide the funds necessary to process the Payment Order including all necessary costs connected with the processing on the Processing Day.
- See to it that the contents of the Payment Order comply with the provisions of the agreements and terms and conditions binding ING Bank and the Client, binding regulations of the law, the Electronic Payment Instrument Act, the Banking Act, the regulations on counteracting money laundering and financing of terrorism as well as the binding legal regulations of the European Union.
- Authorise the Payment Order in accordance with the provisions of the ING Conditions for Payment Services.

Payment Orders in writing

At the request of the Client, ING Bank is processing Domestic Credit Transfers not exceeding PLN 1,000.000 through the Sorbnet2 clearing system except for Domestic Credit Transfers submitted in paper form.

Tariffs for other Payment Services

Other bank services not mentioned herein, shall be charged on the basis of Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna for residents and non-residents being legal persons and individuals not holding legal capacity.

Cut-off times

ING improves its delivery and process times on a regular basis. The most actual Cut-off times can be found online: <https://www.ingwb.com/en/service/payments-and-collections/what-is-payment-cut-off-times>.

Complaint Procedure

The complaint procedure applicable between the ING and its Clients is available online: <https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>.

Want to know more about ING?

Visit www.ingbank.pl or contact your local ING Office

Client Services

Business Hours 09:00 – 19:00

Business Days Monday to Friday
(with the exception of bank holidays)

Contact details ING Bank Śląski S.A.
ul. Sokolska 34
40-086 Katowice
Poland

SWIFT BIC INGBPLPW

Customer Service Desk

Telephone +48 (32) 357 00 24

E-mail Address bc@ingbank.pl

ING Bank Śląski S.A., having its registered office at ul. Sokolska 34, Katowice, Poland, registered in the Business Register of the National Court Register as KRS 0000005459, District Court of Katowice, VIII East Business Division of the National Court Register, with the share capital of PLN 130,100,000 fully paid up, Tax Identification Number NIP: 634- 013-54-75. ING Bank Śląski S.A. is also subject to the supervision of the Polish Financial Supervision Authority, Plac Powstańców Warszawy 1, 00-950 Warszawa, Poland.
