

# Tariff Brochure for Transaction Services

ING Bank N.V., French branch

Effective as of 01 January 2025

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This Tariff Brochure for Transaction Services is effective as of 01 January 2025 and applies to the transaction services offered by ING Bank N.V., French branch. Rates offered in this brochure are subject to change. All tariffs in this brochure are shown exclusive of VAT. When applicable, VAT calculated at the rate prevailing on the transaction date is shown on the invoices available to each Client in its personal secured area of the website [www.ingwholesalebanking.fr](http://www.ingwholesalebanking.fr) (E-Statement Service).

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# Tariffs

## Accounts

| <b>Current account</b>   |   | (in local or foreign currency)                   |  |
|--|---|--|--|
| Opening  | € | 0.00   | per account  |
| Maintenance  | € | 50.00  | per month, per account Charged quarterly   |
| Non-resident Maintenance   | € | 100.00   | per month, per account Charged quarterly   |
| Account turnover   | % | 0.08   | per quarter, per account Min. 9€. Calculated on the basis of the total amount of debit transactions, excluding intra-company flows <sup>1</sup> , interest and commission fees |
| Account Maintenance Low Volume/High complexity Client <sup>2</sup> | € | 250.00   | per month, per account   |
| Commission on maximum overdraft                                    | % | 0.05   | per quarter, per account Calculated on the basis of the highest overdraft balance per month  |
| Administrative fee   | € | 750.00   | per year Administrative and legal updates  |
| Closing  | € | 100.00   | per account Waived for non-resident accounts   |
| <b>Interest conditions (EUR accounts)<sup>3</sup></b>              |   |  |  |
| Debit interest <sup>4</sup>  | % | 1m EURIBOR plus 10.00%, with a minimum of 10.00% |  |
| Credit interest  |   | No interest payable to the client                | In the context of negative credit interest rates, the client shall pay interest over the account's credit (positive) balance.  |
| End-of-year fee  | % | 0.015  | Over any year-end extra balances <sup>5</sup>  |

## Global Channels

### InsideBusiness Payments

|  |   |       |                       |
|--|---|-------|-----------------------|
| Subscription                               | € | 8.50  | per month, per module |
| User subscription                          | € | 8.00  | per month, per user   |
| Reporting                                  | € | 0.08  | per line              |
| Multibank reporting subscription           | € | 22.50 | per month             |
| Multibank payment subscription             | € | 15.70 | per month             |
| Multibank payment subscription per account | € | 8.00  | per month             |

### InsideBusiness Connect (File Transfer, EBICS, Swift)

|   |   |         |                          |
|---|---|---------|--------------------------|
| Subscription  | € | 280.00  | per month, per structure |
| Set-up  | € | 5000.00 | one-off, per structure   |
| Adding customer to current contract of a Service Bureau | € | 350.00  | per occurrence           |

<sup>1</sup> Code "INTC" must be used for intracompany flows to exclude these from the account turnover fee.

<sup>2</sup> The 'Maintenance Fee for Low Volume/ High Complexity Clients' concerns clients which are considered by ING as either having low transaction volumes or as being a "high complexity client" (e.g. due to their company structure or other). The application of the 'Maintenance Fee for Low Volume/ High Complexity Clients' will be agreed to in a separate Pricing Agreement between each relevant client and ING and shall replace the standard maintenance fee or the non-resident maintenance fee (as the case may be) previously applicable to each such client.

<sup>3</sup> Interest rates for other currencies and other conditions are available via <https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>. Please also refer to Conditions (page 7).

<sup>4</sup> If, for any reason, any of the client's accounts shows a negative (debit) balance or, in the event of an overdraft arrangement between ING and the client, the debit balance of the relevant account exceeds the permitted limit approved for the client, debit interest shall accrue on the amount of such debit balance or of such excess, as the case may be.

<sup>5</sup> As ING is exposed to extra costs in case there are extra balances placed at year-end, ING reserves the rights to charge a flat fee of 15 basis points over the extra balances (see <https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>.)

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## Account, Balance and Transaction Reporting

### Electronic Reporting

|                            |   |       |                                       |                                  |
|----------------------------|---|-------|---------------------------------------|----------------------------------|
| End of day                 | € | 20.00 | per month, per account and per format | MT940, CAMT.053, CAMT.054        |
| End of day to third bank   | € | 50.00 | per month, per account and per format | MT940                            |
| End of day from third bank | € | 30.00 | per month, per account and per format | MT940. Via third bank channel    |
| Intraday                   | € | 25.00 | per month, per account and per format | MT942, CAMT.052                  |
| Intraday to third bank     | € | 50.00 | per month, per account and per format | MT942. In addition to MT940 fees |
| Intraday from third bank   | € | 30.00 | per month, per account and per format | MT942. Via third bank channel    |

### E- statement

|                                     |   |      |                     |               |
|-------------------------------------|---|------|---------------------|---------------|
| Account statements consulted online | € | 0.00 | per month, per user | Up to 5 users |
|-------------------------------------|---|------|---------------------|---------------|

### Paper statements

|                          |   |            |                        |  |
|--------------------------|---|------------|------------------------|--|
| Paper account statements | € | Min.100.00 | per month, per account | High frequency statements, copies, other statements, advices |
|--------------------------|---|------------|------------------------|--|

## Billing, Invoices and Fee Report

|                   |   |        |                       |                       |
|-------------------|---|--------|-----------------------|-----------------------|
| Global Fee report | € | 50.00  | per month, per report | PDF and XLS format    |
|                   | € | 275.00 | per month, per report | XML (CAMT.086) format |

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## Credit transfer<sup>6</sup>

### Real Time credit transfer

|                |   |       |                 |   |
|----------------|---|-------|-----------------|---|
| Euro Real Time | € | 10.00 | per transaction | Via Target 2 <sup>7</sup> . Codeword 'TREA' required. Also to Financial Institutions. |
|----------------|---|-------|-----------------|---|

### SEPA credit transfer

|                   |   |      |                 |  |
|-------------------|---|------|-----------------|--|
| Same day - single | € | 0.31 | per transaction |  |
| Intra-company     | € | 0.31 | per transaction | Code word 'INTC' required <sup>4</sup> |
| Batch             | € | 2.00 | per batch       |  |
| Salary in batch   | € | 0.25 | per item        | Code word 'SALA' required              |
| Same day in batch | € | 0.25 | per item        |  |
| Incoming          | € | 0.07 | per transaction |  |

### SEPA Instant Credit Transfer

|          |   |      |                 |  |
|----------|---|------|-----------------|--|
| Incoming | € | 0.07 | per transaction |  |
|----------|---|------|-----------------|--|

### International credit transfer

|                        |   |       |                 |  |
|------------------------|---|-------|-----------------|--|
| Standard               | € | 20.00 | per transaction |  |
| Urgent                 | € | 25.00 | per transaction |  |
| Intra-company          | € | 20.00 | per transaction | Code word 'INTC' required <sup>4</sup>             |
|                        | € | 9.00  | per transaction | Within ING. Code word 'INTC' required <sup>4</sup> |
| Incoming               | € | 15.00 | per transaction |  |
| Incoming Intra-company | € | 0.00  | per transaction | Including Intra-company within ING                 |

<sup>6</sup> 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.

<sup>7</sup> Free of account turnover fee.

| <b>Additional services and fees</b> |   |                       |  |
|-------------------------------------|---|-----------------------|--|
| Revocation                          | € | 20.00 per occurrence  | Cancellation before settlement date                        |
| Recall                              | € | 30.00 per occurrence  | Cancellation after settlement date                         |
| Reject                              | € | 0.00 per occurrence   |  |
| Manual repair                       | € | 16.00 per occurrence  | Additional fee in case of intervention on electronic files |
| Cost option OUR <sup>8</sup>        | € | 25.00 per transaction | Additional fee   |

## Direct Debit

### SEPA Direct Debit (as creditor)<sup>9</sup>

|                                |   |                       |   |
|--------------------------------|---|-----------------------|---|
| Set-up                         | € | 200.00 per occurrence | Including request for creditor identifier |
| Batch                          | € | 3.00 per batch        |   |
| Transaction                    | € | 0.42 per transaction  | Including ING In-house                    |
| Request for cancellation       | € | 30.00 per occurrence  | Until D-1 before 9:00 am                  |
| Unpaid                         | € | 30.00 per transaction | In case of rejects, refusals or returns   |
| Refund authorised collection   | € | 3.00 per transaction  |   |
| Refund unauthorised collection | € | 60.00 per transaction |   |

### SEPA Direct Debit (as debtor)

|                                |   |                      |  |
|--------------------------------|---|----------------------|--|
| Transaction                    | € | 0.00 per transaction |  |
| Mandate set-up                 | € | 5.00 per occurrence  | Also, in case of amendment and/or cancellation |
| Mandate block settings         | € | 5.00 per occurrence  | Until D-1 before 11:00 am                      |
| Mandate copy                   | € | 30.00 per occurrence |  |
| Unjustified request for refund | € | 60.00 per occurrence |  |

## Cheques<sup>10</sup>

### Cheque disbursement

|                                    |   |                       |                                 |
|------------------------------------|---|-----------------------|---------------------------------|
| Domestic cheque <sup>11</sup>      | € | 0.00 per transaction  | Commercial cheques              |
|                                    | € | 50.00 per transaction | Bank cheques (chèque de banque) |
| International cheque <sup>12</sup> | % | 0.05 per transaction  | Min. €25.00                     |
| Cheque book                        | € | 0.00 per item         |                                 |

### Cheque collection

|                          |   |                  |                             |
|--------------------------|---|------------------|-----------------------------|
| Incoming domestic cheque | € | 10.00 per cheque | Commercial and bank cheques |
|--------------------------|---|------------------|-----------------------------|

### Additional services and fees

|  |   |                      |  |
|--|---|----------------------|--|
| Postage costs related to cheques <sup>13</sup> | € | 6.00 per mailing     | Via post in France                                       |
|  | € | 12.00 per mailing    | Via post abroad  |
| Stop cheque                                    | € | 25.00 per occurrence | Or cheque book   |
| Unpaid cheque                                  | € | 30.00 per cheque     | Insufficient funds and cheque ≤ €50.00                   |
|  | € | 50.00 per cheque     | Insufficient funds and cheque > €50.00                   |
|  | € | 20.00 per occurrence | Domestic cheque and other reason. To be paid by remitter |

## Other Services

|   |   |                         |                                     |
|---|---|-------------------------|-------------------------------------|
| Audit letter  | € | 200.00 per legal entity | Compliance, statutory auditing etc. |
| Confirmation of deposit for company incorporation or capital increase | € | 300.00 per item         |                                     |
| Bank reference  | € | 50.00 per item          | Also for other certificates         |

<sup>8</sup> This fee applies only for payments outside the European Economic Area (EEA)

<sup>9</sup> Subject to prior approval

<sup>10</sup> Services on cheques concern Euro-denominated cheques only

<sup>11</sup> Cheque presented for payment in France

<sup>12</sup> Cheque presented for payment outside France

<sup>13</sup> Sending of the customised remittance slips or cheque books

|  |   |        |                         |                                      |
|--|---|--------|-------------------------|--------------------------------------|
| Inquiry and investigations   | € | 65.00  | per occurrence          | Plus possible third bank charges     |
| Proof of payment   | € | 25.00  | per occurrence          | Including copy of SWIFT message      |
| Pledge on current accounts   | € | 500.00 | per pledge, per account |                                      |
| Administrative account seizure (saisie administrative à tiers détenteur) | % | 10     | per occurrence          | Max. €100.00                         |
| Account seizure (saisie attribution ou conservatoire)                    | € | 120.00 | per occurrence          |                                      |
| Document retrieval / Additional copies <sup>14</sup>                     | € | 50.00  | per occurrence          |                                      |
| Buying and selling of foreign currencies                                 | % | 0.05   | per transaction         | Spot/forward. ≤ 100.000. Min. €25.00 |
|  | % | 0.03   | per transaction         | Spot/forward. > 100.000. Min. €25.00 |
| MT101 set-up   | € | 100.00 | per bank                |                                      |
| MT101 subscription   | € | 60.00  | per month, per account  |                                      |

## Cash Management

### Domestic Cash Management

ING Bank provides Domestic Cash Management to its clients. The fees and commissions are subject to agreement.

### International Cash Management

ING Bank provides International Cash Management to its clients. The fees and commissions are subject to agreement.

### MultiBank Funding and Sweeping

ING Bank provides MultiBank Funding and Sweeping to its clients. The fees and commissions are subject to separate agreement.

### Virtual Cash Management

ING Bank provides Virtual Cash Management to its clients. The fees and commissions are subject to separate agreement.

### Intercompany Loan Administration

ING Bank provides Intercompany Loan Administration to its clients. The fees and commissions are subject to separate agreement.

## Cards

### Corporate Card<sup>15</sup>

|                                       |   |         |                          |                                  |
|---------------------------------------|---|---------|--------------------------|----------------------------------|
| Corporate Card, Corporate Pay         | † | 35.00   | per year                 |                                  |
| Corporate Card, Individual Pay        | † | 80.00   | per year                 |                                  |
| Purchasing Card                       | † | 30.00   | per year                 |                                  |
| Foreign exchange fee <sup>16</sup>    | ¢ | 1.95    | per transaction          | On top of transaction amount     |
| Purchases                             | † | 0.00    | per transaction          |                                  |
| Cash advance from ATM                 | † | 4.50    | per transaction          |                                  |
| Cash advance via counter              | ¢ | 3.00    | per transaction          | Min. €4.50                       |
| <b>Additional services and fees</b>   |   |         |                          |                                  |
| Rush card fee                         | † | 129.00  | per card                 | Emergency provision              |
| Late payment charge                   | ¢ | 1.50    | of outstanding balance   |                                  |
| Paper-Based Monthly Statement         | † | 3.00    | per month, per statement |                                  |
| Copy of paper-based account statement | † | 8.00    | per statement            | Including VAT                    |
| Smart Data Reporting set-up           | † | 750.00  | one-off                  | Includes one training            |
| Smart Data Reporting subscription     | † | 500.00  | per year                 | Up to 100 cards                  |
|                                       | † | 750.00  | per year                 | For 101-250 cards                |
|                                       | † | -       | per year                 | More than 250 cards upon request |
| File delivery set-up                  | † | 1000.00 | one-off                  |                                  |
| File delivery subscription            | † | 1200.00 | per year                 |                                  |

<sup>14</sup> A quotation should be delivered according to the complexity of the request and the amount of research.

<sup>15</sup> This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands.

<sup>16</sup> This fee is incorporated in the amount of the transaction. The currency conversion rates are published at <https://www.mastercard.com/global/en/personal/get-support/convert-currency.html>.

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|  |   |                  |                                  |
|--|---|------------------|----------------------------------|
| File delivery file re-creation           | ‡ | 50.00 per month  | Up to 100 cards                  |
|  | ‡ | 100.00 per month | For 101-250 cards                |
|  | ‡ | - per month      | More than 250 cards upon request |
| Purchase Control set-up (user interface) | ‡ | 750.00 one-off   |                                  |
| Purchase Control set-up (API)            | ‡ | - one-off        | Upon request                     |
| ING Central Travel Solution              | ‡ | 0.00 one off     |                                  |

### Bill of Exchange (LCR) / Promissory Note BOR

#### LCR / BOR collection (credit to the account)

|             |   |                      |                    |
|-------------|---|----------------------|--------------------|
| Batch       | € | 4.00 per batch       |                    |
| Transaction | € | 0.60 per transaction | Electronic LCR/BOR |

#### LCR / BOR disbursement (debit to the account)

|          |   |                      |  |
|----------|---|----------------------|--|
| Domestic | € | 0.00 per transaction |  |
|----------|---|----------------------|--|

#### Additional services

|               |   |                     |                                 |
|---------------|---|---------------------|---------------------------------|
| LCR/BOR event | € | 20.0 per occurrence | Unpaid, cancellation, rejection |
|---------------|---|---------------------|---------------------------------|

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### Trade Finance Services

ING Bank offers Trade Finance Services to its clients. Fees and commissions are subject to agreement.

# Conditions

## Interest conditions

Unless otherwise agreed, interest conditions are those indicated in this brochure and on

<https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts> with the following conditions being specific to France:

- the overnight rates (€STR, SOFR, SONIA, TONAR, or SONAR) applied on the end-of-day balance for any day are those published for that day.
- The 1-month EURIBOR rate, which will be used in the end-of-day balance each day will be the rate as published two TARGET days before such date.
- interest payable is calculated quarterly in arrears on the last day of each calendar quarter (such day excluded and the last day of the preceding calendar quarter included).

## Currencies

Payment Instructions can be executed in any major currency.

## Exchange rates

The Bank executes payment transactions where a currency conversion is required by using the Euro foreign exchange reference rates published by Refinitiv (formerly known as Thomson Reuters) on the day of execution. For actual exchange rates you may contact the Bank. A margin between 1% and 1.94% depending on the currency is added for amounts < €100,000. The exchange rate may be negotiated on the exchange market for amounts > or = to €100,000. Buying and selling of foreign currencies (spot/forward): not subject to tax.

## Revocation/Block/Cancellation of an instruction

Wherever possible, revocation/block/cancellation requests should be sent by fax to +33 (0) 1 57.22.62.08 or by email in PDF format to [cs.fr@ing.com](mailto:cs.fr@ing.com) and all the information initially provided for the execution of the instructions involved should also be provided.

## Wholesale Banking Conditions

The Wholesale Banking Conditions applicable between the ING and its Clients is available online:

<https://www.ingwb.com/wbc>

## Privacy Statement

The privacy statement applicable between ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/privacy-statement>

## 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 ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>

## Guarantee of deposits

Your deposits are covered by the Dutch deposit guarantee scheme up to the maximum amount of €100,000 - For more information on applicable conditions:

<https://www.ingwb.com/en/service/privacy-and-cookie-statements/deposit-guarantee-scheme>

# Want to know more about ING?

Visit [www.ingwb.com](http://www.ingwb.com) or contact your local ING office

## Client Services

**Business Hours** 09:00 – 18:00  
(GMT+1 from last Sunday in March to last Sunday in October)

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

**Contact details** ING Bank N.V., French branch  
104 rue de Richelieu,  
75002 Paris  
France

**SWIFT BIC** INGBFRPP

## Customer Service Desk

**Telephone** +33 (0) 1 57.22.60.60

**Fax** +33 (0) 1 57.22.62.08

**E-mail Address** [cs.fr@ing.com](mailto:cs.fr@ing.com)

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**ING Bank N.V., French branch**, located at 104 rue de Richelieu, 75002 Paris, France, registered with the trade and companies register of Paris under number 791 866 890, a branch of ING Bank N.V., a public limited liability company incorporated under the laws of the Netherlands, having its registered address at Bijlmerdreef 106 - 1102 CT Amsterdam, the Netherlands, registered with the trade register of the Chamber of Commerce of Amsterdam under number 33031431.