

# Tariff Brochure for Transaction Services

ING Bank N.V., Prague Branch

Effective as of 1 October 2020

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This Tariff Brochure for Transaction Services is effective as of 1 October 2020 and applicable to the transaction services offered by ING Bank N.V., Prague Branch (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.

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A00203CZEN008 Tariffs for Transaction Services October 2020

# Tariffs

## Accounts

<b>Current account</b>	(in local or foreign currency)		
Opening	CZK	0.00	per account Includes opening an extra account for accounting of charges for banking operations
Maintenance	CZK	700.00	per month, per account
Non-resident Maintenance	EUR	100.00	per month, per account
Closing	CZK	0.00	per account
<b>Interest conditions</b>			
Credit interest <sup>1</sup>	%	-	per annum
<b>Savings and deposits</b>			
Overnight deposit account	%	-	Interest rate via Financial Markets
Term deposit account	%	-	Interest rate via Financial Markets

## Global Channels

### InsideBusiness Payments CEE<sup>2</sup>

Set-up	CZK	540.00	per company	
Subscription	CZK	1000.00	per month, per company	
Installation, training or repair	CZK	3300.00	per occurrence	Within Prague; no costs for initial training
	CZK	6600.00	per occurrence	Outside Prague; no costs for initial training
Additional I-Dentity card	CZK	550.00	per item	
Additional I-Dentity card reader	CZK	1000.00	per item	Plus VAT
PIN or password unblocking	CZK	200.00	per occurrence	In premises of ING Office for PIN
User registration fee	CZK	110.00	per user	
Amendment of user's access right and limits	CZK	100.00	per occurrence	
	CZK	1000.00	per occurrence	For temporary amendments

### InsideBusiness Payments Regional Reporting<sup>2,3</sup>

Subscription <sup>2</sup>	EUR	10.00	per month, company	
InsideBusiness Connect, EBICS Global, SWIFTNet				
Subscription	EUR	240.00	per month, per structure	
Set-up	EUR	5000.00	one-off, per structure	
Add customer to current contract of a Service Bureau	EUR	350.00	per occurrence	

### Bureau

## Local Channels

### MultiCash<sup>2</sup>

Subscription	CZK	2000.00	per month, company	Includes Domestic, SEPA and International payments, information on account balances and turnovers
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### Other channels

Paper payment delivery surcharge <sup>4</sup>	CZK	1500.00	per transaction	
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1 Information about current interest rate conditions and credit balance fees can be found via <http://www.ingwholesalebanking.cz/en/about-ing/for-clients/ing-prague-interest-rates>. If market circumstances require, a credit balance fee/negative interest can be charged, as a result of which the Client will have to pay a fee to the Bank over a credit balance. This credit balance fee/negative interest can vary per currency. ING will inform you as changes occur to ING's credit interest policy.

2 All letters, documents or packages being sent to the Client are charged with additional fee in the amount of actual courier/DHL charges

3 InsideBusiness Payments CEE Regional Site is no longer available for new clients.

4 Paper payment delivery is only a back-up solution for electronic banking and the client may, upon request of ING, need to comply with additional security requirements to be defined by ING.

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## Account, Balance and Transaction Reporting

### Electronic reporting

End of day	CZK 0.00	per month, per account	Via IBP CEE or Multicash
End of day from third bank	CZK 100.00	per month, per account	Via IBP CEE Regional Site
End of day to third bank	CZK 550.00	per month, per account	MT940 or MT950
Intraday	CZK 0.00	per month, per account	Via IBP CEE or Multicash
Intraday from third bank	CZK 200.00	per month, per account	Via IBP CEE Regional Site
Intraday to third bank	CZK 550.00	per month, per account	MT942

### E-statements

PDF statement	CZK 100.00	per quarter, per account	Quarterly
	CZK 100.00	per month, per account	Monthly
	CZK 150.00	per month, per account	Weekly
	CZK 400.00	per month, per account	Daily
PDF statement replacement	CZK 100.00	per item	When < 1 year. Also for cards
	CZK 200.00	per item	When ≥ 1 year. Also for cards
Interest statement	CZK 500.00	per month, per account	
Card account statement	CZK 65.00	per month, per account	

### Paper account statements

Paper statement	CZK 600.00	per quarter, per account	Quarterly
	CZK 600.00	per month, per account	Monthly
	CZK 1000.00	per month, per account	Weekly
	CZK 2000.00	per month, per account	Daily
Paper statement replacement	CZK 600.00	per item	When < 1 year. Also for cards
	CZK 2000.00	per item	When ≥ 1 year. Also for cards
Interest statement	CZK 2000.00	per month, per account	
Card account statement	CZK 600.00	per month, per account	

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## Credit transfers<sup>5</sup>

### Real Time credit transfer

Euro Real Time	CZK 1250.00	per transaction	Code word 'TREA' required / RTGS
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### Domestic credit transfer

Standard	CZK 6.00	per transaction	
	CZK 83.00	per transaction	MT103 Financial Institutions
Urgent	CZK 1000.00	per transaction	
	CZK 83.00	per transaction	Only for MT202, MT103 Financial Institutions
Intra-company	CZK 330.00	per transaction	Only to third bank
ING In-house	CZK 0.00	per transaction	Regardless conversion
Incoming	CZK 5.00	per transaction	

### SEPA credit transfer

Next day	CZK 6.00	per transaction	
Same day	CZK 1000.00	per transaction	Code word 'HIGH' required
Intra-company	CZK 330.00	per transaction	Code word 'INTC' required
ING In-house	CZK 0.00	per transaction	Within branch
Incoming	CZK 5.00	per transaction	

### International credit transfer

Standard	CZK 400.00	per transaction	
Urgent	CZK 1000.00	per transaction	
	CZK 83.00	per transaction	Only for MT202

<sup>5</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.

Intra-company	CZK	330.00	per transaction	Only to third bank
ING In-house	CZK	0.00	per transaction	Regardless conversion. Within branch
Exotic currencies <sup>6</sup>	CZK	1000.00	per transaction	Converted to USD with daily exchange rate
Incoming	CZK	200.00	per transaction	
Incoming ING In-house	CZK	0.00	per transaction	Regardless conversion. Within branch

#### Additional services and fees

Revocation <sup>7</sup>	CZK	350.00	per occurrence	
	CZK	500.00	per occurrence	For financial institutions
Modification <sup>7</sup>	CZK	350.00	per occurrence	
Manual repair <sup>8</sup>	EUR	8.00	per occurrence	Any intervention
Cost option OUR <sup>9</sup>	EUR	10.00	per transaction	Additional fee
Standing order set-up	CZK	50.00	per occurrence	In paper form
Standing order amendment	CZK	200.00	per occurrence	In paper form

#### Other Services

Audit letter	CZK	1100.00	per item	Plus VAT
Bank reference	CZK	550.00	per item	Plus VAT
Inquiry and investigations	CZK	1000.00	per occurrence	Domestic credit transfers
	CZK	1000.00	per occurrence	SEPA and International credit transfers
Proof of payment	CZK	550.00	per month, per account	Credit and/or debit
MT101 from third bank set-up	CZK	150.00	per occurrence	For MT101 from third party PSPs
MT101 from third bank change/cancellation	CZK	75.00	per occurrence	For MT101 from third party PSPs
Compensated value date	CZK	1500.00	per transaction	Plus individual rate; after transfer execution
Exceptional value date	CZK	1000.00	per month, per account	
Other bank acts	CZK	1000.00	per occurrence	
Hold mail	CZK	1650.00	per month, per account	
Message submission by fax	CZK	65.00	per page	To the Czech Republic
	CZK	110.00	per page	To Europe
	CZK	220.00	per page	Elsewhere
Message submission by courier/DHL	CZK	-	per occurrence	Actual courier/DHL charges
Message submission SWIFT	CZK	100.00	per page	Plus VAT. To the Czech Republic
	CZK	300.00	per page	Abroad

#### Direct Debit

##### Domestic Direct Debit (as creditor)

Batch	CZK	0.00	per batch	
Transaction	CZK	6.00	per transaction in batch	Also for ING In-house. Charged monthly

##### Domestic Direct Debit (as debtor)

Transaction	CZK	6.00	per transaction	
Mandate maintenance	CZK	75.00	per account, per month	
Mandate set up	CZK	150.00	per occurrence	Also, in case of amendment and/or cancellation

##### SEPA Direct Debit (as creditor)

Batch	CZK	55.00	per batch	
Transaction	CZK	150.00	per transaction	
Request for cancellation	CZK	350.00	per transaction	In case of revocations or reversals

<sup>6</sup> Exotic currencies include other than those fixed by ING Office. For information regarding processing particular exotic currency transfers please contact your ING Office.

<sup>7</sup> The Bank reserves the right to limit the number of modified or cancelled credit transfers.

<sup>8</sup> Also in case of missing IBAN and/or BIC code, incorrect beneficiary account number, insufficient balance or credit transfer postponing within three Business Days (the credit transfer is cancelled then without notification).

<sup>9</sup> This fee applies only for payments outside the European Economic Area (EEA). "OUR" international payments are charged the standard fee plus fees levied by correspondent banks.

Unpaid	CZK	150.00	per transaction	In case of rejects, refusals or returns
Refund authorised	CZK	150.00	per transaction	
Refund unauthorised	CZK	1650.00	per transaction	
Maintenance contract	CZK	275.00	per contract, per month	
CID maintenance	CZK	300.00	per CID, per year	
<b>SEPA Direct Debit (as debtor)</b>				
Transaction	CZK	330.00	per transaction	
Mandate set up	CZK	350.00	per occurrence	Also, in case of amendment and/or cancellation
Mandate maintenance	CZK	150.00	per account, per month	
Mandate block settings	CZK	350.00	per occurrence	
Mandate copy	CZK	825.00	per occurrence	
Unjustified request for refund	CZK	1650.00	per occurrence	

## 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

### Debit card

Subscription VISA Business Silver	CZK	111.67	per month
Subscription VISA Business Gold	CZK	178.33	per month
Card account maintenance	CZK	275.00	per month

### Card transactions

Balance check at CSOB ATM	CZK	0.00	per occurrence	
Balance check at non-CSOB ATM	CZK	20.00	per occurrence	
Electronic transaction	CZK	0.00	per transaction	Non-cash
Cash advance via CSOB ATM	CZK	5.00	per transaction	In the Czech Republic and Slovakia
Cash advance via non-CSOB ATM	CZK	40.00	per transaction	
Cash advance via non-EU ATM	CZK	100.00	per transaction	

### Other services

PIN change	CZK	0.00	per occurrence	
Blocking or stoplisting	CZK	0.00	per occurrence	
Card transaction limit change	CZK	110.00	per occurrence	
Non-returned terminated card	CZK	220.00	per occurrence	
PIN code repeated submission	CZK	220.00	per occurrence	
Unjustified claim	CZK	220.00	per occurrence	
Card replacement	CZK	500.00	per occurrence	Loss, theft, destroyed, name change etc.
Express card replacement	CZK	550.00	per occurrence	
	CZK	5000.00	per occurrence	Elsewhere
Permanent restriction of non-returned card	CZK	2000.00	per occurrence	
Provision of emergency cash abroad	CZK	3300.00	per occurrence	

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**Cash<sup>10</sup>****Deposit via CIT**

Local currency	CZK	- per transaction	Subject to agreement
Foreign currency	CZK	- per transaction	Subject to agreement

**Withdrawal via CIT**

Local currency	CZK	- per transaction	Subject to agreement
Foreign currency	CZK	- per transaction	Subject to agreement

**Reporting of cash operations**

Notifications in information system HOB2	CZK	2 000.00 per month	Reporting executed by CIT agencies
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**Trade Finance Services****Documentary Letters of Credit**

Pre-advice	CZK	500.00	
Export   Handling charges advice	%	0.20 flat	Min. CZK 1500.00
Export   Pre-check of documents	%	0.05 flat	Min. CZK 1000.00
Export   Confirmation commission	CZK	-	To be agreed individually
Export   Acceptance/ deferred payment	CZK	-	To be agreed individually
Export   Confirmation of increase	CZK	1000.00	
Export   Handling charges transfer	%	0.20 flat	Min. CZexK 1000.00
Import   Opening	CZK	4000.00 flat	Min. CZK 1500.00
Import   Guarantee commission	%	0.15 per month	Min. CZK 1500.00
Import   Acceptance / deferred payment	%	0.20 per month	Min. CZK 1000.00
Payment	%	0.30 flat	Min. CZK 1000.00
Amendments	CZK	1000.00	Plus advising fee for increase or opening fee for extension and/or increase
Discrepancy fee	CZK	1000.00	
Cancellation unused letter of credit	CZK	1000.00	

**Documentary Collection**

Export   Handling (for clients)	%	0.20 flat	Min. CZK 1500.00, max. CZK 20000.00
Export   Handling (for non-clients)	%	0.30 flat	Min. CZK 3000.00, max. CZK 30000.00
Import   Handling (for clients)	%	0.20 flat	Min. CZK 1500.00, max. CZK 20000.00
Import   Handling (for non-clients)	%	0.30 flat	Min. CZK 3000.00, max. CZK 30000.00
Import   Documents free of payment	CZK	500.00	
Import   Handling delivery order	CZK	500.00	
Import   Handling protest	CZK	500.00	Plus notary fee
Amendments	CZK	1000.00	
Tracers	CZK	500.00	For second and subsequent tracers

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**Bills of Exchange**

Export   Handling	%	0.30 flat	Min. CZK 1500.00, max. CZK 20000.00
Import   Handling (for clients)	%	0.30 flat	Min. CZK 1500.00, max. CZK 20000.00
Import   Handling (for non-clients)	%	0.40 flat	Min. CZK 3000.00, max. CZK 30000.00
Amendments	CZK	1000.00	
Tracers	CZK	500.00	For second and subsequent tracers
Aval	CZK	-	To be agreed individually
Discount Export   Handling	CZK	3000.00	
Discount Export   Discount		-	To be agreed individually

**Bank Guarantees**

Received   Advising	CZK	1500.00	
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<sup>10</sup> From December 27th, 2017, the Cash Desk of ING Bank N.V., Prague branch will not be available anymore. For individual solution of cash deposits and/or withdrawals needs by cash collection or donation services or by payment cards issuance, please contact the Client Services.

Received   Claim	%	0.10 flat	Min. CZK 1000.00, max. CZK 5000.00
Received   Confirmation (silent)	CZK	-	To be agreed individually
Issued   Opening	CZK	4000.00	Handling of a new bank guarantee request
Issued   Issuance surcharge	CZK	5000.00	For issuance until next Business Day
Issued   Processing and assessment	CZK	500.00	Of guarantee issuance application
Issued   Tailor made legal review	CZK	2500.00	
Issued   Promise to issue guarantee	CZK	-	To be agreed individually
Issued   Guarantee commission	CZK	-	To be agreed individually
Issued   Cancellation before issuance	CZK	2000.00	
Issued   Issuance of documentation	CZK	3000.00	Required for an amendment of guarantee
Payment	CZK	450.00	
Amendments	CZK	1000.00	
Call fee	CZK	500.00	
Other bank costs		To be reimbursed	
<b>SWIFT/fax channels for Trade Finance Services</b>			
Message submission by SWIFT	CZK	150.00 per message	
Message submission by fax	CZK	50.00 per page	To the Czech Republic
	CZK	100.00 per page	To Europe
	CZK	200.00 per page	Elsewhere

# Conditions

## Business Days

Information regarding Business Days and the execution of Payment Services can be found on: [http://www.cnb.cz/en/public/media\\_service/schedules/media\\_svatky.html](http://www.cnb.cz/en/public/media_service/schedules/media_svatky.html). Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

## Debit and Credit interest rates

If, for any reason, any of the Clients' accounts kept with ING 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, default interest shall be accrued on the amount of such debit balance or of such excess, as the case may be. Interest rates based on which interests on credit balances on Current Accounts are paid, are at ING's discretion and are available upon request.

## Interest Rates

Valid and effective credit interest rate (ING Prague Credit Base Rate) and default interest rate conditions are available on the ING Office's website (<https://www.ingwholesalebanking.cz/en/about-ing/for-clients/ing-prague-interest-rates>). Credit interest may be negative, in that case the Client shall pay either interest or a fee for maintaining any Credit Balance to ING on the interest payment dates as agreed upon in the Wholesale Banking Conditions.

## Exchange rates

Unless otherwise agreed, foreign currency conversions for international credit transfers are executed at ING Bank N.V., Prague Branch Exchange Rate as defined in Wholesale Banking Conditions. That conversion rate is based on market rates as of the date of the conversion. Customers may contact ING for further information regarding exchange rates, find the precise conversion rate applied to a given transfer on their bank statements, or may subsequently inquire with ING with respect to the rates. ING does not charge customers any additional conversion fees.

The actual ING Bank N.V., Prague Branch Exchange Rates are published through the InsideBusiness Payments CEE system. The following currencies are fixed by ING Office: USD, EUR, CHF, GBP, JPY, AUD, BGN, CAD, DKK, NOK, SEK, HUF, PLN, RON, RUB, TRY, CNY. Cash rates are fixed in the following currencies: USD and EUR. In case of corporate debit card transactions executed in foreign currencies the relevant ČSOB foreign exchange rates for VISA card transactions are used.

## Repair

The ING Office reserves the right to, in individual cases, make automatic or manual repairs to Payment Orders. Such repairs are chargeable according to these Tariffs and Conditions.

## Cancellation

Client needs to send an instruction with authorised signatures. The ING Office can accept original letter.

## Paper delivery

- The execution time of outgoing Payment Orders can be extended by ING by one Business Day if Payment Orders are initiated by the Account Holder in paper form.
- It is possible to include an instruction regarding the Execution Date in a written non-recurring Payment Order.
- Domestic / Euro / International credit transfers can be submitted in paper form.
- The set-up, amendment or cancellation of Standing orders in paper form have to be received by ING at least 5 Business Days before the Execution Date.

## VAT

All fees shown in this brochure are excluding VAT, unless explicitly indicated otherwise by the mentioning of 'Incl. VAT'. When a specific product is VAT liable and therefore the Client needs to pay the VAT himself, 'Plus VAT' is shown.

## Privacy Statement

The privacy statement applicable between the ING and its Clients is available online: <http://www.ingwb.com/privacy>.

## Cut-off times

ING improves its delivery and process times on a regular basis. The most actual Cut-off times can be found online: <http://www.ingwholesalebanking.cz/en/about-ing/for-clients/documents>

Cut-off times for European countries are available at: <https://www.ingwb.com/cut-off-times>.

## Complaint Procedure

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



# 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 – 17:00 CET  
Business Days Monday to Friday  
(with the exception of bank holidays)  
Contact details Harfa Office Park  
Českomoravská 2420/15  
190 00 Prague 9  
Czech Republic  
SWIFT BIC INGBCZPPXXX

## Customer Service Desk

Telephone +420 257 474 447  
Fax +420 257 474 582  
E-mail Address [cs.cz@ing.cz](mailto:cs.cz@ing.cz)

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ING Bank N.V., with its registered seat at Bijlmerdreef 106, 1102 CT Amsterdam, The Netherlands, a public limited liability company and registered in the Trade Register of the Chamber of Commerce for Amsterdam under the file no. 33031431, acting through its Prague branch with registered seat at Českomoravská 2420/15, 190 00 Praha 9, Business Identification No. (IC) 49 27 98 66, and registered in the Commercial Register maintained by the City court of Prague in Section A, inserted file No. 7930

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