

Credit Balance Fee

Valid as of November 1, 2022

Currency	Credit Balance Fee (p.a.)
AUD	0
BGN	0
CAD	0
CNY	0
CZK	0
CZK	0; 10 % from Balance on Accounts of Clients (who qualify as financial institution), which exceeds amount of 300 000 000 CZK
DKK	0
EUR	0
GBP	0
HRK	0
HUF	0
CHF	0
JPY	ON TONAR - 0,50%*
NOK	0
PLN	0
RON	0
RUB	0
SEK	0
TRY	0
USD	0

*Credit Balance Fee will be charged only if the result of the computation based on formula set out above is a negative number, while ING will charge its positive value equivalent to the Client.

Credit Balance Fee - End of year fee (all currencies)

The Client shall pay to ING a one-time Credit Balance Fee of 0.30 % flat from the Excess amount of the aggregated Balance of all Client's Accounts in all currencies on December 31 of the relevant calendar year, in case the aggregated Balance of positive Balances on such Accounts exceeds amount of CZK 100 000 000 as of the same day.**

** Excess amount is calculated as a difference between aggregated positive Balances of all Client's Accounts on December 31 of the relevant calendar year and average of aggregated positive Balances of all Client's Accounts in period of January 1 – November 30 of the same year, increased by 30 %.

Balances on Accounts maintained in other currencies than CZK will be recalculated to CZK by Czech National Bank mid rate valid on December 31 of the relevant calendar year.

Debit Balances on the Accounts will be replaced by zero.