

Tariff Brochure for Transaction Services

ING-DiBa Austria,
Niederlassung der ING-DiBa AG

Effective as of 1 July 2022

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 July 2022 and applicable to the transaction services offered by ING-DiBa Austria, Niederlassung der ING-DiBa AG (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.

AO0203ATEN027 Tariff Brochure for Transaction Services July 2022

Tariffs

Accounts

Current account		(in local or foreign currency)	
Opening	€	0.00 per account	
Maintenance	€	50.00 per month, per account	
Non-resident Maintenance	€	100.00 per month, per account	
Booking fee	€	0.30 per booking	Except for SEPA Credit Transfers and SEPA Direct Debits where this fee is directly charged in the transaction fee
Closing	€	25.00 per account	
Interest conditions¹			
Credit interest	%	1m EURIBOR minus 0.20%, with a maximum of 0.00%	
Debit interest (authorised overdraft)	%	- Subject to agreement	
Debit interest (unauthorised overdraft) ²	%	1m EURIBOR plus 10.00%, with a minimum of 10.00%	
Savings and deposits			
Overnight deposit account	%	- Subject to agreement	
Term deposit account	%	- Subject to agreement	

Global Channels

InsideBusiness Payments

Subscription	€	8.50 per month, per module
User subscription	€	8.00 per month, per user

InsideBusiness Connect, EBICS,

SWIFTNet,

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

Other channels

Paper payment delivery surcharge	€	100.00 per occurrence
----------------------------------	---	-----------------------

Account, Balance and Transaction Reporting

Electronic reporting

End of day	€	20.00 per month, per account
End of day to third bank	€	20.00 per month, per account
Intraday	€	0.00 per month, per account
Intraday to third bank	€	40.00 per month, per account

Paper account statements

Paper statement	€	15.00	Postage charges per statement
Paper statement additional copy	€	25.00 per copy	
Paper statement replacement	€	50.00 per statement	

¹ Check <http://new.ingwb.com> for the amount of interest and how it is calculated, as well as the interest on the foreign currency and third-party accounts.

² If market circumstances require, the credit interest rate can be negative, as a result of which the Client will have to pay interest to the Bank over a credit balance. Credit interest rates vary per currency and can be found via <https://new.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts> 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 15bps over the extra balances (see above mentioned link)

³ This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.

Credit transfers³

Real Time credit transfer

Euro Real Time € 15.00 per transaction Code word 'TREA' required

SEPA credit transfer

Same day € 0.30 per transaction

Intra-company € 0.30 per transaction Code word 'INTC' required

ING In-house € 0.30 per transaction

Batch € 2.00 per batch

Same day in batch € 0.30 per item

Batch salary € 2.00 per batch Code word 'SALA' required

Salary in batch € 0.30 per item

Incoming € 0.30 per transaction

International credit transfer

Standard % 0.25 per transaction Min € 12.00, max. € 100.00. Plus possible third bank charges

Urgent % 0.25 per transaction Min. € 12.00, max € 100.00. Plus € 10.00 and possible third bank charges

Incoming € 20.00 per transaction

Cost option OUR⁴ € 9.00 per transaction Additional fee for Zone 1⁵

€ 15.00 per transaction Additional fee for Zone 2⁵

€ 25.00 per transaction Additional fee for Zone 3⁵

€ 50.00 per transaction Additional fee for Zone 4⁵

Additional services and fees

Revocation € 36.34 per occurrence Possible until D-1

Reject € 0.00 per occurrence

Return € 5.00 per occurrence

Manual repair € 15.00 per occurrence

Modification € 36.34 per occurrence

Standing order set-up € 30.00 per occurrence Plus transaction fee per individual item

Other Services

Audit letter € 102.00 per item

Bank reference € 25.00 per item Including bank confirmation of paid share capital for limited liability companies (GmbHs) under establishment

Inquiry and investigations € 36.34 per occurrence

Proof of payment € 25.00 per item Debit. Paper confirmation to third parties

Value correction € 89.00 per occurrence Plus 1% p.a. for the period to be corrected

MT101 set-up € 100.00 per occurrence Remote Initiation Services

MT101 to or from third bank € - Transaction fee per item

Direct Debits

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.

³ This fee applies only for payments outside the European Economic Area (EEA).

⁴ Zone 1: Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin, Suriname, United States. Zone 2: Andorra, Australia, Bosnia and Herzegovina, Canada, China, Croatia, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Switzerland, Ukraine, Vietnam, Yemen. Zone 3: Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Reunion, San Marino, Singapore, South Africa, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Tunisia, Turkey, United Arab Emirates, Uruguay. Zone 4: Rest of the world.

SEPA Direct Debit (as creditor)

Batch	€	2.00	per batch	
Transaction	€	0.50	per transaction	
Unpays	€	3.00	per transaction	In case of rejects, refusals or returns
Request for cancellation	€	36.34	per occurrence	In case of revocations or reversals
Refund authorised collection	€	3.00	per transaction	
Refund unauthorised collection	€	60.00	per transaction	

SEPA Direct Debit (as debtor)

Transaction	€	0.30	per transaction	
Mandate set up	€	5.00	per occurrence	Also, in case of amendment and/or cancellation
Mandate block settings	€	5.00	per occurrence	
Mandate copy	€	30.00	per occurrence	
Unpaid because of insufficient funds	€	6.00	per transaction	
Unjustified request for refund	€	60.00	per occurrence	

Cash Management**Domestic Cash Balancing**

Set-up	€	500.00		Intraday and End of Day
Maintenance	€	25.00	per month, per account	

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.

Cards**Corporate Card⁶**

Corporate Card, corporate pay	€	35.00	per year	
Corporate Card, individual pay	€	80.00	per year	
Foreign exchange fee ⁷	%	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
Rush card fee	€	129.00	per card	Emergency provision
Late payment charge	%	1.50	of outstanding balance	
Paper-based account 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
	€	0.00	per year	In combination with ING Central travel Solution and/or ING Purchase Control
File delivery set-up	€	1000.00	one-off	
File delivery subscription	€	1200.00	per year	
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

⁶This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands
Please refer to www.ingwb.com/cardtariffs for the tariffs in EUR and USD..

⁷This fee is incorporated in the amount of the transaction. The currency conversion rates are published at www.mastercard.com/global/currencyconversion.

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	

Cheques

Cheque disbursement

Domestic cheque	€	25.00	per transaction	Incl. postage. Bank cheques
-----------------	---	-------	-----------------	-----------------------------

International cheque	€	50.00	per transaction	Incl. postage. Bank cheques
----------------------	---	-------	-----------------	-----------------------------

Cheque collection

Incoming domestic cheque	€	25.00	per transaction	Excl. postage. Bank/commercial cheques
--------------------------	---	-------	-----------------	--

Incoming International cheque	€	30.00	per transaction	Excl. postage. Bank/commercial cheques
-------------------------------	---	-------	-----------------	--

Additional services and fees

Stop cheque	€	50.00	per occurrence	
-------------	---	-------	----------------	--

Unpaid cheque	€	50.00	per occurrence	
---------------	---	-------	----------------	--

Conditions

Business Days

Information regarding Business Days and the execution of Payment Services can be found on: http://www.oenb.at/de/service_veranst/bankfeiertage/bankfeiertage.jsp

Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

Debit and Credit interest rates

Debit and Credit interest rates Unless agreed otherwise, the interest applied to the account is set in accordance with Wholesale Banking Conditions. The rate and calculation method are available via

<https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>

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.

In the event of negative rates relative to some currencies, the Bank reserves the right to recover said negative interest rates on all deposits made by customers by way of prior information in accordance with Article 16 of the general part of the Wholesale Banking Conditions.

Applied exchange rate

The exchange rates applied by ING for currencies to be converted into another currency will be calculated at the buying/selling spot-rates based on the daily money-market-rates at the time of execution by ING.

Compensated value date

In case the Client requests a Payment Order with same day value (SDVA codeword), ING will make sure that the debit value date will correspond with the date on which the PSP of the Beneficiary is credited. Compensated value date is chargeable according to these Tariff Brochure for Payment Services.

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 this Tariff Brochure for Payment Services.

Refusal SEPA Direct Debit

The Client is able to refuse a SEPA Direct Debit collection until 1 Banking Business Day before the due date of the SEPA Direct Debit. Requests received after Cut-Off Time will lead to a regular debit of the account.

Revocation or modification Multiple SEPA credit transfer

In case of a Multiple SEPA credit transfer it is possible to cancel the entire batch or to cancel a maximum of 5 individual credit transfers within a batch. A revocation or modification must be received by ING one Business Day prior to the execution date

Revocation

The request to revoke a Payment Transaction can be submitted via the E-mail addresses which can be found on the last page of this document.

Privacy Statement

The privacy statement applicable between the 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/binaries/content/assets/support-content/payments-and-reporting/what-is-payment-cut-off-times/cut-off-times.pdf#page=3>

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.ingwb.com or contact your local ING Office

Client Services

Business Hours 08:00 – 17:00 GMT +1
(+2 from last Sunday in March to last Sunday in October)

Business Days Monday to Friday with the exception of bank holidays

Contact details ING-DiBa Austria, Niederlassung der ING-DiBa AG
Praterstrasse 1/35;
A-1020 Vienna Austria

SWIFT BIC INGBATWW

Customer Service Desk

Telephone +43 1 514 62 0

Fax Fax +43 1 514 62 54 900

E-mail Address cs.at@ing.com

ING-DiBa Austria, Niederlassung der ING-DiBa AG Praterstrasse 1/35, Galaxy Tower A-1020 Vienna, registered under file number FN23P433h in the Commercial Court Vienna (Handelsgericht Wien) and authorised and regulated in Austria under 19360ZW by the Finanzmarktaufsicht (FMA) at Otto-Wagner-Platz 5, A-1090 Wien
