

Tariff Brochure for Transaction Services

ING Bank N.V., Amsterdam, Lancy/Geneva Branch

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 Bank N.V., Amsterdam, Lancy/Geneva Branch (referred to as "ING Bank"). Rates offered in this brochure are subject to changes. All fees shown in this brochure are exempt from VAT unless expressly stated otherwise. Exchange rates can be found via your local ING Office.

AO0203CHEN011_Tariff Brochure for Transaction Services July 2022

Tariffs

Accounts

| Current account | (in local or foreign currency) | | |
|--------------------------|--------------------------------|--------|--------------------------------------|
| Opening | CHF | 0.00 | per account |
| Maintenance | CHF | 450.00 | per month, per account For residents |
| Non-resident Maintenance | CHF | 600.00 | per month |
| Closing | CHF | 0.00 | per account |

Interest conditions

| | | | |
|---|---|--|--|
| Debit interest (unauthorised overdraft) | % | | reference rate ¹ plus 7.00%, with a minimum of 7.00% |
| Credit interest | % | | negative interest rates on credit balances apply as per market conditions ² |

Savings and deposits

| | | | |
|---------------------------|---|---|----------------------|
| Overnight deposit account | % | - | Subject to agreement |
| Term deposit account | % | - | Subject to agreement |

Global Channels

Telelink@Isabel

| | | | |
|----------------|-----|--------|---|
| Subscription | CHF | - | See www.isabel.eu for actual rates |
| Implementation | CHF | 250.00 | |
| Modification | CHF | 100.00 | per modification |

InsideBusiness Payments

| | | | |
|-------------------|-----|------|-----------------------|
| Subscription | EUR | 8.50 | per month, per module |
| User subscription | EUR | 8.00 | per month, per user |

InsideBusiness Connect, EBICS Global, SWIFTNet

| | | | |
|--|-----|----------|--------------------------|
| Subscription | EUR | 280.00 | per month, per structure |
| Set-up | EUR | 5'000.00 | one off, per structure |
| Add customer to contract of a Service Bureau | EUR | 350.00 | per occurrence |

Other channels

| | | | |
|----------------------------------|-----|-------|---|
| Paper payment delivery surcharge | CHF | 50.00 | per occurrence On an exceptional basis with Testkey |
|----------------------------------|-----|-------|---|

Account, Balance and Transaction Reporting

Electronic reporting

| | | | |
|--------------------------|-----|-------|---------------------------------------|
| End of day | CHF | 15.00 | per month, per account To ING channel |
| End of day to third bank | CHF | 20.00 | per month, per account |
| Intraday | CHF | 25.00 | per month, per account To ING channel |
| Intraday to third bank | CHF | 40.00 | per month, per account |

Paper account statements

| | | | |
|---|-----|-------|---------------|
| Paper statement | CHF | 15.00 | per statement |
| Paper account statement additional copy | CHF | 15.00 | per copy |

¹ Reference rate is calculated monthly based on the daily fixings (e.g., Saron for CHF, ESTR for EUR)

² If market circumstances require, the credit interest rate can be negative, as a result of which the Client will pay interest to the Bank over a credit balance with a rate that varies per currency and which is adapted to market conditions. Applicable rates per currency available per request. CHF rate based on Swiss National Bank Rate. EUR rate based on Euribor. ING will inform you if changes occur to its' credit interest policy.

Credit transfers

Real Time credit transfer

| | | | |
|----------------|-----|----------------------|---------------------------|
| Euro Real Time | EUR | 5.00 per transaction | Code word 'TREA' required |
|----------------|-----|----------------------|---------------------------|

Domestic credit transfer

| | | | |
|--|-----|------------------------|-------------------------|
| Standard ³ | CHF | 0.35 per transaction | Single or Global Debit |
| Urgent | CHF | 5.00 per transaction | |
| Intra-company | CHF | 0.35 per transaction | To third banks |
| Batch | CHF | 2.00 per batch | |
| Same day in batch | CHF | 0.35 per item in batch | |
| ING In-house | CHF | 0.00 per transaction | |
| Incoming ⁴ | CHF | 0.35 per transaction | Single or Global Credit |
| Incoming Global Credit batch fee | CHF | 5.00 Per batch | |
| Incoming Red Postal Slip ⁵ structured | CHF | 7.00 per transaction | |
| Incoming Red Postal Slip ⁵ unstructured | CHF | 35.00 per transaction | |
| Incoming ING In-house | CHF | 0.00 per transaction | |

SEPA credit transfer

| | | | |
|-------------------|-----|------------------------|---------------------------|
| Same day | EUR | 0.35 per transaction | |
| Intra-company | EUR | 0.35 per transaction | Code word 'INTC' required |
| ING In-house | EUR | 0.35 per transaction | |
| Batch | EUR | 2.00 per batch | |
| Same day in batch | EUR | 0.35 per item in batch | |
| Batch salary | EUR | 2.00 per batch | Code word 'SALA' required |
| Salary in batch | EUR | 0.35 per item in batch | |
| Incoming | EUR | 0.35 per transaction | |

International credit transfer

| | | | |
|-----------------------|-----|-----------------------|---------------|
| Standard | CHF | 15.00 per transaction | |
| Urgent | CHF | 20.00 per transaction | |
| Intra-company | CHF | 15.00 per transaction | |
| ING In-house | CHF | 12.00 per transaction | Intra-company |
| Incoming | CHF | 5.00 per transaction | |
| Incoming urgent | CHF | 5.00 per transaction | |
| Incoming ING In-house | CHF | 0.00 per transaction | Intra-company |

Additional services and fees

| | | | |
|-----------------------|-----|-----------------------|--|
| Cost option OUR | CHF | 35.00 per transaction | Amounts in CHF |
| | EUR | 20.00 per transaction | Amounts in EUR |
| | USD | 25.00 per transaction | Amounts in USD |
| | GBP | 21.00 per transaction | Amounts in GBP |
| | CHF | 30.00 per transaction | Amounts in other currencies |
| Revocation | CHF | 30.00 per occurrence | Possible until D-1 |
| Reject | CHF | 30.00 per occurrence | |
| Return | CHF | 30.00 per occurrence | |
| Manual repair | CHF | 30.00 per occurrence | |
| Modification | CHF | 30.00 per occurrence | Execution date |
| Standing order set-up | CHF | 30.00 per occurrence | Plus transaction fee per individual item |

Other services

³ Includes Orange Postal Payment slips / BVR's with structured reference / QR-Bills

⁴ Includes Orange Postal Payment slips / BVR's with structured reference / QR-Bills, any related PostFinance processing and cash processing cash will be rebilled separately to your account.

⁵ For Postal Payment slips, that are paid-in by cash over the counter in the Postal Office, additional handling fees are charged.

| | | | | |
|----------------------------|-----|--------|----------------|--|
| Audit letter | CHF | 200.00 | per item | |
| Bank reference | USD | 350.00 | per item | |
| Inquiry and investigations | CHF | 50.00 | per occurrence | Domestic credit transfers |
| | CHF | 120.00 | per occurrence | SEPA and International credit transfers |
| | USD | 250.00 | per occurrence | Correspondent banks inquiries on specific regulatory requirements |
| Proof of payment | CHF | 50.00 | per item | Credit and/or debit. E.g. SWIFT MT910, SWIFT copy or fax confirmation/call |
| Correction | CHF | 30.00 | per occurrence | References only |

Direct Debits

Domestic Direct Debit (as creditor)

| | | | | |
|--------------------------------|-----|-------|-----------------|----------|
| Transaction | CHF | 0.35 | per transaction | |
| Request for cancellation | CHF | 30.00 | per occurrence | Reversal |
| Refund unauthorized collection | CHF | 60.00 | per occurrence | |

Domestic Direct Debit (as debtor)

| | | | | |
|--------------------------------|-----|-------|-----------------|--|
| Transaction | CHF | 0.35 | per transaction | |
| Mandate set up | CHF | 30.00 | per occurrence | |
| Mandate copy | CHF | 30.00 | per copy | |
| Unjustified request for refund | CHF | 60.00 | per occurrence | |

SEPA Direct Debit (as creditor)

| | | | | |
|--------------------------------|-----|-------|-----------------|---|
| Batch | EUR | 2.00 | per batch | |
| Transaction | EUR | 0.35 | per transaction | Core and B2B |
| Unpaid | EUR | 5.00 | per transaction | In case of rejects, refusals or returns |
| Request for cancellation | EUR | 30.00 | per occurrence | In case of revocations or reversals |
| Mandate copy | EUR | 30.00 | per occurrence | |
| Refund authorised collection | EUR | 5.00 | per transaction | |
| Refund unauthorised collection | EUR | 60.00 | per transaction | |

SEPA Direct Debit (as debtor)

| | | | | |
|--------------------------------|-----|-------|-----------------|-----------------------------------|
| Transaction | EUR | 0.35 | per transaction | Core and B2B |
| Mandate set up | EUR | 5.00 | per occurrence | Also, in case of amendment and/or |
| Mandate block settings | EUR | 5.00 | per occurrence | |
| Mandate copy | EUR | 30.00 | per occurrence | |
| Unjustified request for refund | EUR | 60.00 | per occurrence | |

Cash Management

Domestic Cash Balancing

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.

Conditions

Business Days

Information regarding the national public and banking holidays and the execution of Payment Services can be found on: https://www.six-group.com/interbank-clearing/dam/downloads/en/payment_services/sic/banking_holidays.pdf

Information regarding TARGET closing days can be found on: <https://www.ecb.europa.eu/home/contacts/working-hours/html/index.en.html>

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.

Compensated value date

In case the Client requests a Payment Order with same day value (URGP 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 this Tariff Brochure for Transaction Services.

Refusal of Domestic Direct Debit

In case the Client wants to refuse a Direct Debit payment (Client has been debited), he has to send a duly signed instruction via e-mail or fax.

Revocation or modification of Payment Orders

In case of a credit transfer it is possible to cancel the entire batch or to the single payment. A revocation or modification must be received by ING three Business Days prior to the execution date – delivered duly signed in writing via e-mail or fax.

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>

Wholesale Banking Conditions

The functioning of our banking relationship and your account(s) is subject to the Wholesale banking conditions as available for Switzerland on

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

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.ingwb.com or contact your local ING Office

Client Services

Business Hours 8:30 -17:30 CET
Business Days Monday to Friday
(with the exception of bank holidays)
Contact details ING Bank N.V., Amsterdam,
Lancy/Geneva Branch
P.O. Box 726
1213 Petit-Lancy 1
Switzerland
SWIFT BIC BBRUCHGT

Customer Service Desk

Telephone +41 22 592 31 42
Fax +41 22 592 30 09
E-mail Address cs.ch@ing.ch

ING Bank N.V., Amsterdam, Lancy/Geneva Branch, Avenue des Morgines 10, 1213 Petit-Lancy, Switzerland registered at the Commercial Registry of Geneva under number CHE-109.333.566
