

# Tariff Brochure for Transaction Services

ING Bank, a Branch of ING-DiBa AG  
Effective as of 1 July 2024

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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 2024 and applicable to the transaction services offered by ING Bank, a Branch of 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.

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# Tariffs

## Accounts and Interest conditions

<b>Current account<sup>1</sup></b>		(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	
Closing	€	0,00	per account	
<b>Interest conditions<sup>2</sup></b>				
Credit interest	EUR	%	per annum	1 month EURIBOR minus 20 bps <sup>3</sup> with a maximum of 0,00%
	USD	%	per annum	SOFR minus 25bps with a maximum of 0,00%
	GBP	%	per annum	SONIA minus 25bps with a maximum of 0,00%
	CHF	%	per annum	SARON minus 25bps with a maximum of 0,00%
	JPY	%	per annum	TONAR minus 25bs with a maximum of 0,00%
Credit interest other currencies		%	per annum	for all other currencies ING applies a base rate or a quotation at request. The client rate is: local base rate or quotation minus 25bps, with maximum of 0%
Debit interest (unauthorised overdraft)	%	10.00	per annum plus reference rate, with a minimum of 10,00%	Reference Rate is €STR (for EUR), SOFR (for USD) and SONIA (for GBP). Other currencies upon request

1 Provision of accounts in currencies other than Euro (EUR), US Dollar (USD) or British Pound Sterling (GBP) is subject to separate negotiation and agreement.

2 Overdrafts on accounts are not permitted by default. Should nevertheless an overdraft be agreed at short notice with ING Bank, the debit interest rates referenced here will be applied at that time. ING Bank reserves the right to unilaterally adjust these debit interest rates for unauthorized overdrafts without further notice.

3 If market circumstances require, the credit interest 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. ING will inform you as changes occur to ING's credit interest policy.

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## 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

## Local Channels

### Other applications

The use of other electronic banking applications of ING Group (e.g. Telelink@Isabel, InsideBusiness Payments, etc.), is subject to the terms and conditions of the respective provider.

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## Account, Balance and Transaction Reporting

### Electronic reporting

End of day	€	20.00	per month, per account	MT940 CAMT.053
End of day to third bank	€	50.00	per month, per account	MT940
End of day from third bank	€	25.00	per month, per account	MT940
Intraday	€	30.00	per month, per account	MT942, CAMT.052
Intraday to third bank	€	50.00	per month, per account	MT942
Intraday from third bank	€	25.00	per month, per account	MT942
Debit / Credit notification	€	5.00	per month, per account	CAMT.054

### Paper account statements

Paper statement	€	15.00	per statement	Sent via post
Paper statement replacement	€	50.00	per statement	
Yearly account statement (PDF) via e-mail or paper	€	50.00	Per statement	

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## 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 transfers<sup>4</sup>

### Real Time credit transfer

Euro Real Time	€	10.00	per transaction	Code word "TREA" required
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### SEPA credit transfer

Same day	€	0.14	per transaction	
Batch	€	2.00	per batch	
Same day in batch	€	0.14	per item	
Batch salary	€	2.00	per batch	Code word "SALA" required
Salary in batch	€	0.14	per item	Code word "SALA" required
Incoming	€	0.14	per transaction	

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<sup>4</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.

### SEPA Instant Credit Transfer

Incoming	€	0.14	per transaction	
Outgoing	€	0.14	per transaction	

### International credit transfer

Standard	€	20.00	per transaction	
Urgent	€	26.00	per transaction	
Incoming	€	20.00	per transaction	

### Additional services and fees

Cost option OUR <sup>5</sup>	€	-	per transaction	Additional fee
Revocation <sup>6</sup>	€	25.00	per occurrence	Prior to execution
Recall <sup>6</sup>	€	50.00	per occurrence	After execution
Return	€	0.00	per occurrence	
Reject Credit Transfer	€	0.00	per occurrence	
Payment rejection notification	€	0.00	per occurrence	
Manual repair <sup>7</sup>	€	15.00	per occurrence	Surcharge to transaction fee
Standing order set-up	€	30.00	per occurrence	Guaranteed execution by last day of month if received by 25th of the month
Standing order amendment	€	20.00	per occurrence	

### Other Services

Audit confirmation letter	€	100.00	per item	
Account Confirmation	€	0.00	per item	Annual bank confirmation
Inquiry and investigations	€	50.00	per occurrence	Plus possible third bank charges
Proof of payment	€	100.00	per written notification	Credit and/or debit
Pledge of accounts	€	500.00	per pledge	
Confirmation of deposit for company under incorporation	€	100.00	per request	
Tax certificate	€	0.00	per occurrence	
	€	50.00	per replacement	In case of replacements
MT101 from third bank set-up	€	100.00	per account	
MT101 to third bank maintenance	€	25.00	per month, per account	

### Direct Debit

#### SEPA Direct Debit (as creditor)<sup>8</sup>

Batch	€	2.00	per batch	Plus booking fee
Transaction	€	0.14	per transaction in batch	Core and B2B
Unpays	€	3.00	per transaction	In case of rejects, refusals or returns. In addition to 3rd party fees
Request for cancellation	€	0.00	per occurrence	
Refund authorised collection	€	0.00	per transaction	
Refund unauthorised collection	€	60.00	per transaction	

#### SEPA Direct Debit (as debtor)

Transaction	€	0.14	per transaction	Core and B2B
Unpaid because of insufficient funds	€	3.00	per transaction	
Mandate set up	€	5.00	per occurrence	Also, in case of amendment and/or cancellation

<sup>5</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.

<sup>6</sup> ING Bank cannot guarantee the successful recall or successful revocation of a Payment Order.

<sup>7</sup> Orders containing errors may be rejected as 'non-executable'. However, we do reserve the right, in individual cases, to make repairs to payment orders.

<sup>8</sup> Following the successful implementation of additional agreement

Mandate block settings	€	5.00	per occurrence
Mandate copy	€	30.00	per occurrence
Unjustified request for refund	€	60.00	per occurrence

## Cash Management<sup>9</sup>

### Domestic Cash Management

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

### International Cash Management

ING Bank provides International Cash Management to its clients. The fees and commissions are subject to separate 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>10,16</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>11</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
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	
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

<sup>9</sup> The services described in this section must be separately agreed with ING Bank. These services require among others the arrangement of credit facilities with the customer. For this reason, the terms and conditions described in this section are only informative in nature. They do not represent an offer or a commitment by ING Bank to provide such credit facilities.

<sup>10</sup> This 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](http://www.ingwb.com/cardtariffs) for the tariffs in EUR and USD.

<sup>11</sup> This fee is incorporated in the amount of the transaction. The currency conversion rates are published at [www.mastercard.com/global/currencyconversion](http://www.mastercard.com/global/currencyconversion).

<sup>16</sup> The services described in this section must be separately agreed with ING Bank. These services require among others the arrangement of credit facilities with the customer. For this reason, the terms and conditions described in this section are only informative in nature. They do not represent an offer or a commitment by ING Bank to provide such credit facilities.

	€	- 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	

## Cheques

### Cheque disbursement

Domestic cheque in Euro	€	5.00 per transaction	Commercial cheques
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### Cheque collection

Incoming domestic cheque in EUR	€	5.00 per transaction	Commercial cheques
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### Additional services and fees

Reject	€	0.00 per occurrence	
Copy cheque	€	50.00 per cheque or copy	Or forwarding
Cheque book	€	25.00 per cheque block	
Investigations	€	25.00 per cheque	In case of incomplete credit information or missing cheque collection forms

## Trade Finance Services<sup>12</sup>

### Guarantees

Guarantees fees	€	- per year	On request. Min. €500.00
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### Other fees

Advise of a guarantee	%	0.10	Min. €100.00, max. €300.00
Opening	€	100.00 per guarantee	
Amendment	€	100.00	
Legal checking of text	€	100.00	Text provided by Client
Claim of a guarantee	%	0.30	Min. €300.00

### Import Letters of Credit

Pre-advice	€	100.00	
Risk openings commission	€	- per commencing month	On request. Min. €100.00
Opening commission	€	100.00	
Amendment commission	€	100.00	
Documents handling commission	%	0.30	Min. €150.00
Commission discrepant documents	€	100.00	
Refusal and return of documents	%	0.30	Min. €150.00
Release of goods	€	200.00	
Document(s) acceptance commission /deferred payment commitment	€	(i) a percentage to be agreed upon and to be charged for each acceptance/deferred payment commitment (ii) calculated for each month (with a <b>minimum</b> of € 100.00 per month); and (iii) to be paid at once based on the full term and the total amount of the commitment	

### Export Letters of Credit

Pre-advice of a letter of credit	€	100.00	
Advice of a letter of credit	%	0.10	Min. €100.00, max. €300.00
Commission for transferred letter of credit	%	0.30	Min. €250.00
Confirmation commission	€	- per commencing month	On request. Min. €100.00
Amendment commission	€	100.00	

<sup>12</sup> The services described in this section must be separately agreed with ING Bank. These services require among others the arrangement of credit facilities with the customer. For this reason, the terms and conditions described in this section are only informative in nature. They do not represent an offer or a commitment by ING Bank to provide such credit facilities.

Increase of a confirmed Letter of Credit	€	-	On request
Pre-check commission documents	€	100.00	per document set
Documents handling commission	%	0.30	Min. € 150.00
Commission for discrepant documents	€	100.00	
Document(s) acceptance commission /deferred payment commitment	€		(i) a percentage to be agreed upon and to be charged for each acceptance/deferred payment commitment (ii) calculated for each month (with a <b>minimum</b> of € 100.00 per month); and (iii) to be paid at once based on the full term and the total amount of the commitment
Supervisory commission for advised letter of credit with deferred payment	%	0.10	Min. €100.00, max. €300.00
Notice of assignment	€	100.00	
Reimbursement commission	€	50.00	
<b>Import Collection</b>		-	
Collection Commission	%	0.30	Min. €100.00
Supervisory commission for handling	€	100.00	
Amendment of collection instructions	€	100.00	
Release of goods	€	200.00	
<b>Export Collection</b>		-	
Collection Commission	%	0.30	Min. €100.00
Supervisory commission for handling "documents against acceptance"	€	100.00	
Amendment of collection instructions	€	100.00	
Tracers under collection	€	25.00	
<b>Draft</b>		-	
Draft payable at our counters	%	0.30	Min. €100.00
Draft collection, domestic	%	0.30	Min. €100.00
<b>Additional services and fees</b>			
Postage   Letter	€	3.50	per mailing
Postage   Pricing	€	3.60	per mailing
Postage   Registered mail	€	7.50	per mailing
Postage   Courier	€	15.00	per mailing
	€	27.50	per mailing
	€	32.50	per mailing
	€	37.50	per mailing
Postage   SWIFT	€	15.00	per message

## Conditions

These Tariffs and Conditions are subject to the Wholesale Banking Conditions of ING Bank, a Branch of ING-DiBa AG (<https://www.ingwb.com/wbc>), to the specific terms and conditions for other banking services, and to the following additional terms and conditions:

Unless explicitly otherwise stated, all prices are quoted in Euro and net of VAT.

The Tariffs and Conditions refer only to the services of ING Bank and related charges. Charges of other payment service providers (in particular charges of correspondent banks) are not included and, where applicable, shall be invoiced separately to the customer.

We reserve the right to regularly review our Tariffs and Conditions and, where appropriate, to make adjustments to them in accordance with clause 9 of the general part of the Wholesale Banking Conditions and clause 5 of the schedule country specifics Germany of the Wholesale Banking Conditions, in particular

- in the event of changes to the legal or regulatory environment with a corresponding impact on our cost or fee structure,
- where there are changes to market conditions with a corresponding impact on our services (e.g. interest rates). The Tariffs and Conditions shall be deemed valid for one calendar year after entering a business relationship. We specifically reserve the right of early modification of our Tariffs and Conditions
- when the customer's creditworthiness deteriorates,
- in the event of a change of the volumes agreed with the customer, of the STP-Rate for handling transactions, or of the intended implementation (e.g. number of accounts maintained).

In the event of changes in the Tariffs and Conditions, the customer may terminate the use of the services affected by the changes, or the overall framework agreement for payment services, prior to those changes becoming effective, without notice period and exempt from charges, on the basis of the Wholesale Banking Conditions.

ING Bank can determine and apply fees and charges for other services, not listed in these Tariffs and Conditions, at its reasonable discretion (§ 315 BGB), when such services are delivered based on a customer's instruction or in the presumed interest of a customer, and when such services can only be delivered against compensation due to circumstances.

Customer deposits at ING DiBa AG, including ING Bank, a Branch of ING-DiBa AG are twofold guaranteed: by the statutory deposit guarantee scheme and by the voluntary deposit guarantee of the German Bankers Association in which we participate. Details of the deposit guarantee can be found a. o. in clause 11 of the schedule country specifics Germany of the Wholesale Banking Conditions.

### Foreign Exchange

The Bank executes payment transactions where a currency conversion is required in the following way: • Transactions up to € 100K: using independent market standard reference rates published by Refinitiv (formerly known as Thomson Reuters) every day at 07:00, 11:00, 14:00 and 17:00 hrs. CET. Payments are processed immediately applying the rates of the last previously published Refinitiv rate update plus a

service spread. • Transactions over € 100K: using a "real time ING rate", established using a base rate determined on the principle of best execution including a service spread. ING guarantees the best execution principle by applying the best FX rate offered by any of 11 FX market liquidity providers (6 leading banks, 3 Electronic Communication Networks and 2 interbank brokers). The resulting base rate is updated every 2 seconds in our FX platform. Details of exchange rate used for specific payment transactions are available on account statements/reporting.

### Return of cheques with insufficient cover

In case of insufficient cover, checks will not be honored and will be returned after one (1) Business Day, without notification to the customer.

### Address for cheques submitted for collection

Cheques submitted for collection per post should be addressed as follows:

ING Bank, a branch of ING-DiBa AG

P.O. Box 16 03 48

60066 Frankfurt am Main

### Revocation and Recall

Requests for revocation or recall of a Payment Instruction must be submitted to ING Bank in written form. ING Bank cannot guarantee the successful revocation or recall of a Payment Instruction.

### Blocks and Filter for SEPA Direct Debits

Blocks and filters on SEPA products refer to blocking all requests to honor SEPA direct debits, blocking requests to honor SEPA direct debits from specific creditors, from specific mandates or from specific transactions, and putting a cap on amounts per mandate. Blocks and Filters for SEPA Direct Debits must be submitted in written form.

### Payment Orders Delivery

When delivering instructions (e.g. Payment Orders) to ING Bank, Clients should use the means of communications agreed with ING Bank, such as the agreed electronic banking channel.

### Incoming International Transfers

Incoming international transfers are credited to the account stated in the payment instruction. If the currency of the incoming transfer differs from the currency of the beneficiary account, ING will convert the amount into the currency of the beneficiary account, at the bank's conversion rate.



### **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/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.de](http://www.ingwb.de) or contact your local ING Office

## Client Services

**Business Hours** 08:00 – 17:00 CET

**Business Days** Monday to Friday

**Contact details** ING Bank, a Branch of ING DiBa AG  
Hamburger Allee 1  
60486 Frankfurt am Main  
Germany

**SWIFT BIC** INGBDEFF

## Customer Service Desk

**Telephone** +49 (0)69 27 222 62591

**E-mail Address** [ClientLoyalty@ing.de](mailto:ClientLoyalty@ing.de)

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The registered office of ING Bank, a Branch of ING-DiBa AG is located at Hamburger Allee 1, 60486 Frankfurt am Main. It is registered with the Commercial Register Frankfurt am Main, Local Court, HRB 7727. ING Bank, a Branch of ING-DiBa AG is subject to the supervision of the European Central Bank, Sonnemannstraße 20, 60314 Frankfurt am Main and the Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Str.108, 53117 Bonn.

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