

# Tariff Brochure for Transaction Services

ING Bank A.Ş. Turkey

Effective as of 1 July 2022

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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 2022 and applicable to the transaction services offered by ING Bank A.Ş. Turkey (referred to as "ING Bank"). Rates offered in this brochure are subject to change. All fees shown in this brochure are exempt from BITT unless expressly stated otherwise. Exchange rates can be found via your local ING Office.

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# Tariffs

## Accounts

<b>Current account</b>	(in local or foreign currency)		
Opening	TRY	0.00	per account
Closing	TRY	0.00	per account
<b>Savings and deposits</b>			
Liquidity management products	TRY	0.00	per account

## Account, Balance and Transaction Reporting

### Electronic reporting

End of day	TRY	100.00	month, per account	
End of day to third bank	TRY	100.00	month, per account	
Intraday	TRY	100.00	month, per account	
Intraday to third bank	TRY	100.00	month, per account	Fee converted for FCY
FTP, Webservice, API and all other automated channels requires special	TRY	100.00	month, per account	

### Integration and implementation

### Paper account statements

Paper statement	TRY	2.00	per page	Postal fee applies
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## Billing, Invoices and Fee Report

### Billing invoice

E-invoicing	TRY	25.00	per month, per user	Archive fee 0.05 TRY per invoice per year
Range 1   < 100 trx	TRY	100.00	fixed fee	
Range 2   >100 and < 500 trx	TRY	0.80	per e-invoice	
Range 3   >500 and <2,500 trx	TRY	0.70	per e-invoice	
Range 4   >2,500 and <5,000 trx	TRY	0.60	per e-invoice	
Range 5   >5,000 and < 7,500 trx	TRY	0.50	per e-invoice	
Range 6   >7,500 and <10,000 trx	TRY	0.40	per e-invoice	
Range 7   >10,000 and <15,000 trx	TRY	0.35	per e-invoice	
Range 8   >15,000 and <25,000 trx	TRY	0.25	per e-invoice	
Range 9   >25,000 trx	TRY	0.15	per e-invoice	

### Fee reporting

Electronic reporting of fees	TRY	-	per month	Subject to negotiation
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## Credit transfers

### Domestic credit transfer (EFT) Manual

If the transaction amount is TRY 1,000 or less per transaction  
TRY 7.79, if it is between TRY 1,000-TRY 50,000 TRY  
15.59, if it is more than TRY 50,000, TRY 155.94

Late EFT Manual per transaction

If the transaction amount is TRY 1,000 or less  
TRY 11.68, if it is between TRY 1,000-TRY 50,000  
TRY 23.39, if it is more than TRY 50,000 TRY 233.92

ING In-house (book transfer) Manual per transaction  
 If the Transaction amount is TRY 1,000 or less  
 TRY 3.50, if it is between TRY 1,000-TRY 50,000  
 TRY 7.50, if it is more than TRY 50,000  
 TRY 77.50

**EFT via Local Internet**

If the transaction amount is TRY 1,000 or less per transaction  
 TRY 1.55, if it is between TRY 1,000-TRY 50,000  
 TRY 3.11, if it is more than TRY 50,000,  
 TRY 38.98

ING In-house (book transfer) Internet per transaction  
 If the Transaction amount is TRY 1,000 or less  
 TRY 0.77, if it is between TRY 1,000-TRY 50,000  
 TRY 1.55, if it is more than TRY 50,000  
 TRY 19.48

EFT via Other Channels NYOS/MT101 per transaction  
 If the transaction amount is TRY 1,000 or less  
 TRY 7.79, if it is between TRY 1,000-TRY 50,000  
 TRY 15.59, if it is more than TRY 50,000,  
 TRY 155.94

ING In-house (book transfer) via NYOS/MT101 per transaction  
 If the Transaction amount is TRY 1,000 or less  
 TRY 3.50, if it is between TRY 1,000-TRY 50,000  
 TRY 7.50, if it is more than TRY 50,000  
 TRY 77.50

Batch salary - 0.00 per batch Only when all accounts are held with ING  
 Incoming - 0.00 per transaction

**International credit transfer**

Standard Manual - 650.00 per transaction  
 Standard Internet (Automated) - 340.00 per transaction  
 Standard Other Channels NYOS/MT101 - 340.00 per transaction  
 ING In-house - 340.00 per transaction  
 Incoming - 0.00 per transaction

**Additional services and fees**

Revocation - 0.00 per occurrence  
 Reject - 0.00 per occurrence  
 Return - 0.00 per occurrence  
 Manual repair - 0.00 per occurrence  
 Modification - 0.00 per occurrence  
 Standing order set-up - 0.00 per occurrence  
 Swift Messaging Fee - 300.00 per occurrence

**Other Services**

Audit letter TRY 0.00 per item  
 Proof of payment TRY 0.00 per item Credit and/or debit

MT101 set-up	TRY	0.00		Remote Initiation Services
MT101 subscription	TRY	0.00		
MT101 from third bank	TRY	0.00		

## Cash Management

### Domestic Cash Balancing

Set-up	TRY	0.00	per occurrence	Intraday and End of Day
Maintenance	TRY	0.00	per month	
Transaction	TRY	0.00	per transaction	Transfers within ING Turkey

## Cards

### Corporate card

Subscription	TRY	186.00	per year	
Purchases	TRY	0.00	per transaction	
Cash advance via ATM	%	1.00	per transaction	ING ATM
	%	3.50	per transaction	Third bank ATM Plus %0.50

### Corporate debit card

Subscription	TRY	0.00	per year	
Purchases	TRY	0.00	per transaction	

### Online card acquiring (for debit and/or credit card acquiring)

Set-up	USD	200.00	per occurrence	Plus VAT
Transaction	%	1.78	per transaction	Flexible rate based upon market conditions

### Point of sales card acquiring (for debit and/or credit card acquiring)

Set-up	TRY	150.00	per occurrence	
Transaction	%	1.78	per transaction	

### Additional services and fees

Exception handling	TRY	0.00	per occurrence	Incl. refusals, disputes and charge backs
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## Cash

### Deposits via counter

Local currency	TRY	0.00	per transaction	Coins and notes
Foreign currency	TRY	0.00	per transaction	Notes only

### Deposits via ATM

Local currency	TRY	10.00	per transaction	Notes only. Max. TRY 20,000 per day
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### Deposits via CIT

Local currency	TRY	30.00	per transaction	Coins and notes
Foreign currency	TRY	30.00	per transaction	Notes only

### Withdrawals via counter

Local currency	TRY	0.00	per transaction	Coins and notes
Foreign currency	TRY	0.00	per transaction	Notes only

### Withdrawals via CIT

Local currency	TRY	30.00	per transaction	Notes only
Foreign currency	TRY	30.00	per transaction	Coins and notes

## Cheques

### Cheque disbursement (bank and commercial cheques)

Domestic cheque	TRY	70.00	per transaction	
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### Cheque collection (commercial cheques)

Incoming domestic cheque	TRY	25.00 per transaction	In local currency
	TRY	25.00 per transaction	In foreign currency ING cheque
	TRY	50.00 per transaction	In foreign currency third bank cheque
Incoming international cheque	%	0.50 per transaction	Min. USD 20.00 and plus third bank charges
<b>Additional services and fees</b>			
Cheque book	TRY	12.00 per page	Plus TRY 15.00 tax per page
Stop cheque	TRY	0.00 per occurrence	
Unpaid cheque	TRY	0.00 per occurrence	
Cheque Integration	TRY	500.00 per implementation	
Returned Cheque request	TRY	10.00 per transaction	In local currency
	TRY	35.00 per transaction	In foreign currency

**BITT is applied, to be calculated over the**  
fees mentioned in the list

# Conditions

## Business Days

Information regarding the national public and banking holidays, the execution of Payment Services and TARGET closing days can be found on:

[http://www.tbb.org.tr/dosyalar\\_eng/doc/holidays.pdf](http://www.tbb.org.tr/dosyalar_eng/doc/holidays.pdf)

## 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 paid on credit balances on Current Accounts are at ING's discretion and are available upon request.

## 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 this Tariff Brochure for Payment Services.

## Revocation

The Client is able to revoke a Payment Transaction by sending a notification via MT199 SWIFT message, e-mail and fax in case the beneficiary's account is not credited yet .

## Payment Orders in writing

- 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 not possible to include an instruction regarding the Execution Date in a written non-recurring Payment Order
- The set-up, amendment or cancellation of Standing Orders in paper form have to be received by ING at least ten Business Days before the Execution Date.
- In case of a current account in a Foreign Currency, it is not possible to submit the following Payment Orders in paper form: Batch payments and Standing Orders.

## BITT (Banking and Insurance Transaction Tax)

Income generated by bankers is subject to BITT. The general current rate of BITT is 5%.

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

## Client Services

**Business Hours** 09:00 – 18:00

**Business Days** Monday to Friday

**Contact details** ING Bank A.Ş.  
Reşitpaşa Mah. Eski Büyükdere Cad.No.8  
34467 Sarıyer, Istanbul  
Turkey

**SWIFT BIC** INGBTRIS

## Customer Service Desk

**Telephone** +90 212 335 15 21

+90 212 335 16 79

**Fax** +90 212 366 45 15

**E-mail Address** [cs.tr@ingbank.com.tr](mailto:cs.tr@ingbank.com.tr)

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