

Tariff Brochure for Transaction Services

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

Effective as of 1 January 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 January 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 January 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	7.50	per month, per module
User subscription	EUR	7.00	per month, per user

InsideBusiness Connect, EBICS Global, SWIFTNet			
Subscription	€	240.00	per month, per structure
Set-up	€	5'000.00	one off, per structure
Add customer to contract of a Service	€	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
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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
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Switzerland
SWIFT BIC BBRUCHGT

Customer Service Desk

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