

Tariff Brochure for Transaction Services

ING Bank N.V., French branch

Effective as of 30 June 2021

This Tariff Brochure for Transaction Services is effective as of 30 June 2021 and applies to the transaction services offered by ING Bank N.V., French branch. Rates offered in this brochure are subject to change. All tariffs in this brochure are shown exclusive of VAT. When applicable, VAT calculated at the rate prevailing on the transaction date is shown on the invoices available to each Client in its personal secured area of the website www.ingwholesalebanking.fr (E-Statement Service).

AO0203FREN00323 Tariff Brochure for Transaction Services June 2021

Tariffs

Accounts

Current account	(in local or foreign currency)		
Opening	€	0.00	per account
Maintenance	€	50.00	per month, per account Charged quarterly
Non-resident Maintenance	€	100.00	per month, per account Charged quarterly
Account turnover	%	0.05	per quarter, per account Min. 9€. Calculated on the basis of the total amount of debit transactions, excluding intra-company flows ¹ , interest and commission fees
Commission on maximum overdraft	%	0.05	per quarter, per account Calculated on the basis of the highest overdraft balance per month
Administrative fee	€	350.00	per year Administrative and legal data update
Closing	€	100.00	per account Waived for non-resident accounts
Interest conditions (EUR accounts)²			
Debit interest ³	%	1m EURIBOR plus 10.00%, with a minimum of 10.00%	
Credit interest	%	1m EURIBOR minus 0.20%, with a maximum of 0.00%	In the context of negative credit interest rates, the client shall pay interest over the account's credit (positive) balance.
End-of-year fee	%	0.015	Over any year-end extra balances ⁴

Global Channels

InsideBusiness Payments

Subscription	€	7.50	per month, per module
User subscription	€	7.00	per month, per user
Reporting	€	0.08	per line
Multibank reporting subscription	€	22.50	per month
Multibank payment subscription	€	15.70	per month

InsideBusiness Connect, EBICS Global, SWIFTNet

Subscription	€	240.00	per month, per structure
Set-up	€	5000.00	one-off, per structure
Adding customer to current contract of a Service Bureau	€	350.00	per occurrence

Local Channels

EBICS TS

Set-up	€	300.00	per occurrence
Subscription	€	75.00	per month
LCR/BOR report	€	25.00	per month, per account Separate report on bills to pay / unpaid bills

Telelink@EBICS

Set-up	€	300.00	one-off
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¹ Code "INTC" must be used for intracompany flows to exclude these from the account turnover fee.

² Interest rates for other currencies and other conditions are available via <https://new.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>. Please also refer to Conditions (page 7).

³ If, for any reason, any of the client's accounts 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, debit interest shall accrue on the amount of such debit balance or of such excess, as the case may be.

⁴ 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 15 basis points over the extra balances (see <https://new.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>.)

Reporting module: foreign account statements	€	50.00 per account	MT940 received and converted into CFONB120
Other Channels			
Paper payment delivery surcharge	€	50.00 per transaction	Only if unavailability of electronic banking channel and relevant appendix duly received

Account, Balance and Transaction Reporting

Electronic Reporting

End of day	€	25.00 per month, per account and per format	MT940, CAMT.053, CAMT.054
	€	35.00 per month, per account	CFONB120
End of day to third bank	€	60.00 per month, per account and per format	MT940
End of day from third bank	€	25.00 per month, per account and per format	MT940. Via third bank channel
Intraday	€	25.00 per month, per account and per format	MT942, CAMT.052
Intraday to third bank	€	40.00 per month, per account and per format	MT942. In addition to MT940 fees
Intraday from third bank	€	25.00 per month, per account and per format	MT942. Via third bank channel

E- statement

Account statements consulted online	€	0.00 per month, per user	Up to 5 users
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Paper statements

Paper account statements	€	Min.100.00 per month, per account	High frequency statements, copies, other statements, advices
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Billing, Invoices and Fee Report

Billing invoice

Fee report	€	50.00 per month	PDF and XLS report
	€	275.00 per month	CAMT.086

Credit transfer⁵

Real Time credit transfer

Euro Real Time	€	10.00 per transaction	Via Target 2 ⁶ . Code word 'TREA'
	€	12.00 per transaction	To a Financial Institution ⁴

SEPA credit transfer

Same day - single	€	0.31 per transaction	
Intra-company	€	0.31 per transaction	Code word 'INTC' required ⁴
ING In-house	€	0.31 per transaction	To a third party ING account holder
Batch	€	2.00 per batch	
Salary in batch	€	0.25 per item	Code word 'SALA' required
Same day in batch	€	0.25 per item	
Incoming	€	0.07 per transaction	

International credit transfer

Standard	€	20.00 per transaction	
Urgent	€	25.00 per transaction	

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.

⁶ Free of account turnover fee.

Intra-company	€	20.00 per transaction	Code word 'INTC' required ⁴
	€	9.00 per transaction	Within ING. Code word 'INTC' required ⁴
Incoming	€	15.00 per transaction	
Incoming Intra-company	€	0.00 per transaction	Including Intra-company within ING
Additional services and fees			
Revocation	€	20.00 per occurrence	Cancellation before settlement date
Recall	€	30.00 per occurrence	Cancellation after settlement date
Reject	€	0.00 per occurrence	
Return	€	30.00 per occurrence	
Manual repair	€	11.00 per occurrence	Additional fee in case of intervention on electronic files
Cost option OUR ⁷	€	25.00 per transaction	Additional fee

Direct Debit

SEPA Direct Debit (as creditor)⁸

Set-up	€	200.00 per occurrence	Including request for creditor identifier
Batch	€	3.00 per batch	
Transaction	€	0.42 per transaction	Including ING In-house
Request for cancellation	€	30.00 per occurrence	Until D-1 before 9:00 am
Unpaid	€	30.00 per transaction	In case of rejects, refusals or returns
Refund authorised collection	€	3.00 per transaction	
Refund unauthorised collection	€	60.00 per transaction	

SEPA Direct Debit (as debtor)

Transaction	€	0.00 per transaction	
Mandate set-up	€	5.00 per occurrence	Also, in case of amendment and/or cancellation
Mandate block settings	€	5.00 per occurrence	Until D-1 before 11:00 am
Claim for refund	€	5.00 per occurrence	
Mandate copy	€	30.00 per occurrence	
Unjustified request for refund	€	60.00 per occurrence	

Cheques⁹

Cheque disbursement

Domestic cheque ¹⁰	€	0.00 per transaction	Commercial cheques
	€	50.00 per transaction	Bank cheques (chèque de banque)
International cheque ¹¹	%	0.05 per transaction	Min. €25.00
Postage cost for cheque book	€	6.00 per mailing	Via post in France
	€	12.00 per mailing	Via post abroad

Cheque collection

Incoming domestic cheque	€	10.00 per cheque	Commercial and bank cheques
Postage cost for customised remittance slip	€	6.00 per mailing	Via post in France
		12.00 per mailing	Via post abroad

Additional services and fees

Stop cheque	€	25.00 per occurrence	Or cheque book
Unpaid cheque	€	30.00 per cheque	Insufficient funds and cheque ≤ €50.00
	€	50.00 per cheque	Insufficient funds and cheque > €50.00
	€	20.00 per occurrence	Domestic cheque and other reason. To be paid by remitter

⁷ This fee applies only for payments outside the European Economic Area (EEA)

⁸ Subject to prior approval

⁹ Services on cheques concern Euro-denominated cheques only

¹⁰ Cheque presented for payment in France

¹¹ Cheque presented for payment outside France

Other Services

Audit letter	€	200.00	per legal entity	Compliance, statutory auditing etc.
Certificate of capital deposit or increase	€	300.00	per item	
Bank reference	€	50.00	per item	Also for other certificates
Inquiry and investigations	€	65.00	per occurrence	Plus possible third bank charges
Proof of payment	€	25.00	per occurrence	Including copy of SWIFT message
Pledge on current accounts	€	500.00	per pledge, per account	
Information to guarantor	€	100.00	per item	Section L-313-22 of the French Monetary and Financial Code
Notice to third party holder	%	10	per occurrence	Max. €100.00
Garnishment maintenance	%	10	per occurrence	Max. €100.00
Document retrieval / Additional copies	€	50.00	per occurrence	
Buying and selling of foreign currencies	%	0.05	per transaction	Spot/forward. ≤ 100.000. Min. €25.00
	%	0.03	per transaction	Spot/forward. > 100.000. Min. €25.00
MT101 set-up	€	100.00	per bank	
MT101 subscription	€	60.00	per month, per account	

Cash Management

Domestic Cash Management

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.

Cards

Corporate Card¹²

Corporate Card, company pay	€	30.00	per year	
Purchasing Card	€	30.00	per year	
Foreign exchange fee ¹³	%	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
Additional services and fees				
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
File delivery set-up	€	1000.00	one-off	

¹² This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands.

¹³ This fee is incorporated in the amount of the transaction. The currency conversion rates are published at www.mastercard.com/global/currencyconversion.

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
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	

Bill of Exchange (LCR) / Promissory Note (BOR)

LCR / BOR collection (credit to the account)

Batch	€	4.00	per batch	
Transaction	€	0.60	per transaction	Electronic LCR/BOR

LCR / BOR disbursement (debit to the account)

Domestic	€	0.00	per transaction	
International	%	0.05	per transaction	Min. €25.00

Additional services and fees

LCR/BOR event	€	20.00	per occurrence	Unpaid, cancellation, rejection
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Trade Finance Services

ING Bank offers Trade Finance Services to its clients. Fees and commissions are subject to agreement.

Conditions

Interest conditions

Unless otherwise agreed, interest conditions are those indicated in this brochure and on

<https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>, with the following conditions being specific to France:

- the overnight rates (€STR, SOFR, SONIA, TONAR, or SONAR) applied on the end-of-day balance for any day are those published for that day;
- The 1-month EURIBOR rate, which will be used in the end-of-day balance each day will be the rate as published two TARGET days before such date;
- interest payable is calculated quarterly in arrears on the last day of each calendar quarter (such day excluded and the last day of the preceding calendar quarter included).

Currencies

Payment Instructions can be executed in any major currency.

Exchange rates

The Bank executes payment transactions where a currency conversion is required by using the Euro foreign exchange reference rates published by the European Central Bank on the day of execution. For actual exchange rates you may contact the Bank. A margin between 0.06% and 1.94% depending on the currency is added for amounts < €50,000. The exchange rate is negotiated on the exchange market for amounts > or = to €50,000. Buying and selling of foreign currencies (spot/forward): not subject to tax.

Revocation/Block/Cancellation of an instruction

Wherever possible, revocation/block/cancellation requests should be sent by fax to +33 (0) 1 57.22.62.08 or by email in PDF format to cs.fr@ing.com and all the information initially provided for the execution of the instructions involved should also be provided.

Wholesale Banking Conditions

The Wholesale Banking Conditions applicable between the ING and its Clients is available online:

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

Privacy Statement

The privacy statement applicable between 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 ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>

Guarantee of deposits

Your deposits are covered by the Dutch deposit guarantee scheme up to the maximum amount of €100,000 - For more information on applicable conditions:

<https://www.ingwb.com/en/service/privacy-and-cookie-statements/deposit-guarantee-scheme>

Want to know more about ING?

Visit www.ingwb.com or contact your local ING office

Client Services

Business Hours 08:30 – 18:00
(GMT+1 from last Sunday in March to last Sunday in October)

Business Days Monday to Friday
(with the exception of bank holidays)

Contact details ING Bank N.V., French branch
Immeuble Lumière
40 Avenue des Terroirs de France
75012 Paris
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SWIFT BIC INGBFRPP

Customer Service Desk

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ING Bank N.V., French branch, Immeuble Lumière, 40 Avenue des Terroirs de France, 75012 Paris, France, registered with the Registre du commerce et des sociétés de Paris under the number 791 866 890 with VAT intra-community code FR 66 791 866 890, branch of ING Bank N.V., Bijlmerdreef 106, 1102 CT Amsterdam, the Netherlands registered with the Trade Register of the Chamber of Commerce of Amsterdam under number 33031431.
