

Tariff Brochure for Transaction Services

ING Austria
Branch of ING Bank NV

Effective as of 1 January 2023

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 2023 and applicable to the transaction services offered by ING Austria, Branch of ING Bank NV (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.

Tariffs

Accounts

| Current account | (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 |
| Booking fee | € 0.30 | per booking |
| | | Except for SEPA Credit Transfers and SEPA Direct Debits where this fee is directly charged in the transaction fee |
| Closing | € 25.00 | per account |
| Interest conditions¹ | | |
| Credit interest | % 1m EURIBOR minus 0.20% | with a maximum of 0.00% |
| Debit interest (authorised overdraft) | % - | Subject to agreement |
| Debit interest (unauthorised overdraft) ² | % 1m EURIBOR plus 10.00% | with a minimum of 10.00% |
| Savings and deposits | | |
| Overnight deposit account | % - | Subject to agreement |
| Term deposit account | % - | Subject to agreement |

Global Channels

InsideBusiness Payments

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

InsideBusiness Connect (File Transfer, EBICS, Swift)

| | | |
|--|-----------|----------------|
| Subscription | € 280.00 | per month |
| Set-up | € 5000.00 | one off |
| Add customer to current contract of a Service Bureau | € 350.00 | per occurrence |

Other channels

| | | |
|----------------------------------|----------|----------------|
| Paper payment delivery surcharge | € 100.00 | per occurrence |
|----------------------------------|----------|----------------|

Account, Balance and Transaction Reporting

Electronic reporting

| | | |
|--------------------------|---------|------------------------|
| End of day | € 20.00 | per month, per account |
| End of day to third bank | € 20.00 | per month, per account |
| Intraday | € 0.00 | per month, per account |
| Intraday to third bank | € 40.00 | per month, per account |

Paper account statements

| | | |
|---------------------------------|---------|-------------------------------|
| Paper statement | € 15.00 | Postage charges per statement |
| Paper statement additional copy | € 25.00 | per copy |
| Paper statement replacement | € 50.00 | per statement |

¹ Check <http://new.ingwb.com> for the amount of interest and how it is calculated, as well as the interest on the foreign currency and third-party accounts.

² If market circumstances require, the credit interest rate 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 and can be found via <https://new.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts> 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 15bps over the extra balances (see above mentioned link)

³ This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.

Credit transfers³

Real Time credit transfer

Euro Real Time € 15.00 per transaction Code word 'TREA' required

SEPA credit transfer

Same day € 0.30 per transaction
Intra-company € 0.30 per transaction Code word 'INTC' required
ING In-house € 0.30 per transaction
Batch € 2.00 per batch
Same day in batch € 0.30 per item
Batch salary € 2.00 per batch Code word 'SALA' required
Salary in batch € 0.30 per item
Incoming € 0.30 per transaction

International credit transfer

Standard % 0.25 per transaction Min € 12.00, max. € 100.00. Plus possible third bank charges
Urgent % 0.25 per transaction Min. € 12.00, max € 100.00. Plus € 10.00 and possible third bank charges
Incoming € 20.00 per transaction
Cost option OUR⁴ € 9.00 per transaction Additional fee for Zone 1⁵
€ 15.00 per transaction Additional fee for Zone 2⁵
€ 25.00 per transaction Additional fee for Zone 3⁵
€ 50.00 per transaction Additional fee for Zone 4⁵

Additional services and fees

Revocation € 36.34 per occurrence Possible until D-1
Reject € 0.00 per occurrence
Return € 5.00 per occurrence
Manual repair € 15.00 per occurrence
Modification € 36.34 per occurrence
Standing order set-up € 30.00 per occurrence Plus transaction fee per individual item

Other Services

Audit letter € 102.00 per item
Bank reference € 25.00 per item Including bank confirmation of paid share capital for limited liability companies (GmbHs) under establishment
Inquiry and investigations € 36.34 per occurrence
Proof of payment € 25.00 per item Debit. Paper confirmation to third parties
Value correction € 89.00 per occurrence Plus 1% p.a. for the period to be corrected
MT101 set-up € 100.00 per occurrence Remote Initiation Services
MT101 to or from third bank € - Transaction fee per item

Direct Debits

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.

⁴ This fee applies only for payments outside the European Economic Area (EEA).

⁵ Zone 1: Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin, Suriname, United States. Zone 2: Andorra, Australia, Bosnia and Herzegovina, Canada, China, Croatia, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Switzerland, Ukraine, Vietnam, Yemen. Zone 3: Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Reunion, San Marino, Singapore, South Africa, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Tunisia, Turkey, United Arab Emirates, Uruguay. Zone 4: Rest of the world.

SEPA Direct Debit (as creditor)

| | | | | |
|--------------------------------|---|-------|-----------------|---|
| Batch | € | 2.00 | per batch | |
| Transaction | € | 0.50 | per transaction | |
| Unpaid | € | 3.00 | per transaction | In case of rejects, refusals or returns |
| Request for cancellation | € | 36.34 | per occurrence | In case of revocations or reversals |
| Refund authorised collection | € | 3.00 | per transaction | |
| Refund unauthorised collection | € | 60.00 | per transaction | |

SEPA Direct Debit (as debtor)

| | | | | |
|--------------------------------------|---|-------|-----------------|--|
| Transaction | € | 0.30 | per transaction | |
| Mandate set up | € | 5.00 | per occurrence | Also, in case of amendment and/or cancellation |
| Mandate block settings | € | 5.00 | per occurrence | |
| Mandate copy | € | 30.00 | per occurrence | |
| Unpaid because of insufficient funds | € | 6.00 | per transaction | |
| Unjustified request for refund | € | 60.00 | per occurrence | |

Cash Management**Domestic Cash Balancing**

| | | | | |
|-------------|---|--------|------------------------|-------------------------|
| Set-up | € | 500.00 | | Intraday and End of Day |
| Maintenance | € | 25.00 | per month, per account | |

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.

Cards**Corporate Card⁶**

| | | | | |
|---------------------------------------|---|---------|--------------------------|---|
| Corporate Card, corporate pay | € | 35.00 | per year | |
| Corporate Card, individual pay | € | 80.00 | per year | |
| Foreign exchange fee ⁷ | % | 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 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 |
| | € | 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 |
| | € | - | per month | More than 250 cards upon request |

⁶This 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 for the tariffs in EUR and USD.

⁷ This fee is incorporated in the amount of the transaction. The currency conversion rates are published at www.mastercard.com/global/currencyconversion.

| | | | | |
|--|---|--------|---------|--------------|
| 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 | |

Conditions

Business Days

Information regarding Business Days and the execution of Payment Services can be found on: http://www.oenb.at/de/service_veranst/bankfeiertage/bankfeiertage.jsp

Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

Debit and Credit interest rates

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.

Applied exchange rate

The exchange rates applied by ING for currencies to be converted into another currency will be calculated at the buying/selling spot-rates based on the daily money-market-rates at the time of execution by ING.

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 these Tariff Brochure for Payment Services.

Repair

The ING Office reserves the right to, in individual cases, make automatic or manual repairs to Payment Orders. Such repairs are chargeable according to this Tariff Brochure for Payment Services.

Refusal SEPA Direct Debit

The Client is able to refuse a SEPA Direct Debit collection until 1 Banking Business Day before the due date of the SEPA Direct Debit. Requests received after Cut-Off Time will lead to a regular debit of the account.

Revocation or modification Multiple SEPA credit transfer

In case of a Multiple SEPA credit transfer it is possible to cancel the entire batch or to cancel a maximum of 5 individual credit transfers within a batch. A revocation or modification must be received by ING one Business Day prior to the execution date

Revocation

The request to revoke a Payment Transaction can be submitted via the E-mail addresses which can be found on the last page of this document.

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/binaries/content/assets/support-content/payments-and-reporting/what-is-payment-cut-off-times/cut-off-times.pdf#page=3>

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 08:00 – 17:00 GMT +1
(+2 from last Sunday in March to last Sunday in October)

Business Days Monday to Friday with the exception of bank holidays

Contact details ING Austria, Branch of ING Bank NV
Praterstrasse 1/35;
A-1020 Vienna Austria

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Customer Service Desk

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