

# Tariff Brochure for Transaction Services

ING Bank A.Ş. Turkey

Effective as of 1 July 2023

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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 2023 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

<b>End of day reporting (MT940),</b>	month, per account
End of day ING Group and others	TRY 500 (Min. TRY 451 and Max. TRY 500)
<b>Intraday reporting (MT942),</b>	
Intraday ING Group and others	
FTP, Webservice, API and all other automated channels requires special	month, per account
	TRY 500 (Min. TRY 451 and Max. TRY 500)

### Integration and implementation

#### Paper account statements

Paper statement	per page	Postal fee applies
	TRY 5 (Min. TRY 4.01 and Max. TRY 5)	

## 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	per transaction
If the transaction amount is TRY 1,000 or less	(Min. TRY 10.00 and Max. if the transaction amount is TRY 1,000 or less TRY 12.79, if it is between TRY 1,000-TRY 50,000 TRY 25.60, if it is more than TRY 50,000, TRY 256.16)
TRY 12.79, if it is between TRY 1,000-TRY 50,000	
25.60, if it is more than TRY 50,000, TRY 256.16	

ING In-house (book transfer) Manual If the Transaction amount is TRY 1,000 or less TRY 6.39, if it is between TRY 1,000-TRY 50,000 TRY 12.79, if it is more than TRY 50,000 TRY 128.08		per transaction (Min. TRY 5.00 and Max. If the Transaction amount is TRY 1,000 or less TRY 6.39, if it is between TRY 1,000-TRY 50,000 TRY 12.79, if it is more than TRY 50,000 TRY 128.08)
Domestic Credit Transfer Batch salary	-   -	0.00 per batch Only when all accounts are held with ING Bank Turkey
Incoming Domestic Credit Transfer	-	0.00 per transaction
EFT via Digital Channels (Local e banking, NYOS, MT101), Other Channels If the transaction amount is TRY 1,000 or less TRY 2.54, if it is between TRY 1,000-TRY 50,000 TRY 5.10 if it is more than TRY 50,000, TRY 64.03		per transaction (Min. TRY 2.53 and Max. If the transaction amount is TRY 1,000 or less TRY 2.54, if it is between TRY 1,000-TRY 50,000 TRY 5.10 if it is more than TRY 50,000, TRY 64.03)
ING In-house (book transfer) Via Digital Channels (Local e-banking, NYOS/MT101) via Other Channels If the Transaction amount is TRY 1,000 or less TRY 1.26, if it is between TRY 1,000-TRY 50,000 TRY 2.54, if it is more than TRY 50,000 TRY 31.99		per transaction (Min. TRY 1.25 and Max. If the Transaction amount is TRY 1,000 or less TRY 1.26, if it is between TRY 1,000-TRY 50,000 TRY 2.54, if it is more than TRY 50,000 TRY 31.99)
Instant and Continuous Transfer of Funds (FAST) via Internet - FAST Transaction Until Late EFT Start Time (In Official Working Hours) If the transaction amount is TRY 1,000 or less TRY 2.54, if it is more than TRY 1,000 TRY 5.10		per transaction (Min. TRY 2.50 and Max. If the transaction amount is TRY 1,000 or less TRY 2.54, if it is more than TRY 1,000 TRY 5.10)
Instant and Continuous Transfer of Funds (FAST) via Internet - FAST Transaction Performed After the Late EFT Start Time and on the Weekend If the transaction amount is TRY 1,000 or less TRY 3.81, if it is more than TRY 1,000 TRY 7.65		per transaction (Min. TRY 3.50 and Max. If the transaction amount is TRY 1,000 or less TRY 3.81, if it is more than TRY 1,000 TRY 7.65)
Instant and Continuous Transfer of Funds (FAST) via other channels - FAST Transaction Until Late EFT Start Time (In Official Working Hours) If the transaction amount is TRY 1,000 or less TRY 12.79, if it is more than TRY 1,000 TRY 25.60		per transaction (Min. TRY 12.50 and Max. If the transaction amount is TRY 1,000 or less TRY 12.79, if it is more than TRY 1,000 TRY 25.60)
Instant and Continuous Transfer of Funds (FAST) via other channels - FAST Transaction Performed After the Late EFT Start Time and on the Weekend If the Transaction amount is TRY 1,000 or less TRY 19.18, if it is between TRY 1,000-TRY 50,000 TRY 38.42		per transaction (Min. TRY 18 and Max. If the Transaction amount is TRY 1,000 or less TRY 19.18, if it is between TRY 1,000-TRY 50,000 TRY 38.42)

International credit transfer – Standard Manual	per transaction
Manual	0.3% (Max TRY 3,000), 0.25% (Min 0.25% TRY 2,501) and Max 0.3% (Max TRY 3,000)

International credit transfer -Via Digital Channels (Local e-banking, NYOS/MT101), Other channels	per transaction
	0.2% (Max TRY 2,000), 0.16% (Max TRY 1,501), and 0.2% (Max TRY 2,000)

International credit transfer - ING In-house-Standard Manual	per transaction
	0.3% (Max TRY 3,000), 0.25% (Max TRY 2,501), and 0.3% (Max TRY 3,000)

International Incoming Credit Transfers	per transaction
	0.5% (Max TRY 1,000), 0.45% (Max TRY 751), and 0.5% (Max TRY 1,000)

#### 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	-		per occurrence
			TRY 350, Min. TRY 301 and Max. TRY 350

#### 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			per year	
				TRY 275 (Min. TRY 251 and Max.TRY 275)
Purchases	TRY	0.00	per transaction	
Cash advance via ATM	%	1.00	per transaction	ING ATM
	%	3.50	per transaction	Third bank ATM

##### Corporate debit card

Subscription	TRY	0.00	per year
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Purchases	TRY	0.00	per transaction	
<b>Point of sales card acquiring</b>			(for debit and/or credit card acquiring)	
<b>Set-up</b>	USD	175.00	per occurrence	
Maintenance	USD	100.00	per year	
Transaction	%	1.31	per transaction	
<b>Additional services and fees</b>				
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	0.00	per transaction	
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### Withdrawals via counter

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

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## Cheques

### Cheque disbursement Via Counter

(bank and commercial cheques)

Domestic cheque	TRY	Min.70.00	per transaction	
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### Cheque collection

(commercial cheques)

Incoming domestic cheque	TRY	Min. 25.00	per transaction	In local currency
	TRY	25.00	per transaction	In foreign currency ING cheque
	TRY	Min. 75.00	per transaction	In foreign currency third bank cheque
Incoming international cheque	%	0.50	per transaction	Min. USD 20.00 and plus third bank charges

### Additional services and fees

Cheque book			per page	
	TRY	27.00	(Plus TRY 33.00 tax per page)	

Stop cheque	TRY	0.00	per occurrence	
Unpaid cheque	TRY	0.00	per occurrence	
Cheque Integration			per implementation	
TRY 820 (Min. TRY 801 and Max. TRY 820)				

### Returned Cheque request

TRY 25 (Min. TRY 21 and Max. TRY 25)			per transaction	In local currency
TRY 50 (Min. TRY 46 and Max. TRY 50)			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

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Fax +90 212 366 45 15

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

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ING Bank A.Ş. Turkey, Eski Büyükdere Caddesi, Reşitpaşa Mah. No 8, Sarıyer, 34398 Istanbul, registered under No. 269682 - VAT No. 876.00.42.243 at the Istanbul Chamber of Commerce, and authorised and regulated in Turkey by the Turkish Banking Regulation and Supervision Agency (BRSA) at Atatürk Bulvarı No:191 06680 Kavaklıdere, Ankara

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