

Tariff Brochure for Transaction Services

ING Bank Śląski S.A.

Effective as of 1 July 2019

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 2019 and applicable to the transaction services offered by ING Bank Śląski S.A. (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.

Regulations of Law: The Electronic Payment Instrument Act, The Banking Act, Act on Counteracting Introduction into Financial Circulation of Property Values Derived from Illegal or Undisclosed Sources as well as the binding legal regulations of the European Union.

Tariffs

Accounts

Current account	(in local or foreign currency)		
Opening	PLN	0.00	per account, per month
Maintenance	PLN	85.00	per account, per month
International Account Service	PLN	400.00	per month, per account For non-residents
Closing	PLN	0.00	per account
	PLN	20.00	per account Balance transfer in PLN
	PLN	200.00	per account Balance transfer in FCY

Channels

ING Business Online

Subscription	PLN	140.00	per month per company
Microchip card	PLN	50.00	Certificate carrier
eToken	PLN	110.00	Certificate carrier
Card reader	PLN	60.00	COM and USB
	PLN	130.00	PCMCIA
Messaging	PLN	0.25	per message Text message or e-mail
Unblocking	PLN	50.00	per occurrence ING Business Centre support by WWW site
Maintenance visit at Client's request ¹	PLN	150.00	per hour Min. PLN 300.00 for two hours
	PLN	-	Min. 50.00. Report of users activity in the electronic banking system

InsideBusiness Payments CEE

Subscription	PLN	200.00	per month per company
Additional I-Identity card	PLN	50.00	per item
Additional I-Identity card reader	PLN	60.00	per item
Confirmation of user rights	PLN	50.00	per user
Installation, training or repair	PLN	300.00	per hour Minimum of 2 hours

Other channels

Domestic paper-based payments	PLN	30.00	per transaction For same day or ING In-house
International paper-based payments	PLN	200.00	per transaction Additional fee for two days or ING In-house
	PLN	250.00	per transaction Additional fee for next day or same day

Account, Balance and Transaction Reporting²

Electronic reporting

End of day	PLN	0.00	per month, per account	
End of day to third bank	PLN	120.00	per month, per account Automated nightfax sent to Poland	
	PLN	240.00	per month, per account Automated nightfax sent to Europe	
	PLN	480.00	per month, per account Automated nightfax sent to other countries	
Intraday	PLN	0.00	per month, per account	
	Intraday to third bank	PLN	120.00	per month, per account Sent to Poland
		PLN	240.00	per month, per account Sent to Europe
	PLN	480.00	per month, per account Sent to other countries	
Intraday from third bank	PLN	200.00	per month, per account	

¹ Including FX Alerts.

² Should the information or confirmation refer to the period beyond 30 days back as of the time they were requested, the fees will be doubled. Statements shall be generated in case of a change in the account's balance.

Paper account statements

Paper statement	PLN	8.00 per month	Monthly or daily. Plus PLN 4.00 when collected at the ING Office
Paper statement additional copy	PLN	0.50 per sheet	Confirmations of executed transactions attached to statements. Fee depends on the number of issued confirmations and is collected for each transaction.

Credit transfer³**Real Time credit transfer**

Domestic Real Time	PLN	13.00 per transaction	Before COT and ≥ PLN 1 million
	PLN	37.00 per transaction	Before COT and < PLN 1 million
	PLN	23.00 per transaction	After COT and ≥ PLN 1 million
	PLN	57.00 per transaction	After COT and < PLN 1 million

Domestic credit transfer

Standard	PLN	2.70 per transaction	In favour of Social Insurance Institution or Tax Office
	PLN	0.00 per transaction	
Urgent	PLN	2.70 per transaction	In PLN. Excl. transfers between 2 accounts of the same Client with ING Bank Śląski
ING In-house	PLN	1.25 per transaction	
Incoming	PLN	0.00 per transaction	

SEPA credit transfer

Next day	PLN	5.00 per transaction
Incoming	PLN	0.00 per transaction

International credit transfer

Two days	PLN	50.00 per transaction	In FCY. Excl. transfers between 2 accounts of the same Client with ING Bank Śląski
Standard	PLN	100.00 per transaction	
Urgent	PLN	120.00 per transaction	
ING In-house	PLN	3.00 per transaction	
Incoming	PLN	0.00 per transaction	

Additional services and fees

Cost option OUR ⁴	PLN	- per transaction	Additional fee
Revocation	PLN	50.00 per occurrence	Orders in form of MT101, submitted before the end of the Business Day prior to the day of debiting the account
Reject	PLN	0.00 per occurrence	Notification of Refusal
Manual repair	PLN	50.00 per occurrence	
Standing order set-up	PLN	4.00 per occurrence	Plus transaction fee per individual item
Standing order (failed execution)	PLN	5.00 per occurrence	Due to insufficient account balance

Other Services

Audit letter	PLN	300.00 per item	Minimum fee.
Bank reference	PLN	20.00 per account	On request of Social Security Office
	PLN	- per occurrence	Min. PLN 100.00. To other persons, authorities and institutions (exception of case specified Article 110 of the Banking Law Act Minimum fee)

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). "OUR" international payments are charged the standard fee plus fees levied by correspondent banks.

	PLN	50.00	per sheet	In paper-form. Information on turnover, account balance, preparing copies of documents, Xerox copies and others Applicable for domestic and international trade. Including possible sending of fax
Inquiry and investigations (domestic)	PLN	20.00	per occurrence	≤ 13 months ago
	PLN	60.00	per occurrence	> 13 months ago
Inquiry and investigations (international)	PLN	160.00	per occurrence	Or EUR 40.00. ≤ 13 months ago
	PLN	400.00	per occurrence	Or EUR 160.00. > 13 months ago. Plus debit interest pursuant to the agreement that ING Bank concluded with third bank
Compensated value date	PLN	400.00	per transaction	Or EUR 100.00. Plus debit interest pursuant to the agreement that ING Bank Śląski concluded with third bank
Proof of payment	PLN	20.00	per occurrence	Incl. SWIFT communication
	PLN	10.00	per item	In paper-form ⁵ . Including possible sending of fax at Client's request
Execution of dispositions settlements	PLN	6.00	per item	Domestic via registered letter
	PLN	50.00	per item	Domestic via courier parcel
	PLN	20.00	per item	International via registered letter
	PLN	180.00	per item	International via courier parcel
Confirmation of possession of the account	PLN	70.00	per occurrence	At the Client's request
Blocking of Clients funds in the accounts and deposits	PLN	0.00	per occurrence	In favour of ING bank
		0.10 %	per occurrence	Min. PLN 15.00, max. PLN 150.00. In favour of other banks or institutions. Not applicable in case of blockage due to enforcement proceedings in progress.
Execution of the writ of execution ⁶	%	0.10	of the funds executed	Min. PLN 50.00, max. PLN 400.00
MT101 set-up	PLN	500.00		
MT101 to third bank	PLN	5.00	per transaction	
MT101 from third bank	PLN	2.70	per transaction	ING In-house
	PLN	5.50	per transaction	Domestic in PLN
	PLN	30.00	per transaction	In favour of Social Insurance Institution
	PLN	60.00	per transaction	International

Cash

Deposits via counter

Local currency into ING account	%	0.60	per transaction	Plus PLN 15.00
Foreign currency into ING account	%	0.70	per transaction	For EUR and USD. Plus PLN 15.00
	%	1.00	per transaction	For other currencies. Plus PLN 15.00
Bank notes (closed form)		-	per transaction	Subject to agreement

Deposits via deposit machine

Local currency	%	0.15	per transaction	
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Withdrawals via counter

Local currency	%	0.90	per transaction	Plus PLN 15.00
Foreign currency	%	0.90	per transaction	For EUR and USD. Plus PLN 15.00
	%	1.60	per transaction	For other currencies. Plus PLN 15.00
Bank notes (closed form)		-	per transaction	Subject to agreement

Withdrawals via SWE⁷

Implementation	PLN	200.00		
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⁵ Should the information or confirmation refer to the period beyond 30 days back as of the time they were requested, the fees will be doubled.

⁶ The Bank collects an additional fee for each transfer of executed funds. The fee is collected after the enforcement activities are carried out by the Bank. The principle also applies to situations in which another seizure is sent to the Bank before the termination of execution of the writ of execution. The fee is collected separately from each writ of execution.

⁷ Electronic Withdrawals System.

Subscription	PLN	100.00	per month	
Local currency	%	0.40	per transaction	Plus PLN 10.00
Local currency via ATM	%	0.10	per transaction	
Foreign currency	%	0.40	per transaction	For EUR and USD. Plus PLN 7.00
	%	1.00	per transaction	For other currencies. Plus PLN 15.00

Additional services and fees

Acceptance and storage of a deposit	PLN	25.00	for each commenced month	Documentary or key in a safe envelope or standard teller's box. Individually negotiated fee for non-standard deposits (e.g. size)
Key to night vault	PLN	50.00	per each title	
Failing to collect previously notified FX cash withdrawal	PLN	300.00	per occurrence	Amount equal or higher than determined in the ING Bank Śląski Notification
Purchase of foreign coins for business trips	PLN	10.00	per transaction	In EUR, USD and GBP

Cheques

Cheque collection

Incoming international cheque	PLN	-	per transaction	Subject to agreement
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Conditions

Business Days

Information regarding the national public and banking holidays and the execution of Payment Services can be found on: www.ingbank.pl Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

Accounts, Debit and Credit interest rates

Accounts shall be maintained by ING Bank in favour of the Client in PLN and / or Convertible Currencies, and in special cases only in the currencies of the Member States, used to carry out Payment Transactions. Unless agreed otherwise with respect to any of the Account, the funds accumulated on the Accounts in local or convertible currency:

- Do not bear any interest,
- Bear interest at a fixed or variable rate set by ING Bank for an annual basis. The interest rate for the Account is determined in the resolution of the President of ING Bank Śląski. Information about changes in the interest rate is communicated to the Client through the ING Business system and on the website of ING Bank. In case of interest-bearing Accounts the interest on the funds on the Account shall be accumulated in the currency of the Account for the actual number of days of depositing the funds on the Account with the assumption that the financial year has 365 days. Interest on funds, if the funds are interest bearing, shall be calculated from the date the funds come to the Account to the day preceding the day the funds are withdrawn and inclusive of it. The funds paid and withdrawn on the same day shall not bear interest. The funds accumulated in Accounts shall bear the following variable interest as determined by the decision of the Bank Management Board:

- for PLN funds 0.00% AER compounded on a monthly basis,
- EUR and USD accounts 0.00% AER compounded on a quarterly basis.

The funds accumulated in Accounts maintained in the currencies other than the ones referred to hereinabove shall bear no interest.

Interest rate shall be changed under the Ordinance by the President of the Bank, which shall be announced to the general public in the standard manner adopted therefore by the Bank and which shall neither be deemed as an amendment hereto nor require termination hereof. The Bank reserves the right to change the interest rate on the bank

accounts opened hereunder for the duration hereof due to serious reasons, and in particular due to: a change of interest rate set by the National Bank of Poland, a change of the inflation level as announced by GUS (Central Statistical Office), a change to the amount of mandatory reserves or the manner in which the latter are computed, a change in the solvency rate or liquidity rate as well as the change of: WIBID, WIBOR, LIBID, LIBOR, EURIBOR or EURIBID rates. If market circumstances require, a credit balance fee can be charged, as a result of which the Client will have to pay a fee to the Bank over a credit balance. When a negative balance occurs on the ING Bank account without the Authorisation of ING Bank, in particular as the result of charging the Bank Account

with the ING Bank's fees, provisions or due interest, the Client shall repay the debt on the day it occurred. No repayment of the debt in time specified hereinabove leads to the creation of overdue overdraft. ING Bank charges maximum interest on overdue debt; the interest is charged at the interest rate effective at ING Bank for overdue debt on overdue loan repayment.

Domestic credit transfers

With respect to Domestic Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day:

- for instructions in electronic form – at 20:00 and 20:00 on Saturdays on condition that Saturday is not at the same time public holiday, with the proviso of incorrect processing of the Payment Order in case of occurrence of Force Majeure and in case of the application of the regulations on counteracting the introduction to financial trade assets coming from illegal or undisclosed sources,
- Instructions in electronic form for Internal Domestic In-house without currency conversion Saturday also applies on condition that Saturday is not at the same time public holiday,
- for instructions in paper form – during the business hours of the ING Office.
- for instructions in form of MT 101 SWIFT message – at 14:30, and for Domestic In-house instructions in form of MT101 SWIFT message – at 18:00.

The Payment Order will be sent by ING Bank through the clearing system to the payee's bank on the same Business Day on the following condition:

- Payment Order is placed by 11:30 – clearing through the Elixir clearing system in Session I or II,
- Payment Order is placed by 14:30 – clearing through the Sorbnet2 clearing system, unless ING Bank agreed otherwise.
- Payment Order placed by 20:00 is transferred for clearing on the following Business Day,
- Payment Order placed after 20:00 is transferred for clearing on the second Business Day.

ING Bank is processing Domestic Credit Transfers through the following clearing systems:

- Elixir:
 - when the amount of the Credit Transfer does not exceed PLN 1,000.000;
 - regardless of the amount of the Credit Transfer;
 - transfers to tax authorities and the Polish Social Insurance Institution.

Express Elixir – under separately agreed terms

- Sorbnet2: if the amount of the Credit Transfer is equal to or exceeds PLN 1,000.000;
 - if the Client enters the word "SORBNET" in 4th row of the "Payment Title" field;
 - internal system of ING Bank;
 - regardless of the amount, if the account of the payee and the account of the payee are maintained by ING Bank.
- Payment Orders settled in the Express Elixir system are accepted for execution by ING Bank:
 - On Business Days including Saturdays unless it is a Bank Holiday, from 08:00 to 20:00
 - Without time limits and on all week days through 24-hour Accounts (PLN account providing for PLN internal transfers

(excluding currency conversion transfers) and transfers settled through the Express Elixir system - without time limit).

- ING Bank provides for PLN Internal Transfers without currency conversion, without time limits and on all week days through 24-hour Accounts

International credit transfers

With respect to International and Domestic Credit Transfers in electronic form made from foreign currency accounts, ING Bank sets the Cut-Off times at 15:30 on a Business Day.

Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. With respect to International and Domestic Credit Transfers in paper form made from foreign currency accounts, ING Bank sets the Cut-off Times at 14:00 on a Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. With respect to In-house International Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day at 18:00. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day.

ING Bank undertakes to process the International Credit Transfer on the basis of a Payment Order by crediting the account of the payee's bank with the amount of that transfer not later than by the second Business Day from the moment of receiving the Payment Order with an exception specified below. ING Bank undertakes to process the International Credit Transfer in EUR, on the basis of a Payment Order submitted in electronic form, by crediting the account of payee's Bank, that is operating in the Republic of Poland or on the territory of any other Member State, with the amount of the Credit Transfer not later than by the following Business Day from the moment of receiving the Payment Order. ING Bank will process the International Credit Transfer before the deadline specified above on the condition of marking the Payment Order as "urgent", giving the value date and delivering it to ING Bank by the relevant Cut-off Time for each foreign currency. Detailed information on available Cut-off Times is published on the ING Bank Śląski's internet site www.ingbank.pl.

The Parties unanimously agree that in case of delivering an urgent instruction after the currency's Cut-Off Time, the date of crediting the payee's bank/debiting, crediting the account of ING Bank specified by the Client will be changed by ING Bank to the next Business Day. ING Bank will charge an additional fee for processing an urgent instruction in accordance with the Tariffs and Conditions for Payment Services. ING Bank undertakes to process an In-house Credit Transfer in Convertible Currencies with a set processing date before the end of the Business Day on which the instruction is placed regardless of the form of the Payment Order and taking into consideration the Cut-off Times specified in Section 3 above by the end of that Business Day at the latest. In case of International Credit Transfers, ING Bank is entitled to choose the clearing system. With respect to In-house International Credit Transfers, ING Bank sets the following Cut-off Times on the Business Day. Payment Orders placed after those Cut-off Times are assumed to be received on the following Business Day. For ING Bank to process a Payment Transaction, the Client is obliged to make a Payment Order in accordance with the Principles of Payment Order Processing below and in case of directing the transaction to:

- countries where Account numbers follow the IBAN format

- to indicate the number of the account in that standard and the BIC code of the payee's bank,
- other countries subject to provisions of USA
- to indicate account number of the payee and identification of the payee's Bank
- BIC of the payee's bank,
- USA

- to indicate BIC or the FW/ABA number (nine digit bank code identifying banks in the clearing systems in the USA) and the full name of the payee's bank.

- Payment Orders complying with the conditions mentioned
- The section above shall be treated as standard ones sent to automatic processing in the STP mode.

When a Payment Order does not comply with the requirements specified above, or include other, additional pieces of information, for example the identification/name of the agent bank, ING Bank will charge the Account chosen by the Client for performing the Payment Transaction with an additional fee for processing a non-standard instruction not cleared in the automatic process (so called NON STP fee), including fees charged by the Receiver's Bank.

When a Payment Order performed in the currency of any Member State is addressed to the payee's Bank that is operating in the Republic of Poland or on the territory of any other Member State, it is required to indicate the account number solely in the IBAN form. ING Bank may decide to credit the Client's Bank Account, despite lack of prior / earlier crediting of ING Bank account with the said amount.

In case ING Bank decides as per above, and in case of default or delay in crediting the ING Bank shall have the right to:

- Taking actions aimed at recovery of the Payment Transaction amount from the Client, wherewith ING Bank was not credited, or
 - Recovering from the Client of the amount as per the Table of Fees and Commissions under the delay on crediting the ING Bank account in relation to Client Bank Account Crediting.
- In case the Client/Payee is of the view that the Funds it has received have been transferred by the Payer mistakenly - with no reservations to ING Bank as to the correctness of the processed Payment Transaction - the Client/Payee has the right to make a return Payment Order.

Revocation

The Parties unanimously agree that ING Bank charges a fee for revoking the Payment Order in accordance with the Tariffs for Payment Services. The Parties unanimously agree that in case the Client denies to have issued the Authorisation for processing the Payment Transactions or states that the Payment Transaction has been processed incorrectly, the burden of proving that the Payment Instrument has been used, the fact that the Payment Transaction has been authorised, properly recorded, recognised in the books, or that the Transaction has not been influenced by any technical problem or any other fault or error, lies not on ING Bank. The Parties unanimously agree that in case the Client denies to have issued the Authorisation for the processed Payment Transactions, the burden of proving that the use of a payment instrument has been recorded and the burden to prove other circumstances indicating the Authorisation of the Payment Transaction by the payee, or the fact the payee has deliberately led to an unauthorised Payment Transaction, or

deliberately, or through gross negligence has breached the obligations:

- to use the payment instrument in accordance with the terms and conditions of issuing and using that payment instrument, and
- to report without undue delay to the Provider or to an entity indicated by the Provider the fact of noticing the loss, theft of the payment instrument, fraud committed with the use of the payment instrument by a person authorised to use it to the detriment of the holder, or its unauthorised use, as well as its appropriation, lies not on ING Bank.

Cash

ING Bank is carrying out Payment Orders to pay or withdraw cash in PLN in banknotes and in coins as well as in foreign currencies only in banknotes, subject to the provision of Section 2 below.

ING Bank does not make payments in foreign currencies in coins. In case a Payment Order expressed in foreign currency cannot be carried out in banknotes, ING Bank will pay the equivalent of that amount in PLN in accordance with the separate regulations on currency conversions. ING Bank accepts Cash Payment Orders and Cash Withdrawal Orders in the following forms:

- open – on the basis of Order made in person in a paper form at all ING Offices that provide cash services,
- sealed bag – on the basis of separate agreement signed with the Client.

The Client is obliged to make an Advising, when the amount of the Cash Withdrawal Order exceeds the amount specified in the Message.

Principles of Payment Order processing

For ING Bank to process a Payment Transaction subject to the provisions mentioned above, the Client is requested to:

- Deliver the Payment Order in a form specified in the ING Conditions for Payment Services, containing a Unique

Identifier of the payee and/or the payer which for cash instructions and Credit Transfers is the number of the Account in the IBAN or NRB format.

- Provide the funds necessary to process the Payment Order including all necessary costs connected with the processing on the Processing Day.
- See to it that the contents of the Payment Order comply with the provisions of the agreements and terms and conditions binding ING Bank and the Client, binding regulations of the law, the Electronic Payment Instrument Act, the Banking Act, the regulations on counteracting money laundering and financing of terrorism as well as the binding legal regulations of the European Union.
- Authorise the Payment Order in accordance with the provisions of the ING Conditions for Payment Services.

Payment Orders in writing

At the request of the Client, ING Bank is processing Domestic Credit Transfers not exceeding PLN 1,000.000 through the Sorbnet2 clearing system except for Domestic Credit Transfers submitted in paper form.

Tariffs for other Payment Services

Other bank services not mentioned herein, shall be charged on the basis of Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna for residents and non-residents being legal persons and individuals not holding legal capacity.

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.ingpcm.com/en/cut-off-times>.

Complaint Procedure

The complaint procedure applicable between the ING and its Clients is available online: <https://ingpcm.com/en/complaints-procedures>.

Want to know more about ING?

Visit www.ingbank.pl or contact your local ING Office

Client Services

Business Hours 09:00 – 19:00

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

Contact details ING Bank Śląski S.A.
ul. Sokolska 34
40-086 Katowice
Poland

SWIFT BIC INGBPLPW

Customer Service Desk

Telephone +48 (32) 357 00 24

E-mail Address bc@ingbank.pl

ING Bank Śląski S.A., having its registered office at ul. Sokolska 34, Katowice, Poland, registered in the Business Register of the National Court Register as KRS 0000005459, District Court of Katowice, VIII East Business Division of the National Court Register, with the share capital of PLN 130,100,000 fully paid up, Tax Identification Number NIP: 634-013-54-75. ING Bank Śląski S.A. is also subject to the supervision of the Polish Financial Supervision Authority, Plac Powstańców Warszawy 1, 00-950 Warszawa, Poland.
