

# Tariff Brochure for Transaction Services

ING Bank N.V., pobočka zahraničnej banky

Effective as of 1 September 2019

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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 September 2019 and supersedes the Tariff Brochure for Transaction Services effective as of 30 December 2018. The tariffs and conditions in this brochure are applicable to the transaction services offered by ING Bank N.V., pobočka zahraničnej banky. 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.

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# Tariffs

## Accounts

| <b>Current account</b>                                   | (in local or foreign currency) |        |  |   |
|--|--------------------------------|--------|--|---|
| Opening  | €                              | 0.00   | per account                              |   |
| Maintenance  | €                              | 9.00   | per month, per account                   |   |
| International Account Service                            | €                              | 100.00 | per month, per account For non-residents |   |
| Closing  | €                              | 10.00  | per account                              |   |
| Capital contribution account                             | €                              | 0.00   | per month                                | Opening, maintenance, issuing and sending of monthly, quarterly statements. |
| Escrow account   | €                              | -      | per month                                | Upon agreement.   |
| <b>Interest conditions</b>                               |                                |        |  |   |
| Credit interest  | %                              | -      | per annum                                | Actual interest rate applicable <sup>1</sup>                                |
| Debit interest (authorised overdraft)                    | %                              | -      |  | Subject to agreement <sup>2</sup>   |
| Default interest (unauthorised overdraft/ debit balance) | %                              | 10.00  | per annum                                | Plus The Reference/ local Screen Rate for respective currency <sup>3</sup>  |
| Credit balance fee <sup>4</sup>                          | %                              | -0.10  | per annum                                | 1-month EURIBOR <sup>5</sup>  |
| Credit Balance Increment Fee <sup>6</sup>                | %                              | 0.15   |  | from the Excess Amount <sup>7</sup>   |

## Global Channels

### InsideBusiness Payments CEE

|   |   |       |                    |                               |
|---|---|-------|--------------------|-------------------------------|
| Subscription                                | € | 10.00 | per month, company |                               |
| User registration fee                       | € | 10.00 | per item           |                               |
| Installation and training service           | € | 33.00 | per hour           |                               |
| I-Dentity Card                              | € | 20.00 | per item           |                               |
| I-Dentity Card reader                       | € | 0.00  | per item           |                               |
| PIN unblocking                              | € | 10.00 | per occurrence     |                               |
| Amendment of user's access right and limits | € | 7.00  | per user           | Also for temporary amendments |
| Confirmation of user rights                 | € | 2.00  | per user           |                               |

1 The interest rate applied to the Credit Balances on the Client's current accounts is an interest rate published by the Bank in the Bank's premises and on the Bank's Website, whereby the Bank is entitled to change such interest rate depending on the changes on the relevant interbank market and the Bank's business policy.

2 In case the calculation of the interest rate in the individual agreement between the Client and the ING Office in Slovakia is based on the Reference/ local Screen rate of the Bank, the calculation of the reference rate equals to the calculation in comment no. 3.

3 The Reference /local Screen Rate means the interest rate of the Bank applied to debit balances on the Client's current account and unauthorised overdrafts on the Client's current account and is published in the Bank's premises and on the Bank's Website. The Bank is entitled to change such interest rate depending on the changes on the relevant interbank market and the Bank's business policy. The Reference/local Screen Rate means the interest rate for individual currencies determined by the Bank and it is based on the external reference rates for individual currencies. For every relevant currency, the Bank determines the Reference/local Screen Rate on weekly basis. The Reference/local Screen Rate is determined on the last Business Day of a week and is applicable for the whole following week starting on the first Business Day.

4 Credit Balance Fee will be calculated daily from the aggregated daily Credit Balance of all EUR current accounts held by the Bank in the name of the Client, payable monthly. The Credit Balance Fee shall be charged by the Bank to a particular Client as and when so notified. It may be debited by the Bank from any of the Client's account. It will be calculated on the basis of the exact number of elapsed days and a year having 360 days. Credit Balance Fee will be charged only if the result of the computation based on formula set out above is a negative number, while the Bank will charge its positive value to the Client.

5 1-month EURIBOR means 1 month EURIBOR rate fixed as at 11.00 a.m. on the Business Day preceding the last Business Day of a calendar month and valid from the first day of following calendar month for whole following calendar month displayed on the appropriate page of the Reuters screen (if the relevant page is replaced or the service ceases to be available, the Bank may specify another page or service displaying the appropriate rate); EURIBOR means the percentage rate per annum administered by the European Money Markets Institute or administered by any other person which takes over the administration of that rate

6 Credit Balance Increment Fee of 0.15 % flat from the Excess Amount (if positive) of the aggregated credit balances of all accounts held by the Bank in the name of the Client in all currencies on December 31 (hereinafter the "Total Balance"), provided that the sum of the Total Balance exceeds EUR 5 million on December 31. The Credit Balance Increment Fee is calculated annually as at December 31 (for the first time as at December 31, 2018) and is due and payable in arrears within first 10 business days of the following year. It may be debited by the Bank from any of the Client's account. The Bank may change the Credit Balance Increment Fee with a fifteen days' notice period. Clause 3.1 of the part of this Tariff Brochure designated as "Conditions" shall apply to such changes mutatis mutandis.

7 Excess Amount is calculated as a difference between:

- Total Balance (included all outgoing payments to other banks made on this day, with the exception of payments made and at the same time credited to the beneficiary's account in another bank as at December 31 of the same year), and
- average of aggregated credit balances of all accounts in all currencies held by the Bank in the name of the Client in the period from September 1 to November 30 of the same year, increased by 30 %.

For converting foreign currencies into EUR and vice versa, the ECB's current rate valid on December 31 of the same year is used.

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## InsideBusiness Payments CEE Regional Site<sup>8</sup>

Subscription fee € 10.00 per month, company

### Other channels

Paper payment delivery surcharge € 16.60 per transaction Plus fee per individual transaction

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## Account, Balance and Transaction Reporting

### Electronic reporting

|   |   |                              |                                      |
|---|---|------------------------------|--------------------------------------|
| End of Day                              | € | 0.00 per month, per account  | Via IBP CEE CAMT 053                 |
| End of Day to ING branches <sup>9</sup> | € | 0.00 per month, per account  | MT940, MT940 ZKA                     |
| End of Day to third bank (daily)        | € | 33.19 per month, per account | Or after movement. MT940, MT940 ZKA, |
| End of Day to third bank (weekly)       | € | 9.96 per month, per account  | MT940, MT940 ZKA, MT950              |
| End of Day to third bank (monthly)      | € | 4.98 per month, per account  | MT940, MT940 ZKA, MT950              |
| Intraday                                | € | 0.00 per month, per account  | Via IBP CEE                          |
| Intraday to ING branches <sup>9</sup>   | € | 0.00 per month, per account  | MT900/MT910, MT942, MT942 ZKA, MT941 |
| Intraday to third bank                  | € | 33.19 per month, per account | MT900/MT910, MT942, MT942 ZKA, MT941 |

### Paper account statements

|   |   |                     |   |
|---|---|---------------------|---|
| Paper statement issuing and sending             | € | 50.00 per month     | Monthly, weekly, daily or after movement                      |
| Paper statement replacement issuing and sending | € | 20.00 per statement | by post, by e-mail  |
| PDF statement                                   | € | 3.00 per month      | Daily, weekly or monthly. By e-mail in unencrypted pdf format |
|   | € | 0.00 per month      | Via ING IBP CEE/ING Online or via B2C ING IBP CEE             |
| Interest statement/Balance fee report           | € | 3.00 monthly        | By e-mail in unencrypted pdf format                           |
|   | € | 0.00 monthly        | Via B2C ING IBP CEE   |

<sup>8</sup> InsideBusiness Payments CEE Regional Site is no longer available for new clients.

<sup>9</sup> Valid for following SWIFT addresses: BBRUBEBB, INGBFRPP, INGBNL2A, BBRUESMX, BBRUPTPL, BBRUNL2X, INGBGB2L, INGBGB22, INGBGB2S, INGBITMM, INGBATWW, INGBDEFF, HBKABE22, INGBUS33, INGBUS3N, INGBSKBX, INGBPLPW, INGBROBU, INGBHUHB, INGBIE2D, INGBIE3D, INGBUAUK, INGBRUMM, INGBBCZPP, INGBBGSF, INGBNL2S, INGBBRSP, BKMGNL2A, INGBSGSG, INGBHKHH, INGBPHMM, INGBJPJT, INGBKRSE, INGBCNH, INGBTWTP, INGAU2S, INGBAU2A.

## Credit transfers<sup>10</sup>

### Real Time credit transfer

Euro Real Time € 50.00 per transaction Code word 'TREA' required

### SEPA credit transfer

Next day € 0.20 per transaction  
 Same day € 35.00 per transaction  
 € 2.00 per transaction By SWIFT MT103, MT200, MT202, MT203  
 Intra-company € 0.20 per transaction Only to third banks  
 ING In-house € 0.00 per transaction Domestic only  
 Incoming € 0.00 per transaction

### International credit transfer

Standard € 16.60 per transaction  
 € 25.00 per transaction Only RUB  
 Urgent € 35.00 per transaction  
 € 2.00 per transaction By SWIFT MT103, MT200, MT202, MT203  
 Intra-company € 16.60 per transaction Only to third banks  
 Incoming € 0.00 per transaction SHA or BEN  
 € 10.00 per transaction SHA or BEN. Transaction in RUB  
 € 0.00 per transaction OUR. 0.5% per transaction. Min. 9.96,max € 20.00 charged to the originator of the transaction

### Additional services and fees

Recall € 0.00 per occurrence Plus investigation costs  
 Repair € 5.00 per occurrence Based on client's request; before settlement  
 Revocation € 5.00 per occurrence Based on client's request; before settlement  
 Return of international credit transfer to the initial sender € 16.60 per occurrence Debited from the amount of the returned payment  
 Client's request for return € 15.00 per item SEPA. Plus charges of correspondent banks  
 € 35.00 per item International and up to 3 months ago. Plus charges of correspondent banks  
 € 50.00 per item International and more than 3 months ago. Plus charges of correspondent banks  
 Standing order € 0.20 per transaction SEPA credit transfer  
 € 16.60 per transaction International credit transfer  
 Manual intervention € 15.00 per occurrence With 'NOSTP' instruction  
 Modification/revocation of payment order\* € 15.00 per occurrence  
 Missing or incorrect data € 15.00 per occurrence E.g. IBAN or BIC  
 Cost option OUR<sup>11</sup> € - per transaction Additional fee  
 Fee for payment within execution € 20.00 per transaction  
 Payment refusal notification € 5.00 per occurrence

<sup>10</sup> 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.

<sup>11</sup> 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.

\*The Bank has the right to limit the number of requests for modification or revocation of payment order.

## Other Services

|  |   |                             |  |
|--|---|-----------------------------|--|
| Audit letter   | € | 66.00 per confirmation      | VAT is applied according to the valid Slovak VAT law                         |
| Bank reference   | € | 33.00 per confirmation      | VAT is applied according to the valid Slovak VAT law                         |
| Providing information about the Client to competent authorities according to applicable laws | € | -                           | Actual costs apply. VAT is applied according to the valid Slovak VAT law     |
| Inquiry and investigations   | € | 42.50 per occurrence        | SEPA and International credit transfers                                      |
| Manual processing charged by other bank  | € | -                           | Upon request of these institutions   |
| Proof of payment   | € | 10.00 per transaction       | per confirmation   |
| Back valuation within the accounts with ING Office in Slovakia                               | € | 50.00 per item              | Plus relevant interest rate determined by the Bank                           |
| Confirmation of credit from beneficiary bank/Client's request from more details              | € | 15.00 per item              | Plus charges of the correspondent bank                                       |
| Other forms of confirmation  | € | 17.00 per confirmation      | VAT treatment –see <sup>12</sup>   |
| Providing of general economic/bank information upon the Client's request                     | € | 16.60 per item              | VAT is applied according to the valid Slovak VAT law. Plus the actual costs. |
| Written notice for a breach of the relevant agreement between Client and Bank.               | € | 16.60 per item              | Sent by fax or post. VAT treatment –see <sup>12</sup>                        |
| Postage expenses   | € | -                           | Actual costs apply. VAT treatment –see <sup>12</sup>                         |
| Courier service  | € | -                           | Actual costs apply. VAT treatment –see <sup>12</sup>                         |
| Fax  | € | 1.99 per page               | Inland. VAT treatment –see <sup>12</sup>                                     |
|  | € | 4.98 per page               | Europe. VAT treatment –see <sup>12</sup>                                     |
|  | € | 9.96 per page               | Other countries. VAT treatment –see <sup>12</sup>                            |
| Other bank acts  | € | - per agreement             | Actual costs apply. VAT treatment –see <sup>12</sup>                         |
| MT101 set-up   | € | 0.00                        | Remote Initiation Service (RIS)  |
| MT101 maintenance  | € | 0.00 per month, per account |  |
| MT101 from third bank  | € | 0.00 per message            | Plus fee per individual transaction  |
| Sending of SWIFT messages MT101  | € | -                           | Subject to agreement   |

## Direct Debit

### SEPA Direct Debit (as creditor)

|                                |   |                      |   |
|--------------------------------|---|----------------------|---|
| Transaction                    | € | 0.20 per transaction |   |
| ING In-house                   | € | 0.00 per transaction | Domestic only                           |
| Unpays                         | € | 5.00 per occurrence  | In case of rejects, refusals or returns |
| Refund authorised collection   | € | 5.00 per occurrence  |   |
| Refund unauthorised collection | € | 60.00 per occurrence |   |
| Assignment or change of CID    | € | 15.00 per occurrence |   |

### SEPA Direct Debit (as debtor)

|                                |   |                      |  |
|--------------------------------|---|----------------------|--|
| Transaction                    | € | 0.20 per transaction |  |
| ING In-house                   | € | 0.00 per transaction | Domestic only                                  |
| Mandate set up                 | € | 5.00 per occurrence  | Also, in case of amendment and/or cancellation |
| Mandate copy                   | € | 30.00 per occurrence |  |
| Unjustified request for refund | € | 60.00 per occurrence |  |

<sup>12</sup> VAT treatment is applied in compliance with the tax regime of the financial service within which the service is provided; if the service is not provided within a financial service the VAT is applied in accordance with the Act on VAT.

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## Cash Management

### Domestic Cash Balancing (Intraday and End of Day)

|             |   |   |                       |
|-------------|---|---|-----------------------|
| Set-up      | € | - | Subject to agreement. |
| Maintenance | € | - | Subject to agreement  |

### Domestic Automated transactions

|             |   |       |           |
|-------------|---|-------|-----------|
| Set-up      | € | 0.00  |           |
| Maintenance | € | 33.19 | per month |

### 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.

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## Cards

### Corporate Card<sup>13</sup>

|                                    |   |       |                 |                              |
|------------------------------------|---|-------|-----------------|------------------------------|
| Corporate Card, company pay        | € | 30.00 | per year        |                              |
| Foreign exchange fee <sup>14</sup> | % | 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            | € | 0.00    | 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                |   |
| File delivery subscription               | € | 1200.00 | per year               |   |
| File delivery file re-creation           | € | -       | per month              | upon request  |
| 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  |
|  | € | 0.00    | per year               | In combination with ING Central Travel Solution and/or ING Purchase Control |
| 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                |   |

<sup>13</sup> This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands.

<sup>14</sup> This fee is incorporated in the amount of the transaction. The currency conversion rates are published at [www.mastercard.com/global/currencyconversion](http://www.mastercard.com/global/currencyconversion)

## Trade Finance Services

### Documentary collection

|   |   |       |  |
|---|---|-------|--|
| Processing of import collection <sup>15</sup> | % | 0.20  | Min. € 50.00   |
| Processing of export collection <sup>15</sup> | % | 0.20  | Min. € 50.00   |
| Amendment of instructions                     | € | 35.00 |  |
| Claims and other notices                      | € | 15.00 | As requested by the client.<br>Second and additional |
| Protest for non-payment                       | € | 35.00 | Plus notary fees                                     |

### Documentary credits - Import

|   |   |       |  |
|---|---|-------|--|
| Pre-advise  | € | 20.00 |  |
| Opening   | € | -     | Subject to agreement. Min. € 100.00  |
| Amendment   | € | 50.00 | Plus opening fee when increasing the amount or extending the validity                      |
| Checking of documents or payments within the Letter of Credit | % | 0.30  | of the value of documents Payment at sight or deferred payment up to 30 days. Min. € 50.00 |
|   | % | 0.20  | for each started month Deferred payment for every other 30 days Min. € 50.00               |
| Cancellation or non-utilisation                               | € | 50.00 | As requested by the applicant  |

### Documentary credits - Export

|   |   |       |   |
|---|---|-------|---|
| Pre-advise  | € | 20.00 |   |
| Advising  | % | 0.20  | of the value Min. € 50.00   |
| Confirmation  | € | -     | Subject to agreement.   |
| Amendment   | € | 50.00 |   |
| Checking or sending of documents or payment of the Letter of Credit | % | 0.30  | of the value of documents Including deferred payments. Min. € 35.00 |
| Transfer  | % | 0.20  | of the transferred amount Min. € 50.00                              |
| Assignment of proceeds  | € | 50.00 |   |

### Bank Guarantees Issued

|   |   |        |   |
|---|---|--------|---|
| Guarantee fee   | € | -      | per month in advance Subject to agreement.                          |
| Handling fee  | € | 50.00  |   |
| Amendment   | € | 50.00  | Plus guarantee fee when increasing amount or extending the validity |
| Notification of the claim   | € | 30.00  |   |
| Client withdraws the application                                    | € | 150.00 |   |
| Guarantees issued based on counter-guarantees (indirect guarantees) | € | -      | Subject to agreement. Min. € 250.00                                 |
| Commitment fee  | € | -      | Subject to agreement  |

<sup>15</sup> Fee will be charged also in case of delivery of documents "free of charge", payment as a clean transfer and when returning the documents.

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**Bank Guarantees Received**

|  |   |        |                          |
|--|---|--------|--------------------------|
| Advising   | € | 150.00 |                          |
| Review of text of the Guarantee                            | € | 100.00 |                          |
| Claims   | € | 50.00  | Under guarantee received |
| Amendment advising   | € | 50.00  |                          |
| Verification of signatures or confirmation of authenticity | € | 50.00  |                          |
| Release from the Guarantee                                 | € | 50.00  |                          |

**Bills of Exchange**

|                                     |   |                             |  |
|-------------------------------------|---|-----------------------------|--|
| Acceptance <sup>16</sup>            | % | 0.20 of the value           | Inland and abroad<br>Min. € 35.00, max. € 100.00 |
| Aval                                | € | - per month                 | Subject to agreement. Min. € 100.00              |
| Payment or collection <sup>16</sup> | % | 0.20 of the value           | Min. € 35.00, max. € 1500.00                     |
| Protest for non-payment             | € | 35.00                       | Plus notary fees                                 |
| Discount before maturity            | € | -                           | Subject to agreement                             |
| Safe custody                        | % | 0.25 of the value, per year | Min. € 16.60 <sup>17</sup>                       |

**Loans**

|             |   |   |                      |
|-------------|---|---|----------------------|
| Arrangement | € | - | Subject to agreement |
| Commitment  | € | - | Subject to agreement |
| Interest    | € | - | Subject to agreement |
| Other fees  | € | - | Subject to agreement |

<sup>16</sup> Fee is also applied in case of delivery of Bill of Exchange without payment, when paying by a clean transfer and when returning the Bill of Exchange.

<sup>17</sup> Plus the actual tax rate on value added tax according to the valid VAT law.



# Conditions

## 1. Manner of initiating Payment Orders in writing

1.1 Following rules apply with respect to Payment Orders initiated by the Client in writing, except for SDD collections:

- (i) a Payment Order in writing may be submitted to the Bank personally or via post in a closed envelope marked as "PP-please do not open" to the address of the Bank and to the attention of Client Services Department; and
- (ii) a Payment Order in writing may be submitted to the Bank by fax or e-mail provided the Client submitted to ING a letter of indemnity in the form and with the contents required by the Bank. The Bank may, but is not obliged to, execute such a Payment Order.

## 2. Verification of Payment Orders by telephone

2.1 Prior to execution of any Payment Order, the Bank may verify it by making a telephone call at the telephone number notified in writing by the Client to the Bank. The Bank is entitled to treat any such verification as valid where the person responding to such call is or purports to be the User. The Bank shall proceed with regular due care. In case verification of the Payment Order cannot be done according to this Clause, the Bank may refuse to execute the Payment Order.

## 3. Credit Balance Fee

3.1 Unless agreed otherwise, Credit Balance Fee, if applied by the Bank, is specified in this Tariff Brochure or on the Bank's internet site. The Bank is entitled to change such specified Credit Balance Fee depending on the changes on the relevant interbank market and the Bank's business policy and such change can be applied by the Bank with a fifteen days' prior notice. The Client will be deemed to have accepted such change, unless it has terminated in writing the relevant Services with effect prior to the proposed effective date of the change. Such termination is free of charge. A change of the Credit Balance Fee will only be considered as such for the purposes of this Clause if the Client obtains the relevant Service from the Bank and only such Client will be informed accordingly.

## 4. Credit Interest

4.1 Credit interest will be calculated on the basis of the exact number of elapsed days and a year having 360 days. The interest payable by the Bank to the Client will be due and payable in arrears on the first day of the calendar month or at such other times that the Bank may agree with the Client. Interest paid on Credit Balance on current account is at ING's discretion and interest rates are available on the Bank's Website and in the Bank's premises.

## 5. Calculation of debit interest and unauthorised Debit Balance

5.1 Debit interest will be calculated on the basis of the exact number of elapsed days and a year having 360 days. The interest payable by the Client to the Bank will be due and payable in arrears on the first day of the calendar month or at such other times that the Bank may agree with the Client. All costs, including any legal fees relating to the collection of an unauthorized overdraft of the Account will be paid by the Client.

5.2 The Bank reserves the right, at any time, to withdraw the Client's right to overdraw the Account and/or require the Client to repay or reduce the debt related to the overdraft on the Account.

## 6. Communication

6.1 Notifications sent to the Client by "advice of delivery" (return receipt) are considered delivered upon receiving the confirmation of delivery. If the mail by "advice of delivery" is not collected it is regarded delivered on the reported day of deposition even though the recipient did not get to know about the deposition.

## 7. Account statements

7.1 If the Client has requested to collect the Account statements personally the Bank shall retain the Account statements on behalf of the Client at the Bank premises. The Bank shall consider such Account statement delivered on the day of its issue. The Client shall collect Account statements at the Bank premises at least once a year, but always by the end of the month following the calendar year (hereinafter referred to as the "Expiration Period"). The Bank shall give Account statements only to the persons authorized for this purpose and after the Bank verifies their identity. If the Client does not collect the Account statements after the Expiration Period has lapsed, the Bank is authorized to send them to the Client by post at the Client's expenses. The Bank shall not be liable for any losses or damage that the Client may incur as a result of the fact that the Client does not know about the Account balance or credit and debit activity on the Account or because the Client collects Account statements in the Bank premises or that the Client has not collected them.

## 8. Capital contribution account

8.1 The Bank can open a capital contribution Account (hereinafter referred to as the "Capital Contribution Account") for a to-be-registered legal person as a deposit for payment of its registered capital before its entry into the Companies Register (hereinafter referred to as the "Client Under Establishment") by concluding the Agreement with the depositor of money deposit or the person authorized to act on behalf of the Client Under Establishment in compliance with legal regulations. The Agreement can be terminated or amended only pursuant to amendments made to the constitutional documents of the Client Under Establishment except for cases specified in Clauses 8.3 and 8.4 herein.

8.2 The depositor of the money deposit is not authorized to dispose of the funds on the Capital Contribution Account. The signature card shall not be signed for the Capital Contribution Account. The Bank shall issue confirmation of money deposit upon the request of the depositor. The Bank reserves the right not to perform any obligation under the Agreement and this Clause 8 unless it has received all documents required by the Bank in form and with the content acceptable to the Bank.

8.3 When a filing for registration of the Client Under Establishment is rejected by the relevant authority and it is not incorporated in the Companies Register, the Bank may terminate the Capital Contribution Account as well as the Agreement and shall return the money deposit to the depositor.

8.4 If the Client Under Establishment is incorporated in the Companies Register and the Bank is notified thereof, the Bank shall change the Capital Contribution Account to the Account after receipt of the excerpt from the Companies Register,

notification of the statutory body of the Client about approval of legal acts related to opening and maintenance of the Capital Contribution Account and other documents as required by the Bank.

8.5 Capital Contribution Account shall be otherwise governed by the provisions of Wholesale Banking Conditions as amended from time to time accordingly ("WBC").

## 9. Language

9.1 If this Tariff Brochure is provided to the Client in another language than English the English language version will prevail.

## 10. Right of set-off

10.1 The Bank may set-off any claims (whether or not such claims are due or undue, current, conditional or future, or lapsed) regardless of whether the Bank lodged whatever request related to the claims that the Bank has or may have against the Client, irrespective of the place of performance, branch or the currency of the relevant claims against any claims that the Client may have against the Bank including any claims from any Accounts of the Client regardless of whether such claims are due, current, conditional or future, or lapsed.

## 11. Due date of Tariffs

11.1 The Tariffs payable per month will be debited by the Bank from the Client's account on 24th day in every calendar month. If this day is not a Business Day, then on the last Business Day preceding the 24th day in such a calendar month. The Bank will commence to charge the Account maintenance related Tariffs payable per month in the first calendar month following the calendar month in which the relevant Account was opened.

11.2 For the services where Tariffs shall be payable per month in advance, the Tariff will be debited by the Bank from the Client's Account for the first time at the day of the execution of the service and then for each consequent calendar month at the latest on the 10th Business Day of the relevant calendar month. Such a Tariff will be calculated: (i) for the first time on the day of the execution of the service until the end of the calendar month in which the service was executed; and (ii) for each consequent calendar month, at the beginning of such a month;

11.3 One-time Tariffs are payable no later than on the first Business Day following the execution of the relevant service.

11.4 The Tariffs of other banks shall be payable on the day of receiving the request for reimbursement of the Tariff by the Bank.

11.5 Credit Balance Fee payable by the Client to the Bank will be due and payable in arrears on the first day of the following calendar month or at such other times that the Bank may notify to the Client.

## 12. Change of Tariff Brochure

12.1 The Bank may change the Tariffs in accordance with the Clause 2 of the Schedule Country Specifics Slovakia of the WBC. The Bank may change the part of this Tariff Brochure designated as "Conditions" in accordance with the Clause 2.2 of the General Part of the WBC.

12.2 The amended or replaced Tariff Brochure and the date on which the amended or replaced Tariff Brochure will be effective, will be made available at the Bank's premises or published on the Bank's Website.

### Privacy Statement

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

<https://www.ingwholesalebanking.sk/en/pages/documents> and <https://www.ingwb.com/privacy>

### 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.ingwholesalebanking.sk/en/pages/documents>  
Cut-off times for European countries can be found online:  
<https://www.ingpcm.com/en/cut-off-times>

### Complaint Procedure

The compliant procedure applicable between the ING and its Clients is available online:

<https://www.ingwb.sk/en/pages/documents> and <https://ingpcm.com/en/complaints-procedures>

### Exchange rates

Exchange rates of ING Bank N.V., pobočka zahraničnej banky are published on the Bank's Website:

<https://www.ingbank.sk/en/pages/exchange-rates>

The Bank may, at any time, change exchange rates with immediate effect and without prior notice. Exchange rates are determined by the Bank on a daily or more frequent basis.

If the Client pays or receives amount in a currency that is not the currency of the Account, the Bank may set and, based on agreement concluded between the Bank and the Client over telephone, apply to the respective conversion an exchange rate that is different that the exchange rate published on the Bank's Website. For avoidance of any doubt, the following apply to the agreement on different exchange rate according to the previous sentence: (a) the Client has no legal entitlement for setting different exchange rate or for conclusion of the agreement on different exchange rate (b) Agreement on Term Deposits and FX Spot Transactions does not apply to such agreement, (c) the Bank does not issue any specific confirmation about such agreement and (d) if there is no agreement on different exchange rate between the Bank and the Client, the applicable exchange rate published on the Bank's Website applies.

# Want to know more about ING?

Visit [www.ingwb.com](http://www.ingwb.com) or contact your local ING Office

|   |  |
|---|--|
| <b>Business name</b>                    | ING Bank N.V. Bijlmerplein 888, 1102 MG Amsterdam, the Netherlands, company limited by shares, registered in the Trade Register of the Chamber of Commerce and Industry for Amsterdam under file No. 33031431 acting through ING Bank N.V., pobočka zahraničnej banky, Pribinova 10, 811 09 Bratislava, Identification number: 30 844 754, registered in the Companies register of Bratislava I District court, section Po, inserted file No. 130/B<br>(in this Tariff Brochure for Transaction Services also as the “Bank”) |
| <b>Regulator in the Slovak Republic</b> | Národná banka Slovenska<br>Imricha Karvaša 1<br>813 25 Bratislava  |
| <b>Regulators in the Netherlands</b>    | De Nederlandsche Bank N.V.<br>Westende 1<br>1017 ZN, Amsterdam<br>The Netherlands<br><br>Autoriteit Financiële Markten<br>Vijzelgracht 50<br>1017 HS, Amsterdam<br>The Netherlands   |
| <b>Licence number</b>                   | 12000059   |
| <b>Client Services</b>                  |  |
| <b>Business Hours</b>                   | Available to the Client at the Bank’s premises and on the Bank’s Website   |
| <b>Business Days</b>                    | Monday to Friday<br>(excluding bank holiday and other public holiday)  |
| <b>Contact details</b>                  | ING Bank N.V., pobočka zahraničnej banky<br>Pribinova 10<br>811 09 Bratislava<br>Slovakia  |
| <b>SWIFT BIC</b>                        | INGBSKBX   |
| <b>Website</b>                          | <a href="http://www.ingwholesalebanking.sk">www.ingwholesalebanking.sk</a> and <a href="http://www.ingbank.sk">www.ingbank.sk</a>  |
| <b>Customer Service Desk</b>            |  |
| <b>Telephone</b>                        | +421 2 5934 6555   |
| <b>Fax</b>                              | +421 2 5293 1222   |
| <b>E-mail Address</b>                   | client.services@ing.sk   |