

Extract from the Table of Fees and Commissions

Entrepreneurs

Applicable as from 1 November 2024



Definitions and Rules of Charging Fees and Commissions

1. This Table of Fees and Commissions sets out the level of fees and commissions charged by ING Bank Śląski S.A. for activities relating to the provision of products and services dedicated to entrepreneurs. The term "Bank", as used in the Table of Fees and Commissions, should be understood as ING Bank Śląski S.A.
2. The organisational units of the Bank charge fees and commissions for account maintenance and for activities performed and services provided, in line with the rules and in the amounts set out in this Table of Fees and Commissions.
3. The fees and commissions are charged regardless of other fees provided by law, e.g. the cost of protest of bill of exchange, stamp duties.
4. Regular Client – a client who pays all of his/ her existing obligations towards the Bank and who has had a personal account at the Bank for at least 6 months, provided that there are regular inflows to the account from the business activity or from a liberal profession pursued and provided that there are no attachments on the account or writs of execution in respect to the account.
5. The Bank does not charge any monthly fees for bank account maintenance or use of debit cards if there have been no turnovers in the account for at least 6 months and there is a debit balance in the account.
6. The average NBP rate effective on the fee date and published in the ING Bank Śląski Foreign Exchange Rate Table on that date is applied to calculate the PLN-equivalent of a fee expressed in a foreign currency.
7. The fees and commissions are accrued and charged:
 - a) during a settlement cycle set by the Bank, i.e. for banking activities performed from the first until the last day of each calendar month; the account will be debited on the last day of a given calendar month, unless different rules on the fee charging were indicated next to the fee/ commission title, or
 - b) in line with the agreement concluded, or
 - c) upon completion of the service, or
 - d) on the instruction filing day.
8. Active use requirement:
 - a) the Account Holder's granting, and keeping in a given calendar month, active consent to electronic marketing, including phone marketing, and;
 - b) making at least one transfer to the Social Insurance Institution (ZUS) or to the Tax Office (US) from the Direct Account for Business in any given calendar month, or
 - c) receiving credits to the Direct Account for Business of at least PLN 2,000 in any given calendar month in the form of a transfer from another bank, a transfer from another ING Bank client (except for transfers between accounts of the same company), own deposit or cash deposit made by third parties.

In the case of Housing Communities, fulfilment of only pt. 8b or pt. 8c) shall be understood as fulfilment of the active use requirement. The above conditions must be fulfilled by 20:00 hours on the last day of a calendar month. Where the active use requirements has been fulfilled by 20:00 hours on the last day of any given calendar month, the account holder will be exempt from fees and commissions for the maintenance of the Direct Account for Business (Chapter I) and for selected transfers (Chapter II) in that calendar month.

Example: the active use requirement has been fulfilled by 20:00 hours on 30 November, the fees will be waived in November.
9. Fees and commissions for the Direct Account for Business are charged during settlement cycles, starting from the opening day of the Direct Account for Business. Fees and commissions for the first incomplete settlement cycle will be charged as in case of the active use requirement fulfilment.
10. In the event of an offer change, the fees or commissions payable to the Bank for the services it provides under the Account Agreement will be charged from the account, with the reservation that the fees or commissions until the end of the current settlement cycle will be charged according to the rates effective before the offer change, and starting on the first day of the next settlement cycle, the fees or commissions will be charged according to the rates effective after the offer change. Transactions made with debit cards, in case of which fees or commissions will be charged according to the rates effective upon the transaction settlement after the offer change, are an exception.
11. In case of closing the settlement account, the monthly fee for account maintenance and the monthly fee for the payment card with the account (the debit card) is settled on a pro-rata basis in a given settlement cycle. Where only a payment card with the account (the debit card) is closed, the monthly fee for the payment card with the account (the debit card) is settled on a pro-rata basis in a given settlement cycle.
12. Own transfer – a transfer made to the account of the same company or to the personal account of the company owner with ING Bank.
13. Domestic transfer – a transfer in PLN to an account of another client with ING Bank or a transfer to an account with another bank in Poland made via the Elixir settlement system.
14. Express transfer – a transfer in PLN to an account with another bank in Poland made via the Express Elixir or BlueCash settlement system.
15. SORBNET transfer – a transfer in PLN to an account with another bank in Poland made via the SORBNET settlement system.
16. European transfer – a transfer denominated in EUR, sent to an account of another client with ING Bank, with another bank in Poland or with another bank outside of Poland within the Single Euro Payments Area (SEPA), where the transfer order meets the following conditions:
 - a) the beneficiary's bank account number is given in the IBAN format,
 - b) the BIC of the beneficiary's bank is correct,
 - c) no intermediary bank is indicated,
 - d) the SLEV cost option has been marked, and
 - e) the execution mode indicated in the payment instruction is standard.
17. TARGET transfer – a European transfer, with the urgent execution mode (TODAY) marked in the payment instruction.
18. FX Transfer – a transfer in a foreign currency specified in the Bank FX Table, sent to an account with another bank in Poland or outside of Poland, as well as by a transfer order in Polish zlotys (PLN) sent to another bank outside of Poland – not applicable to the European transfers.
19. Outgoing FX Transfer to an account of another client with ING Bank – a transfer in a foreign currency specified in the Bank FX Table, sent to the account of another client with ING Bank.
20. A non-STP transfer order in a foreign currency/ an FX transfer:
 - a) the beneficiary's bank account number is not given in the IBAN format, or
 - b) the BIC of the beneficiary's bank is incorrect, or
 - c) an intermediary bank was indicated without a proper BIC.

21. Own deposit is a cash deposit to an account with the Bank made by the account owner/ co-owner/ representative, person who holds the power of attorney to action on the account or a card holder.
22. All references/ notes presented in respect of a given rate in this Table of Fees and Commissions are an integral part hereof.

23. The terms "internet banking system" and "mobile application" stand for the internet- and mobile banking systems offered by the Bank.

Chapter I

Personal Accounts in Polish Zlotys (PLN) and Foreign Currencies (FX)

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER <i>Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+</i>
	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1. Opening a savings account	PLN 0	PLN 0	PLN 0	0 PLN
2. Account maintenance – monthly fee	PLN 0 ¹ /19	PLN 19	PLN 0	19 PLN ² for the Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK PLN 60/30 ³ for ZYSK+
3. A monthly or daily bank statement after each change in the account balance in internet banking	PLN 0	PLN 0	PLN 0	PLN 0
4. Transaction confirmation slip available in the internet banking – fee per item	PLN 0	PLN 0	PLN 0	PLN 0

¹ The maintenance fee is PLN 0 if the account holder met the active use requirement, as specified in pt. 8 of Chapter on the "Definitions and Rules of Charging Fees and Commissions", in a given calendar month, that is: the account holder granted and maintained active consent to electronic marketing, including phone marketing and: made at least one transfer to the Social Insurance Institution (ZUS) or to the Tax Office (US), or the account was credited with at least PLN 2,000 in the form of a transfer from another bank, a transfer from another ING Bank client (except for transfers between accounts of the same company), own deposit or cash

deposit made by third parties. The account maintenance fee is PLN 0 as part of the Notary [Rejent] offer.

² The account maintenance fee is PLN 0 for the Direct Account for Housing Communities and for the Lion Account as part of the Notary [Rejent] offer.

³ The maintenance fee for the second- and each additional Lion Account PROFIT+ Account is PLN 30.

Chapter II

Cashless Services

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+
		KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1.	Transfers made using the internet banking system				
a)	Domestic transfers <i>To an account of another client with ING Bank or to an account with another bank</i>	PLN 0 ¹ <i>the first 15 transfers in a given month, PLN 1.20 for each additional one</i>	PLN 1.20	PLN 9	1.20 PLN
b)	Internal transfers <i>To the account of the same company or to the personal account of the company owner with ING Bank</i>	PLN 0	PLN 0	PLN 0 <i>the first transfer in the month, PLN 9 for each additional one</i>	PLN 0
c)	Express transfer <i>Express Elixir or BlueCash</i>	PLN 10	not applicable	PLN 10	PLN 10
d)	Transfer for the Social Insurance Institution/Tax Office	PLN 0	PLN 0	PLN 0	PLN 0
1.1.	Transfers made using the internet banking system				
a)	SORBNET transfer	PLN 30	not applicable ³	PLN 30	PLN 30
b)	Transfer currency conversion	PLN 0	PLN 0	PLN 0	PLN 0
2.	FX transfer/European transfer in the internet banking system				
a)	European transfer <i>Outgoing transfer</i>	PLN 0 ² <i>the first 15 transfers in a given month, PLN 1.20 for each additional one</i>	PLN 1.20	not applicable	PLN 1.20
b)	FX transfer <i>Outgoing transfer</i>	PLN 50	PLN 50	not applicable	PLN 50
c)	FX transfer <i>Incoming transfer</i>	PLN 0	PLN 0	PLN 0	PLN 0
d)	FX transfer <i>Outgoing transfer to an account of another client with ING Bank</i>	PLN 1.20	PLN 1.20	PLN 1.20	PLN 1.20
2.1	Account maintenance – monthly fee				
a)	A non-STP transfer <i>A fee in addition to pt. 2.b)</i>	PLN 40 PLN	PLN 40	PLN 40	PLN 40
b)	TARGET transfer – an urgent European transfer <i>A fee in addition to pt. 2.a)</i>	PLN 30	PLN 30	not applicable	PLN 30

c)	An urgent FX Transfer <i>A fee in addition to pt. 2.b)</i>	PLN 50	PLN 50	not applicable	PLN 50
d)	Preparation of an additional confirmation of FX transfer execution <i>A fee in addition to pts. 2.a), 2.b)</i>	PLN 20	PLN 20	not applicable	PLN 20
e)	Transfer currency conversion	PLN 0	PLN 0	PLN 0	PLN 0
3.	A transfer submitted in any other form agreed with the Bank				
a)	Domestic transfer / Own transfer / Internal transfer / Transfer to Social Insurance Institution (ZUS) / Transfer to Tax Office (US) / European transfer	PLN 30	PLN 30 ³	PLN 30	PLN 30
b)	SORBNET transfer for amounts equal to or greater than PLN 1 million <i>A fee in addition to pt. a)</i>	PLN 30	PLN 30 / not applicable	PLN 30	PLN 30
c)	FX Transfer	200 PLN	PLN 200	not applicable	PLN 200
4.	Transfer cancellation				
a)	Domestic transfer	PLN 5	not applicable	PLN 5	PLN 5
b)	European transfer and FX transfer	PLN 0	PLN 0	not applicable	PLN 0
5.	Standing order in the internet banking system				
a)	Placement/ change/ cancellation	PLN 0	not applicable	not applicable	PLN 0
b)	Transaction execution	PLN 1	not applicable	not applicable	PLN 1
6.	Direct Debit for Payers <i>Transaction placement / execution / cancellation / executed transaction amount reimbursement / Direct debit consent withdrawal</i>	PLN 0	not applicable	not applicable	PLN 0
7.	Direct Debit for Recipient <i>Transaction execution</i>	PLN 0.50	not applicable	not applicable	PLN 0.50
8.	Use of the Mass Payments Identification System (SIMP) by Housing Communities.				
a)	A monthly fee for the use of the Mass Payments Identification System (SIMP) service	PLN 10	not applicable	PLN 10	PLN 10
b)	Fee for processing a single Mass Payment over 50 per month	PLN 0.20	not applicable	PLN 0.20	PLN 0.20

¹ The fee for the first 15 domestic transfers in a calendar month is PLN 0 if the active use requirement, as specified in pt. 8 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met. The maintenance fee is PLN 1.20 if the Client fails to meet the active use requirement.

² The fee for the first 15 European transfers in a calendar month is PLN 0 if the active use requirement, as specified in pt. 8 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met – except for the fee for the urgent mode TODAY (TARGET). The maintenance fee is PLN 1.20 if the Client fails to meet the active use requirement – except for the fee for the urgent mode TODAY (TARGET).

³ Transfer order made via the SORBNET system submitted by the internet banking system – not applicable. A transfer executed via the SORBNET system for amounts under PLN 1 million submitted in any other form agreed with the Bank – not applicable. A transfer executed via the SORBNET system for amounts equal to or greater than PLN 1 million submitted in any other form agreed with the Bank – an additional fee of PLN 30.

Chapter III

Services Concerning Payment Cards Issuance and Service

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT			
I.	PAYMENT CARD WITH THE ACCOUNT (DEBIT CARD)	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS / MASTERCARD BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE*
1.	Issuing a card	PLN 0	PLN 0	PLN 0	PLN 0
2.	Monthly fee for a card issued to: a) Konto Direct dla Firmy and Konto Direct b) KONTO ZYSK, ZYSK + c) KONTO Z LWEM w EUR	PLN 0 / 10 ¹ PLN 0 / 10 ² not applicable	PLN 0 / 10 ¹ PLN 0 / 10 ² not applicable	not applicable not applicable PLN 5	PLN 0 PLN 0 not applicable
3.	Replacement of blocked / claimed / issued card after a change in the data provided on the card	PLN 0	PLN 0	PLN 0	not applicable
4.	Card block / temporary card block	PLN 0	PLN 0	PLN 0	PLN 0
5.	Change in a transaction limit	PLN 0	PLN 0	PLN 0	PLN 0
6.	PIN assignment / change ⁹	PLN 0	PLN 0	PLN 0	PLN 0
7.	Execution of cashless transactions a) with entities providing services as: casinos, internet casinos, bookmakers, and other than state games of chance, lotteries and totalizers ² b) other cashless transactions	3 % of the transaction amount PLN 0	3 % of the transaction amount PLN 0	3 % of the transaction amount PLN 0	3 % of the transaction amount PLN 0
8.	Currency conversion fee for cashless transaction in a currency other than the account currency	3 % of the transaction amount	not applicable	not applicable	not applicable
9.	Card transaction execution – cash withdrawal: a) at Bank's and Planet Cash network ATMs in Poland b) as part of the Cashback service c) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries from: 1) KONTO DIRECT DLA FIRMY and KONTO DIRECT 2) KONTO ZYSK, ZYSK + 3) KONTO Z LWEM w EUR d) other cash withdrawals abroad	PLN 0 PLN 0 PLN 10 5% of the withdrawal amount not applicable 5% of the withdrawal amount	PLN 0 PLN 0 PLN 10 5% of the withdrawal amount not applicable 5% of the withdrawal amount	PLN 0 PLN 0 not applicable not applicable 5% of the withdrawal amount 5% of the withdrawal amount	not applicable not applicable not applicable not applicable not applicable not applicable
10.	Checking the balance available in the account – the fee is charged at the end of the settlement cycle a) Bank's and Planet Cash network ATMs in Poland b) in other ATMs	PLN 0 PLN 1,50	PLN 0 PLN 1,50	PLN 0 PLN 1,50	nie dotyczy nie dotyczy
11.	Card transaction execution – cash deposit to the account at the CDMs of the Bank	PLN 0 ³	PLN 0 ³	not applicable	not applicable

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT	
II. PRE-PAID CARD		KARTA WIRTUALNA ING VISA ⁹	MASTERCARD BUSINESS PRZEDPŁACONA ⁹
1.	Card issuance	not applicable	PLN 30
2.	Monthly card fee	PLN 0	PLN 0
3.	PIN assignment / change	PLN 0	PLN 0
4.	Sending the CVV2 code in the text message along with card order	PLN 0	not applicable
5.	Change in a transaction limit	PLN 0	PLN 0
6.	Card block / temporary card block	PLN 0	PLN 0
7.	Transfer of funds to the account linked with the card from a bank account kept with the Bank	the same as the transfer fee from the account of the client	the same as the transfer fee from the account of the client
8.	Cash deposit at the Bank's counter to the account linked with the card (own deposit)	PLN 10	PLN 10
9.	PLN cash deposit made at the Bank's Branch by third parties (charged to the person making the payment)	PLN 0,6% and 30	PLN 0,6% and 30
10.	Card transaction execution – Cash deposit to the account linked with the card at the CDMs of the Bank a) on the total deposits to the account if they are up to PLN 50,000.00 in any given settlement cycle b) on the total deposits to the account if they are above PLN 50,000.00 in any given settlement cycle	not applicable not applicable	PLN 0 0,25%
11.	Transfer of funds from the account linked with the card to a bank account kept with the Bank (during the card validity term) through the internet banking system	PLN 0	PLN 0
12.	Cashless card transaction	PLN 0	PLN 0
13.	Card transaction execution – cash withdrawal a) Bank and Planet Cash ATMs in Poland b) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries c) other cash withdrawals abroad	not applicable not applicable not applicable	PLN 0 PLN 10 5% of the transaction
14.	Card transaction execution – cash withdrawal as part of the cashback service	not applicable	PLN 0
15.	Withdrawal of cash from the account linked with the card at the branch in the event of card closure/card block/ after the card expiry	PLN 10	PLN 5
16.	Bank statement for the account linked with the card – fee per statement a) made available in the electronic form (monthly) b) made available in any other form (monthly)	PLN 0 not applicable	PLN 0 PLN 20

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
III. PRE-PAID CARD – PRODUCTS WITHDRAWN FROM THE BANK OFFER		
1. Transfer of funds from the account linked with the card at the Bank's Branch in the event of resignation from the card during its validity term or after the card expiry:		
a) to the Client's account with the Bank		PLN 0
b) to a bank account kept with another bank		PLN 5
2. Withdrawal of cash from the account linked with the card in the event of resignation from the card during its validity term or after the card expiry		PLN 5
3. Transaction History		PLN 5 per commenced month of transaction history

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
IV. OTHER FEES RELATING TO PAYMENT CARDS		
1. Preparing and delivering, on client's request, a card according to the expedited procedure (the fee is charged in addition to the card issuance fee):		
a) in Poland		PLN 50
b) abroad		PLN 135

- ¹ Contactless Visa Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 300 / MasterCard Business Cards/ Contactless MasterCard Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 300 (in total with those cards, upon accounting for transactions made by Mastercard Card in the phone). The fee for a given month is charged on the last day of the following month.
- ² Visa Business contactless cards – we do not charge the monthly fee if, during a single calendar month, the user makes cashless transactions to the total amount of at least PLN 500 / MasterCard Business Cards/ Contactless MasterCard Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 500 (in total with those cards, upon accounting for transactions made by Mastercard Card in the phone). The fee for a given month is charged on the last day of the following month.
- ³ Cash deposits at cash deposit machines to the DIRECT Account, DIRECT Account for Housing Communities, PROFIT ACCOUNT, PROFIT+ ACCOUNT: a fee representing 0.25% of total deposits made to the account in excess of PLN 50,000 in a given settlement cycle.

- ⁴ The MasterCard in the phone was withdrawn from sale on 14 November 2021. Mastercard card in the phone is issued only to the owners and holders of the power of attorney in case of one-person business activity.
- ⁵ The fee is charged from 1 June 2021.
- ⁶ Card available for sale only to owners and holders of the general power of attorney in one-person business activity.
- ⁷ The fee is charged from 1 June 2021.
- ⁸ The card was withdrawn from sale as of 1 December 2019.
- ⁹ Change of PIN in ATM is unavailable for Mastercard Card in the phone.

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT		PRODUCTS WITHDRAWN FROM THE OFFER Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+
		KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	
			OTWARTE KONTO OSZCZĘDNOŚCIOWE	

Chapter IV

Cash Services

A. Cash deposit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER <i>Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+</i>
	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1. Own deposit in PLN				
a) in the open form, over the counter in branch	0,6% and PLN 10 ¹	not applicable	0,6% and PLN 10	0,6% and PLN 10 ¹
b) process management: closed cash deposits over the counter in branch ²	0,23% and PLN 2 (netto)	not applicable	not applicable	0,23% and PLN 2 (netto) ³
c) process management: closed cash deposits to the electronic night safe deposit ²	0,11% and PLN 2 (netto)	not applicable	not applicable	0,11% and PLN 2 (netto) ³
d) in the cash deposit machine – up to PLN 50,000 in any given settlement cycle	PLN 0	not applicable	not applicable	PLN 0
e) in the cash deposit machine – above PLN 50,000 in any given settlement cycle	PLN 0	not applicable	not applicable	0,25%

B. Cash withdrawal

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER <i>Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+</i>
	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1. Cash withdrawal in the bank account currency over the counter in branch	0,6% and PLN 10 ¹	0,6% and PLN 10	0,6% and PLN 10	0,6% and PLN 10 ¹
2. Failure to collect previously advised cash withdrawal				
a) in PLN	PLN 200	PLN 200	PLN 200	PLN 200
b) in a foreign currency	PLN 300	PLN 300	PLN 300	PLN 300

¹ This fee is not applicable to any Lion Account under the Notary [Rejent] offer.

² The VAT will be added to the net price given, according to the basic rate.

³ The closed cash deposit service is unavailable for the Direct Account and Direct Account for Housing Communities.

⁴ The service is unavailable for Direct Account.

⁵ An additional fee to pts. 1 and 3 in regard to coin deposits above 500 pieces in any given calendar day.

Chapter V | Term Deposits

TYTUŁ OPŁATY / PROWIZJI	WYSOKOŚĆ OPŁATY / PROWIZJI
1. Deposit account opening and maintenance	PLN 0

Chapter VI | Electronic Banking Services and BLIK Mobile Platform

A. Electronic banking services

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER <i>Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+</i>
	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1. internet banking system				
a) access to and use of the system	PLN 0	PLN 0	PLN 0	PLN 0
b) unblocking the system access	PLN 0	PLN 0	PLN 0	PLN 0
c) authorised code sent by a text message to the user of the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0

B. BLIK mobile platform

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT			PRODUCTS WITHDRAWN FROM THE OFFER <i>Direct, Direct dla Wspólnot Mieszkaniowych, ZYSK, ZYSK+</i>
		KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	
1.	BLIK activation	PLN 0	not applicable	not applicable	PLN 0
2.	Monthly fee for BLIK	PLN 0	not applicable	not applicable	PLN 0
3.	Change of the transaction limit for BLIK	PLN 0	not applicable	not applicable	PLN 0
4.	Cashless transactions	PLN 0	not applicable	not applicable	PLN 0
5.	Cash deposit to the account at the bank's and Planet Cash network CDMs in Poland	PLN 0	not applicable	not applicable	PLN 0
6.	Transaction processing – cash withdrawal				
	a) Bank's and Planet Cash network ATMs in Poland	PLN 0	not applicable	not applicable	PLN 0
	b) Other ATMs in Poland (other than those listed in pt. a)	PLN 0 ¹ / PLN 5	not applicable	not applicable	PLN 0 ¹ /PLN 5 for Direct dla Wspólnot Mieszkaniowych 5% of the withdrawal amount, minimum PLN 5 for account ZYSK and ZYSK+
7.	Request for a BLIK transfer	PLN 0	not applicable	not applicable	PLN 0
8.	Transfer in response to a BLIK request	PLN 0	not applicable	not applicable	PLN 0

¹ The first withdrawal settled by the Bank in a calendar month is free of charge, and each further withdrawal is subject to a fee of PLN 5.

Chapter IX

Bank Certificates and Bank

A. Personal Accounts

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
1. Bank certificate on the current account held, Open Savings Account held, ordered via the internet banking and collected:		
a) basic scope ¹		
1) in the internet banking system		PLN 0
2) in branch		PLN 10
b) extended scope ^{2,6}		
1) in the internet banking system		PLN 25
2) in branch		PLN 35
2. Bank certificate on the current account held, Open Savings Account held, ordered in branch / via the Contact Centre / chat:		
a) basic scope ³		PLN 10 ⁵
b) extended scope ⁶		PLN 35 ⁶
3. Preparing a bank reference on account maintained for a Housing Community		PLN 35

B. Term Deposits

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
1. Bank certificate⁷ ordered via the internet banking and collected:		
<i>Basic cover</i>		
a) in the internet banking system		PLN 0
b) in branch		PLN 10
2. Bank certificate ordered in branch / via the contact centre / chat:		
a) basic scope ⁸		PLN 10
b) extended scope ⁹		PLN 35

C. Other

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
1.	Preparing a certified copy of agreements made with the Bank	PLN 10 per A4 page, maximum PLN 100
2.	Issuing a bank certificate/ bank reference/ information on transactions in a closed account <i>Except for the last bank statement following credit facility repayment</i>	
3.	Preparing, executing and providing information subject to bank secrecy for individuals, authorities and institutions authorised under Banking Law Act (except for cases defined in Article 110 of the Banking Law Act) and other regulations. 1. The fee is charged by each organisational unit of the Bank that provides affirmative information, i.e. when the client holds bank accounts or uses other services (no fee is charged when the information is negative). 2. The fee is also charged when the information is given directly to statutory auditors on the basis of the written consent of the account holder for whom the audit is conducted; the fee is charged to the account holder. Fees from banks may be waived on the basis of reciprocity rules.	PLN 35
4.	Preparing other bank certificates, bank references, breakdowns and documents as well as their copies and certified copies in relation to an agreement concluded with the bank	PLN 70 (including the VAT due) + additional fees specified in pt. 12.1.
		PLN 300 per document

¹ A bank certificate for one-person business activity and Housing Community (basic scope) requested through the internet banking system covers: the account number, the opening date, the balance available on a selected date, the turnovers in the account, the inflows to the account, the account debiting, the amount of the credit line awarded, the amount of the credit line used, and the information on attachments on accounts. A bank certificate for housing communities requested through the ING Business internet banking system covers: the account number, the balance available today, and the turnovers in the account for a given period.

² A bank certificate for one-person business activity (extended scope) requested through the internet banking system covers the information other than the information listed above (note 1).

³ A bank certificate (basic scope) requested in branch / via the Contact Centre/ chat in the internet banking covers: the information on account holding / on account holding and on the balance available today.

⁴ A bank certificate (extended scope) requested in branch/ via the Contact Centre / chat in the internet banking covers: the information other than the information listed above (note 3).

⁵ Not applicable to bank references collected in the internet banking for accounts maintained for Housing Communities.

⁶ Not applicable to accounts maintained for Housing Communities.

⁷ A bank certificate for one-person business activity (basic scope) requested through the internet banking system cover: the current principal amount, the deposit amount, interest capitalised for the most recent

ended contractual term, interest accrued, the term deposit account opening date, the term deposit account end/ renewal date, the instruction concerning term deposit account end/ renewal date, current interest rate, and the closing balance today.

⁸ A bank certificate (basic scope) requested in branch / via the Contact Centre/ chat in the internet banking covers: the current principal amount, the deposit amount, interest capitalised for the most recent ended contractual term, interest accrued, the term deposit account opening date, the term deposit account end/ renewal date, the instruction concerning term deposit account end/ renewal date, current interest rate, and the closing balance today.

⁹ A bank certificate (extended scope) requested in branch / via the Contact Centre/ chat in the internet banking covers the information other than the information listed above (note 8).

¹⁰ A bank certificate/bank reference concerning, for example: the amount of the cash loan/credit line awarded; the agreement conclusion date; the final instalment payment date; the amount of the subsequent instalment; the number of account for early loan repayment; the debt amount; the number of account for instalment repayment; the history of repayments in the internet banking.

¹¹ A bank certificate / bank reference concerning, for example, the proper service of a cash loan/credit line.

¹² Chat – a service in the internet banking system.

Chapter X

Other Banking Services

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT
1. Correcting/ returning/cancelling/searching for/tracking a payment transaction on the client's request:		
Extra fees for domestic- and FX orders: for the performance of verifying and/or investigative activities by the Bank (including the cancellation or correction of a completed order) in regard to the unjustified reservations reported in regard to the activities performed for the Client. Verification or correction of a completed order in regard to the reservations reported by the Client: <i>The fee is charged when it is not through the bank's fault.</i>		
a) in the domestic order: Also applicable to transactions made under the split payment mechanism		
1) for transactions made within the last 12 months		PLN 20
2) for transactions made more than 12 months ago		PLN 60
b) in FX transfers:		
1) for transactions made within 3 months back		EUR 40
2) for transactions made from 3 to 12 months back		EUR 50
3) for transactions made more than 12 months ago		EUR 150
c) a correction of the value date on the request of the Client or another bank Debit interest is added to the fee in accordance with the agreement made by ING Bank with the correspondent bank		EUR 100 + debit interest
2. Purchase of destroyed foreign bank notes – the fee depends on the level of the banknote destruction, as determined in accordance with the General Terms and Conditions of Purchasing Destroyed Foreign Banknotes		3% or 10% or 15 % of the face value of the banknote, min. PLN 2
3. Writs of execution		PLN 50
Note: The Bank charges an additional fee for each transfer of the enforced funds in accordance with the Table of Fees and Commissions, Chapter II pt1. a); the charge is not collected from Open Savings Accounts The fee is charged upon the completion of enforcement activities by the Bank. The rule also applies to a situation when ING Bank receives another notice of seizure before the completion of activities under the writ of execution. The fee is charged separately for each writ of execution.		
4. Fee for setting up/ changing power of attorney to action on the account		
A fee for one-person business activity		
a) in the internet banking system		PLN 0
b) in branch		PLN 150
5. Releasing documents generated during the account closure process and the last bank statement following credit facility repayment PLN		PLN 0

6.	A fee for the execution of applications filed in a manner other than via the applications available in the system	PLN 300
7.	Additional fees on account of document delivery	
	a) Poland	
	1) Standard mode – certified letter	PLN 6
	2) Express mode – courier dispatch	PLN 50
	b) Other countries	
	1) Standard mode – certified letter	PLN 15 / PLN 30 for the expedited mode of document delivery
	2) Express mode – courier dispatch	PLN 150
8.	Account blockage or recalling an account blockage due to the Client's failure to comply with the General Terms and Conditions	PLN 75
9.	Protesting a bill of exchange at the drawer's account	PLN 50
10.	Fees for the service of a transfer of debt claims from the account (assignment), pledge established on the account; blockage of funds in the account; blockage of funds in the account along with a power of attorney; power of attorney to action on the account balance for the benefit of other entities: <i>The fee is charged for each activity as part of the instruction in regard to each account</i>	
	a) submitting an instruction to establish	
	1) using a bank form	PLN 500
	2) in any other form	PLN 800
	b) filing an instruction to transfer funds from bank account	PLN 300
	c) filing an instruction to revoke/a statement on expiry	PLN 300
11.	Blockade of funds in the client account for the benefit of the bank	PLN 0



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Any other fees and commissions are collected in accordance with the Table of Fees and Commissions at ING Bank Śląski Spółka Akcyjna. The complete wording of the aforementioned table is available at the Bank's branches and on its website: www.ing.pl • ING Bank Śląski S.A. / ul. Sokolska 34 / Katowice

Information applicable as from 1 November 2024 Additional information: www.ing.pl / Call Centre +48 32 357 00 69* / Bank's branch. This leaflet is not a business proposal within the meaning of the provisions of law. It is provided for information purposes only. In case of discrepancies between the Polish and English version of this document, the Polish version shall prevail.

* Charges may vary depending on your service provider.

ING BANK ŚLĄSKI Spółka Akcyjna, ul. Sokolska 34, 40-086 Katowice

National Court Register Number KRS 05459, District Court for Katowice-Wschód in Katowice, Commercial Division No. 8

Tax Identification Number [NIP] 634-013-54-75, Initial capital: PLN 130,100,000.00; Paid-up capital: PLN 130,100,000.00.

You may contact us via www.ing.pl, Moje ING mobile application or by visiting our branch

