INSTRUCTIONS FOR FILLING IN A FOREIGN TRANSFER

An foreign transfer is a payment in which the currency of the operation may be any currency selected from the list.

The payment may go to an account in both a domestic and foreign bank.

When entering the data on the European transfer form, letters, digits and the special characters may be used: / -? : ( ) . , ' + { }.

STEP 1

To prepare the transfer, select from the menu **Transfers – Foreign transfer**.

Next, in the field **Transfer of funds from account** select the account from the list.

Transfer of funds from account	choose
Current account balance	No account has been selected

STEP 2

Another action will be providing information on the transfer Beneficiary and the Beneficiary's Bank (and, if any, the intermediary Bank).

The Recipient's data may be entered manually by defining the individual fields or selecting a pre-defined counterparty.

To enter the data of a pre-defined counterparty, use the indicator field **Beneficiary's short name** or the link **Find beneficiary** which forwards you to the list of foreign beneficiaries.

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Here, one can also add counterparty data to the database – to do that, use the link **Add beneficiary to the list**, which takes you the screen **New currency beneficiary**.

Transfer beneficiary

Beneficiary's short name	choose ▾	⇢ Find beneficiary
Name/Full name		
Address		
Country	choose ▾	
Account number		

Beneficiary's bank

Beneficiary bank BIC code		⇢ Find bank code
Bank name		
Town		
Country	choose ▾	
		⇢ Add beneficiary to the list

Intermediary bank

Account number/bank code		
Intermediary bank BIC code		⇢ Find bank code
Bank name		
Town		
Country	choose ▾	

If the foreign transfer in the currency of one of the member states (EU countries and Switzerland, Norway, Liechtenstein, Luxemburg, Iceland) is sent to one of those countries, the recipient's account number in the **IBAN** format is required.

With other recipient account format than IBAN, the instruction may not be effected.

For other transfers sent to a country where IBAN format is used, enter the recipient's account number in this format (account number entered without spaces/dashes, preceded with a country code, e.g. PL).

The recipient's account in a format other than IBAN causes the instruction to be delivered in the NON STP mode and an additional fee is charged for the delivery of the instruction in the NONSTP mode.

STEP 3

In the **Beneficiary`s Bank** part:

Enter **BIC (SWIFT)** code of the beneficiary bank. If no suitable BIC (SWIFT) code is provided for the counterparty's bank, the field may be left empty, under the condition the remaining fields related to the counterparty's bank address data contain full information (name and address).
In such case, the Client will be charged by ING Bank Śląski with a higher administration fee for the delivery of the instruction in the NONSTP mode in line with the Schedule of Fees and Charges.

In the part **Intermediary Bank**:

- in the case a payment is to be delivered via a specific intermediary bank, enter BIC (SWIFT) code of the intermediary bank or, if unavailable, the full name and address of the bank,

- if there is no specific intermediary bank, leave the field empty.

If an intermediary bank is indicated, regardless of the form (BIC code or name and address details), the instruction is delivered as NONSTP, for which the Bank charges a higher fee in line with the Schedule of Fees and Charges.

STEP 4

The next phase is filling the fields in the **Realization date** section. Fields with drop-down lists are available for items: transfer currency, currency date, link to the vocabulary with pre-defined payment titles, and a link allowing adding an entered payment title to the dictionary – **Add to the dictionary**.

Transfer data

Realization date	04-02-2015
Cut off time applies to domestic credit transfers in PLN from foreign currency accounts	15:30:00
Cut off time applies to internal credit transfer (transfers between accounts maintained at ING Bank)	18:00:00
Cut off time applies to foreign credit transfer	15:30:00
Transfer amount	----
Urgent transfer	select, if the transfer is supposed to be executed as urgent with a currency date different from SPOT (paid option) — Execution date SPOT
Negotiated rate	select, if the transfer is supposed to be executed by rate negotiated with the bank — Rate
Payment title	
	⇢ Find title
	⇢ Add to the dictionary

STEP 5

The last stage is filling the sections **Fees and commissions, Confirmation** and **Contact person**. The field **Client referential number** should be left empty.

Fees and commissions

◉ SHA　○ BEN　○ OUR

Fees and commissions of ING Bank Śląski debits the account
[choose ▾]

Confirmation

☐ I declare that I agree to send a confirmation of the payment order in unencrypted form. Please be advised, that sending unencrypted information does not provide data confidentiality and integrity.

○ Fax　○ Email address [＿＿＿＿＿＿＿＿＿]

The request/transfer execution confirmation fee is consistent with the current ING Bank Śląski Fees and Commissions Table.

Contact person

Full name [＿＿＿＿＿＿＿＿＿＿＿＿＿]

Telephone number / e-mail [＿＿＿＿＿＿＿＿＿＿＿＿＿]

Principles of Payment Order Processing

ING Bank processes payments orders under the conditions specified in the General Terms and Conditions of Payment Services in ING Bank Śląski S.A.

Client referential number [＿＿＿＿＿＿＿＿＿＿＿＿＿]

[Save as template]　[Approve transfer]

The following delivery dates may be selected:

- **"SPOT"** - a standard currency date, i.e. date from the following business day in the country of the currency,

- **"today"**, i.e. with the currency date from the day when the transaction was posted,

- **"tomorrow"**, i.e. with the currency date from the day following the date the transaction is posted,

however, in the case of instructions in EUR to member states, the standard date is "tomorrow" with an option of selecting today's date – such transfer is delivered as URGENT.

Transfer amount [1 111,00] [EUR ▾]

Urgent transfer ☑ select, if the transfer is supposed to be executed as urgent with a currency date different from SPOT (paid option)

Execution date [choose / today / tomorrow]

The above dates are agreed taking account of bank holidays in the beneficiary's country and holidays in the country of the currency.

Additionally, each currency transfer shows the boundary dates for the delivery of transfers, and after checking the "urgent transfer" option, an additional **Instruction delivery hours** link will be displayed.

Selecting the option **Negotiated exchange rate** requires a previous entering into an f/x transaction using the **Negotiated exchange rate**. Filing a foreign payment instruction to the Bank with checked option of negotiated exchange rate, without having previously entered into a f/x transaction with negotiated exchange rate will be settled as per the Bank's f/x table applicable at the moment the instruction is being effected.

The part **Cost coverage option** should specify the division of costs and fees for the delivery of the instruction between the party instructing and the recipient.

- **SHA** – costs for sending the instruction are covered by the party instructing the transfer and the possible cost of collection and posting are covered by the recipient

- **OUR** – all cost is covered by the party instructing

- **BEN** – all cost is covered by the recipient (beneficiary)

In the case of instructions in the currencies of the member states sent to those states, an available option for covering the cost is SHA option. The exception for this are transfers financed from the account in a currency other than the currency of the transfer, for which the cost option OUR is also available. For the transfers mentioned above, the BEN cost option is unavailable.

Fees and commissions

◉ SHA   ◯ BEN   ◯ OUR

Only charge option SHA or OUR is available.

You can indicate the account from which the fee of ING Bank Śląski will be collected, but in the case of a fee from a foreign bank, it will be collected from the account from which the transfer was sent.

The page also contains a link to the form with model transfers and the link to the form for importing data.

After defining the value of the individual fields on the transfer form, the user may effect one of the available actions for the foreign transfer: **Save as template**, **Accept the transfer**.

After selecting **Save as template** button, a pre-defined transfer will be added to the database of model transfers.

Having effected the **Approve the transfer** action, an intermediary screen will be presented with available actions: Back, Sign, Sign and send.

Having effected the **Save as template** action, an intermediary screen will be displayed with available actions: Back and Save the Transfer as model, as well as the field for entering the name of the model transfer and the field with groups for selection, to which the transfer may be assigned.

- F/x transfers instructed on the business day **until 3:30 p.m.** are effected on the same business day.

- F/x transfers instructed on the business day after **3:30 p.m.** are effected on the following business day.

A transfer sent with the current delivery date may not be withdrawn. Cancelling an instruction may only be effected through the complaint procedure.

TRANSFERS TO THE UNITED STATES are not charged a fee for absence of the SWIFT code, if the account number is provided as well as ABA or ROUTING NUMBER in the first line of the field **Name and address of the Beneficiary's bank**.

If the Client has / has no SWIFT code, in both cases only fill the field **Name and address of the Beneficiary's bank**, the field **recipient's bank BIC (SWIFT code)** should be left empty.

A specimen of a correctly filled transfer to the US:

Account number	123456789

Beneficiary's bank

Beneficiary bank BIC code	
Bank name	123456789
	Bank of America N.A.
Town	Richmont
Country	UNITED STATES OF AMERICA (US)

TRANSFERS TO RUSSIA

The Recipient's Bank:

  1) If the Client has no SWIFT code

– enters BIK: a 9-digit BANK NUMBER and/or MFO: a 6-digit settlement number in the first line of the field Name and address of the recipient's bank, in the following lines the name and address of the bank are added. The account number is entered in the recipient's account field.

Format:

1st line:

//RUaaaaaaaaa

where

- aaaaaaaaa is the 9-digit ID number (BIK code) of the recipient's bank in

Central Bank of Russia. BIK code <u>must be provided</u>

2nd line:

full name and address

Example:

 //RU044525525

Bank XYZ, Moscow

2) If the Client has a SWIFT code

– enter BIK / MFO number in the field Recipient's account before the recipient's account number; the numbers are separated with a dash – the 9-digit BIK number must meet the specific SWIFT code of the Recipient's Bank.

Format:

The Recipient's Bank:
//INGBRUMM

Recpient of the transfer:

1st line: (account number)

// aaaaaaaaa - cccccccccccccccccccc

Where:

- aaaaaaaaa is a 9-digit ID number (BIK code) of the recipient's bank with Central Bank of Russia (entered in this field if it was not entered in the recipient's Bank field)

- cccccccccccccccccccc 20-digit recipient's account number with the recipient's bank (the account number must be provided)

2nd line:

INNdddddddddd

where:

- dddddddddd is the 10-digit INN code (tax ID code) INN code must be provided in every transfer.

If the recipient has a non-resident status, the INN code should contain zeros.

3rd line:

Recipient's data – name, address

Example:

1st line:
/ 123456789- 70281050000000002548

2nd line:
INN7750044470

If the recipient has a non-resident status – no tax fee is applied to the transfer

INN0000000000

3rd line:
ZAO YYYYY, Moscow
Russia

Payment title:

The field must contain the following:

1) name of the goods / services provided,
2) numbers and dates of the goods documents / agreement,
3) information on VAT (in a separate line also if VAT is not applicable) may contain also other information, including the final date for VAT
4) applies to all transfers in Russian Rubles

The information on the VAT should be in the following format:

- NO VAT
- VAT is included
- VAT is excluded
- VAT not appreciable
- VAT is___ per cent

NOTE

In the case there are no required information on VAT, Russian banks will require supplementing the missing information in complaint proceedings, which will delay the settlement.

Example:

(VO60070)´ FUNDING
OF SECURITIES
SETTLEMENT
TRANSACTIONS
VAT NOT
APPLICABLE

If the payment's beneficiary showed the data of an Intermediary Bank, all of the data held should be strictly entered: SWIFT, account number etc.

If you have any questions or doubts, we invite you to contact **ING Business Centre** at the number **32 357 00 24** or **801 242 242** or send an e-mail to the address **bc@ingbank.pl**. The Hotline is open Monday to Friday, from **8:00 a.m. to 6:00 p.m**.