

Extract from the Table

of Fees and Commissions

Individual customers

Applicable as from 13 November 2023



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Definitions and rules of charging fees and commissions



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1. ING Bank Śląski S.A. charges fees and commissions for the services provided, in accordance with the rules and in the amounts specified in this Table of Fees and Commissions.
2. The terms used in the Table of Fees and Commissions shall be understood as:
 - a) Bank – ING Bank Śląski S.A.
 - b) bank outlet – a place where the customer is served by a specialist. A bank outlet is a meeting place, cash service point, point of sale. Bank outlets are located either in or outside a branch. Information on the scope of services provided at a given bank outlet is included in the List of activities performed at bank outlets and on the Bank's help line. The List is available on the notice boards in bank outlets and on the Bank's website.
 - c) meeting place – a bank outlet intended for direct customer service with an available CDM, ATM; branch – a grouping of units or outlets dealing with direct customer service or operational service at the Bank;
 - d) cash service point – a bank outlet where a customer is served by a specialist. At a cash service point the customer may only deposit, withdraw cash;
 - e) point of sale – a bank outlet where the customer is served by an employee of the Bank's partner. At the point of sale, banking activities or factual activities that are related to banking activity for the benefit of the Bank are performed by the Bank partner or its employees.
3. At the Client's request, the Bank may provide other services not listed in the Table of Fees and Commissions. The fee for the service provision shall be set by the Retail Area Director.
4. Fees and commissions are collected besides other fees provided for by the law being costs of protest or fiscal fees, for example.
5. Fees and commissions are charged in PLN. The amount of charged fees and commissions is rounded to 1 grosz, under generally applicable rules.
6. Regular Client – The Client timely repaying all their liabilities to the Bank, whose accounts are not covered with writs of execution or subject to enforcement seizures, and holding at the Bank:
 - 1) Active Account, or
 - 2) for a minimum of 3 months (6 months for mortgage products), another personal account or savings account, provided that it has been credited with the regular income-based inflows for a period of 3 months (6 months for mortgage products).
7. The Bank does not charge monthly fees for bank account maintenance and the use of debit cards in the absence of account flows for at least 6 months and the continued debit balance.
8. The following rules apply to calculation of the PLN equivalent of a fee/ commission expressed in a foreign currency:
 - 1) for the commissions collected from a PLN account – the average exchange rate of NBP is used, as applicable at the operation date and published in the first ING Bank Śląski FX Table at that date,
 - 2) for the commissions collected from an FX account – the average exchange rate of NBP is used, as applicable at the operation date and published in the first ING Bank Śląski FX Table at that date, save for (3),
 - 3) for the commissions collected from an FX savings account – the average exchange rate of NBP is used, as applicable at the fee collection date and published in the last Bank FX Table at that date,
 - 4) for the commissions paid in a foreign currency – the buy rate for money from the ING Bank Śląski FX Table is applied, as effective at the payment date,
 - 5) for the commissions paid in PLN – the average exchange rate of NBP is used, as applicable at the operation date and published in the first ING Bank Śląski FX Table at that date,
 - 6) for instructions/orders being deficient or incorrect, Clients shall be charged with the consequences of a delay or exchange rate changes.
9. Apart from the banking activities listed in the Table of Fees and Commissions for which the Bank does not charge additional fees and commissions, no fees or commissions are charged for cash deposits made to repay liabilities to the Bank (including repayment of loans and cash loans).
10. Fees and commissions are accrued and charged:
 - 1) under the cycle set by the Bank; i.e.:
 - a) for banking activities performed from 1st through 28th day of each month – the account is debited at the processing date on 28th day of a given month,
 - b) for banking activities performed after 28th day of a given month until the last day of a given month – the account is debited on 28th day of the following month unless the title of a fee or commission directly provides for other rules of it being charged, or
 - 2) under the agreement concluded or
 - 3) upon service provision or
 - 4) at the instruction placement date.
11. In the case of a change in the offer, fees or commissions due to the Bank for services provided by the Bank under the Account Agreement will be charged to the account, with the proviso that until the end of the current settlement cycle, fees or commissions will be charged at the rates prevailing for the account before the change of offer, while from the first day of the next settlement cycle – at the rates prevailing for the account after the change of offer, except for the transactions made with debit cards wherefor the fees of commissions will be charged at the rates prevailing at the moment of transaction settlement for the account after the change of offer.

12. In the case of closing a personal account, the monthly fee for personal account maintenance and the monthly fee for the payment card with the account (debit card) is subject to proportional settlement for a given settlement cycle. In the case of closing solely a payment card with the account (debit card), the monthly fee for the payment card with the account (debit card) is subject to proportional settlement for a given settlement cycle.
13. The TARGET transfer (European transfer) should be understood as a transfer expressed in EUR and sent to an external bank account in Poland or an external account with the bank outside Poland in the Single Euro Payments Area (SEPA), submitted via the online banking service (online banking system), fulfilling the following conditions:
- 1) beneficiary's bank account number in IBAN format,
 - 2) correctly provided BIC of the beneficiary's bank,
 - 3) no indication of intermediary bank,
 - 4) indicated SHA cost option,
 - 5) urgent execution mode indicated in payment instruction (TODAY).
14. The SEPA credit transfer (European transfer) should be understood as a transfer expressed in EUR and sent to an external bank account in Poland or an external account with the bank outside Poland in the Single Euro Payments Area (SEPA), submitted via the online banking service (online banking system), fulfilling the following conditions:
- 1) beneficiary's bank account number in IBAN format,
 - 2) correctly provided BIC of the beneficiary's bank,
 - 3) no indication of intermediary bank,
 - 4) indicated SHA cost option,
 - 5) standard execution mode indicated in payment instruction.
15. The credit transfer in foreign currency/ FX transfer effected in non-automated mode shall be understood as the transfer where:
- 1) beneficiary's bank account number is not provided in IBAN format, or
 - 2) incorrect BIC of the beneficiary's bank has been provided, or
 - 3) intermediary bank has been indicated without a proper BIC.
16. The term "own deposit" used in the Table of Fees and Commissions shall be understood as a cash deposit made to the Bank account by the holder/co-holder, holder of the power of attorney to the account or a card holder.
17. The term "savings account" used in the Table of Fees and Commissions shall be understood as savings accounts under the "General Terms and Conditions of Rendering Services by ING Bank Śląski S.A. as part of Maintaining Payment Accounts for Natural Persons" and the account for the Individual Pension Security Account (IPSA account) as defined in the "Individual Pension Security Account General Terms and Conditions".
18. Dedicated Offers addressed to selected retail Customers, who meet the specified financial criteria:
- 1) Premium Offer:
 - a) for individuals with the average monthly amount of assets totalling PLN 200 thousand accumulated at ING Bank Śląski S.A., or its equivalent in convertible currencies or
 - b) for individuals whose average monthly level of investment at ING Bank Śląski S.A. totals at least PLN 100 thousand, or its equivalent in convertible currencies. The Premium Offer does not constitute an offer within the meaning of the respective provisions of the Civil Code. Whenever this document refers to the Premium Customer, it means the customer using the Premium Offer.
 - 2) Private Banking Offer
 - a) for individuals with the average monthly amount of assets totalling PLN 1 million accumulated at ING Bank Śląski S.A., or its equivalent in convertible currencies or
 - b) for individuals whose average monthly level of investment at ING Bank Śląski S.A. totals at least PLN 500 thousand, or its equivalent in convertible currencies. The Private Banking Offer does not constitute an offer within the meaning of the respective provisions of the Civil Code. Whenever this document refers to the Private Banking Customer, it means the customer using the Private Banking Offer.
19. a) Assets referred to in items 18.1.a) and 18.2.a) and 21 are defined as the sum of amounts accumulated in the personal accounts, savings accounts, term deposits maintained at the Bank in PLN or in convertible currencies (PLN equivalent at the average exchange rate of the National Bank of Poland), as well as the sum of the values of investments – specified in item 19.b), held at the Bank or purchased with the Bank intermediary. For joint accounts, joint assets accumulated at the Bank by all co-owners of these accounts are taken into consideration.
- b) Investments referred to in items 18.1.b) and 18.2.b) and 21 are defined as the sum of the values resulting from investments in mutual funds or products based on mutual funds, structured products, investment insurance products, held at the Bank or purchased with the Bank's intermediary, as well as investments made with the use of the Brokerage Office, provided that the Customer authorised the Bank to obtain information regarding these investments from the Brokerage Office. For the Private Banking Customers, joint investments of all co-owners of the accounts in the household are taken into consideration.

20. The financial criterion required for the given Offer – specified in item 18 – will be verified by the Bank on an annual basis. Should the Customer fail to meet the financial criterion required for the given offer, the Bank may change the Offer for another automatically, in line with the criteria required for this Offer. The Bank shall notify the Customer of the change in the manner agreed with the Customer in the General Terms and Conditions of Rendering Services by ING Bank Śląski S.A. as part of Maintaining Payment Accounts for Natural Persons, not later than 30 days prior to the proposed date of the change.
21. Active Account without the maintenance charge for customers:
- using the Private Banking Offer, or
 - for individuals with the average monthly amount of assets totalling PLN 200 thousand accumulated at ING Bank Śląski S.A., or its equivalent in convertible currencies, or
 - for individuals whose average monthly level of investment at ING Bank Śląski S.A. totals at least PLN 100 thousand, or its equivalent in convertible currencies, or
 - for individuals, whose total deposits in the Active account in the given settlement month total at least PLN 10 thousand.
- Deposits are defined as the sum of money transfers – with the exception of:
- transfers for the investment or insurance products buy-out or write-off,
 - credit facility disbursement
 - transfers between own accounts at the Bank,
 - cash deposits,
 - external transfers between the same accounts in the period specified by the Bank. For such transactions, only the difference between the deposits and withdrawals is taken into consideration.
- Assets, investments and deposits, referred to in items b), c) and d) are calculated for the period from the 21st day of the month to the 20th day of the following month.
22. All references/ footnotes presented for a given fee in this Table of Fees and Commissions are part and parcel hereof.
23. The services indicated in the Table of Fees and Commissions in Chapter IV are provided in line with the General Terms and Conditions of Rendering ING Bank Śląski S.A. Online Banking System Services (hereinafter: General Terms and Conditions of Online Banking). The Online Banking System is a trade name of the "electronic banking service" referred to in the Regulation of the Minister for Economic Development and Finance on the list of representative services related to the payment account of 14 July 2017 (hereinafter referred to as the Regulation). The Online Banking System also encompasses the services not linked to payment accounts.
24. The terms "Online Banking System" and "mobile application" used in the Table of Fees and Commissions mean the online and mobile banking systems offered by the Bank to natural persons.
25. The primary payment account enables exclusively:
- making cash deposits to the account;
 - making cash withdrawals from the account on the territory of any member state, in ATM or at a Bank outlet during or outside the Bank working hours, using the POS terminal, when the client being an account holder expresses their will to conclude the agreement that also provides for the service offering such withdrawals;
 - making payment transactions on the territory of member states, in particular via devices that accept payment instruments, at the Bank or through the electronic-access-to-account means, while for payment transactions made by payment card the primary payment account also ensures the option to carry out payment transactions without a physical use of a card as well as enables the provider to settle the payment transactions made by payment card as a result of which the account is overdrawn.
26. Type of transactions from Chapter 1 b) Cash deposit/withdrawal, transfer, standing order, direct debit included in the statutory limit of 5 free transactions for the PRP Lion Account:
- Internal credit transfer placed:
 - at a meeting place,
 - via electronic banking service (Online Banking System),
 - Credit transfer – domestic transfer (in PLN, to an external account in Poland), placed:
 - at a meeting place,
 - via electronic banking service (Online Banking System),
 - SEPA credit transfer (FX transfer in EUR placed via electronic banking service (Online Banking System)) – European transfer: a) to an external account in Poland,
 - FX credit transfer (FX transfer in Poland in currencies other than PLN and EUR) placed:
 - at a meeting place,
 - via electronic banking service (Online Banking System).
 - Standing order – transaction execution
 - transfer in EUR in Poland placed at a meeting place.
27. The statutory limit of 5 free transactions – the total of 5 free transactions is calculated from 29th day of a given month until 28th day of a subsequent month. Once this limit has been overrun, the fees are calculated in line with Chapter 1 b) Cash deposit/withdrawal, transfer, standing order, direct debit.

Chapter I

PLN/FX Personal Accounts



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a) Opening, maintenance, bank statements, duplicates, certificates, bank reference

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER							KONTO Z LWEM STUDENT	KONTO Z LWEM KLASYCZNE
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP ²	KONTO Z LWEM ACTIVE ¹	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES		
1. Payment Account opening	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable
2. Payment account maintenance – monthly fee	PLN 0	PLN 0	PLN 20	PLN 15	PLN 0	PLN 0 / PLN 45 ³	PLN 0	PLN 2	PLN 0 ⁴ / PLN 13
3. Bank statement, including preparation of payment transaction lists – fee per bank statement:									
a) sent to the mailing address:									
• monthly	not applicable	not applicable	PLN 0	PLN 0	PLN 0 not applicable	PLN 0	PLN 0	PLN 0	PLN 0
• after each change of the account balance ⁵	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9 applicable	PLN 3,50	PLN 9	PLN 9	PLN 9
b) collected at a meeting place:									
• monthly	PLN 9 ⁶	PLN 9 ⁶	PLN 9 ⁶	PLN 9 ⁶	PLN 9 ⁶ not applicable	PLN 5 ⁶	PLN 9 ⁶	PLN 9 ⁶	PLN 9 ⁶
• after each change of the account balance ⁵	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9 applicable	3,50 PLN	PLN 9	PLN 9	PLN 9
• current	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9	PLN 3	PLN 9	PLN 9	PLN 9
• historical	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9	PLN 9	PLN 9
c) made available via electronic banking service (Online Banking System):									
• monthly	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 not applicable	PLN 0	PLN 0	PLN 0	PLN 0
• after each change of the account balance ⁵	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 applicable	PLN 0	PLN 0	PLN 0	PLN 0

a) Opening, maintenance, bank statements, duplicates, certificates, bank reference

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER							KONTO Z LWEM STUDENT	KONTO Z LWEM KLASYCZNE
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP ²	KONTO Z LWEM ACTIVE ¹	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES		
4. Issuing the Client's transaction confirmation (duplicate) at a meeting place – fee per item	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9	PLN 9	PLN 9
5. Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (basic ⁷)									
a) collected via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) collected at a meeting place	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
6. Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (extended ⁸)									
a) collected via electronic banking service (Online Banking System)	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25
b) collected at a meeting place	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35
7. Issuing a certificate on holding a payment account requested at a meeting place / via Contact Centre (basic ⁹)									
a) collected via electronic banking service (Online Banking System)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
b) collected at a meeting place	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10

a) Opening, maintenance, bank statements, duplicates, certificates, bank reference

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP ²	KONTO Z LWEM ACTIVE ¹	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	KONTO Z LWEM STUDENT	KONTO Z LWEM KLASYCZNE
8. Issuing a certificate on holding a payment account requested at a meeting place / via Contact Centre (extended ¹⁰)	a) collected via electronic banking service (Online Banking System)	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35
	b) collected at a meeting place	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35
9. Preparing copies of agreements concluded with the Bank and other documents	PLN 10 per A4	PLN 10 per A4	PLN 10 per A4	PLN 10 per A4	PLN 10 per A4	PLN 10 per A4	PLN 10 per A4 page max. PLN 100	PLN 10 per A4	PLN 10 per A4
	page max. PLN 100	page max. PLN 100	page max. PLN 100	page max. PLN 100	page max. PLN 100	page max. PLN 100		page max. PLN 100	
10. Ordering via Contact Centre and receiving by mail of the Client's transaction confirmation (duplicate)	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9	PLN 9	PLN 9

¹ Previously referred to as Konto z Lwem Premium (Premium Lion Account).

² The Konto z Lwem PRP, a primary payment account introduced with the Act on amendment to the act on payment services and certain other acts. The primary payment account makes it possible to effect transactions listed in item 25 Definitions and Rules of Charging Fees and Commissions.

³ Without charges – description of the conditions enabling the charge waiver can be found in chapter "Definitions and Rules of Charging Fees and Commissions", item 21. The fee for the given settlement period is charged at the end of the following settlement period, i.e., on 28th day of the following calendar month.

⁴ No fee – maintenance of a Classic Account for a minor, opened until 30 September 2006 whose statutory representative (parent or legal guardian, or other guardian) holds a Komfort ACCOUNT or Active ACCOUNT. The foregoing does not apply to the accounts opened from 1 October 2006 to 10 October 2010 which have been opened as a Student ACCOUNT.

⁵ Option unavailable since 20 August 2012.

⁶ Fee charged when the Client visits the meeting place to collect the bank statement.

⁷ Basic certificates requested via electronic banking service (Online Banking System) cover: account number, opening date, account flows, available balance as at today, account inflows, account debits, amount of debt limit granted, amount of debt limit used, seizure information, balance available on a day.

⁸ Extended certificates requested via electronic banking service (Online Banking System) cover the information not listed hereinabove (footnote 7).

⁹ Basic certificates requested at a meeting place/via Contact Centre/Chat cover: information on account holder/ on holding an account and the available balance as at today.

¹⁰ Extended certificates requested at a meeting place/via Contact Centre/Chat cover the information not listed hereinabove (footnote 9).

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER							KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FLUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES		
1. Cash deposit									
1.1. Cash deposit at a cash service point by an account holder ¹	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 10	PLN 0	PLN 0
1.2. Cash deposit at a at the Bank and Planet Cash CDMs in Poland	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	not applicable	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.
1.3. Cash deposit at a cash service point by third parties (fees collected from the persons depositing cash)	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
1.4. Additional fee to items 1.1. and 1.3. for cash deposit including more than 500 coins in a given calendar day	PLN 30 for every 500 coins	PLN 30 for every 500 coins	PLN 30 for every 500 coins	PLN 30 for every 500 coins	PLN 30 for every 500 coins ¹⁷	PLN 30 for every 500 coins	not applicable	PLN 30 for every 500 coins	PLN 30 for every 500 coins
2. Cash withdrawal									
2.1. Cash withdrawal at a cash service point	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 10	PLN 0	PLN 0
2.2. Non-collection of previously notified PLN and FX cash withdrawal	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150
3. Transfers									

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT								
	CURRENT OFFER							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM ELITURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
3.1. Internal transfer order placed:									
a) at a meeting place ³	PLN 9 ⁴	PLN 9 ⁴	PLN 0/ PLN 9 ⁵	PLN 0/ PLN 9 ⁵	PLN 0/ PLN 9 ¹¹	PLN 0	PLN 6 ⁶	PLN 5 ⁴	PLN 5 ⁴
b) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 ¹²	PLN 0	PLN 0	PLN 0	PLN 0
c) via electronic banking service (Online Banking System) – phone transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
3.2. Transfer order									
3.2.1. Domestic transfer (in PLN to the account at another bank in Poland), placed:									
a) at a meeting place ³	PLN 9 ⁷	PLN 9 ⁷	PLN 0/ PLN 9 ⁸	PLN 0/ PLN 9 ⁸	PLN 0/ PLN 9 ¹³	PLN 0	PLN 9	PLN 9 ⁷	PLN 9 ⁷
b) at a meeting place – Express ELIXIR transfer	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	not applicable	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022
c) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 ¹²	PLN 0	PLN 0	PLN 0	PLN 0
d) via electronic banking service (Online Banking System) – phone transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
e) via electronic banking service (Online Banking System) – Express ELIXIR or BlueCash transfer	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0 ¹⁹ / PLN 5	not applicable	PLN 5	PLN 5

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER							KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM ELITURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES		
3.2.2. Transfer in EUR currency in Poland placed at a meeting place	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022	Service unavailable from 20.11.2022
3.2.3. FX transfer outside Poland									
3.2.3.1. EUR SEPA transfer to an external account outside Poland made:									
a) at a meeting place ³	PLN 9	PLN 9	PLN 0/PLN 9 ²	PLN 0/PLN 9 ²	PLN 9	PLN 0	PLN 9	PLN 9	PLN 9
b) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.2.3.2. EUR non-SEPA transfer to an external account outside Poland and non-EUR transfer to an external account outside Poland made:									
a) at a meeting place ³	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
b) via electronic banking service (Online Banking System)	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
3.2.4. TARGET transfer (FX transfer in EUR placed via electronic banking service (Online Banking System)) – European transfer ¹⁰									
a) to an external account in Poland	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT								
	CURRENT OFFER						PRODUCTS WITHDRAWN FROM THE BANK OFFER		
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
b) to an external account outside Poland	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30	PLN 0 PLN 30
3.2.5. TARGET transfer (FX transfer in EUR placed at a meeting place) – European transfer²⁰									
a) to an external account in Poland	PLN 9 PLN 30	PLN 9 PLN 30	PLN 0/ PLN 9 ² PLN 30	PLN 0/ PLN 9 ² PLN 30	PLN 9 PLN 30	PLN 0 PLN 30	PLN 9 PLN 30	PLN 9 PLN 30	PLN 9 PLN 30
b) to an external account outside Poland	PLN 9 PLN 30	PLN 9 PLN 30	PLN 0/ PLN 9 ² PLN 30	PLN 0/ PLN 9 ² PLN 30	PLN 9 PLN 30	PLN 0 PLN 30	PLN 9 PLN 30	PLN 9 PLN 30	PLN 9 PLN 30
3.3. SEPA credit transfer (FX transfer in EUR placed via electronic banking service (Online Banking System)) – European transfer									
a) to an external account in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 ¹⁴	PLN 0	PLN 0	PLN 0	PLN 0
b) to an external account outside Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.3'. SEPA credit transfer (FX transfer in EUR placed at a meeting place) – European transfer									
a) to an external account in Poland	PLN 9 ⁷	PLN 9 ⁷	PLN 0 / PLN 9 ² PLN 0	PLN 0 / PLN 9 ² PLN 0	PLN 0 / PLN 9 ¹³	PLN 0	PLN 9	PLN 9 ⁷	PLN 9 ⁷
b) to an external account outside Poland	PLN 9	PLN 9	/ PLN 9 ²	/ PLN 9 ²	9 PLN	PLN 0	PLN 9	PLN 9	PLN 9

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT								PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER								KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FLUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES			
3.4. FX transfer order (FX transfer in Poland in currencies other than PLN and EUR) placed:										
a) at a meeting place ³	PLN 50	PLN 50	PLN 50	PLN 50	PLN 0 / PLN 50 ¹⁵	PLN 50	PLN 50	PLN 50	PLN 50	
b) via electronic banking service (Online Banking System)	PLN 40	PLN 40	PLN 40	PLN 40	PLN 0 / PLN 40 ¹⁶	PLN 40	PLN 40	PLN 40	PLN 40	
3.5. FX transfer to the account at the Bank	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	
3.6. Additional fee:										
a) Transfer processed through the SORBNET system – additional fee to item 3.2.1. a) c)	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	not applicable ¹⁸	PLN 30	PLN 30	
b) Non-STP transfer – additional fee to items 3.2.3., 3.4.	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	
c) Urgent transfer (TODAY/TOMORROW) – additional fee to items 3.2.3.1	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	
d) Urgent transfer (TODAY/TOMORROW) – additional fee to items 3.2.3.2., 3.4.	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	
e) Preparing an additional confirmation for the processed transfer – additional fee to items 3.2.3., 3.2.4., 3.2.5., 3.4.	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	
f) For transfer cancellation – additional fee to item 3.2.1.c)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 0	PLN 1	not applicable	PLN 1	PLN 1	

b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT								
	CURRENT OFFER						PRODUCTS WITHDRAWN FROM THE BANK OFFER		
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES	KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
g) For transfer cancellation – additional fee to item 3.1 (which depend convert currency) 3.2.3.1. b), 3.2.3.2. b), 3.2.4., 3.3., 3.4. b) and 3.2.1. c) for FX current accounts	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.7. Conversion of a transfer made in a currency other than the account currency	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
4. Standing order									
4.1. Placement / change / cancellation of payment instruction:									
a) at a meeting place	PLN 0	PLN 0	0 PLN	0 PLN	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
b) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
4.2. Transaction processing	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 ¹²	PLN 0	not applicable	PLN1 ⁹	PLN 0
4.3. Notification about the rejected transaction:									
a) sent to the mailing address	PLN 9	PLN 9	PLN 5	PLN 5	PLN 0	PLN 0	not applicable	PLN 5	PLN 5
b) delivered via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
c) made available at - a meeting place	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
5. Direct debit									

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT							PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER							KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	PAYMENT ACCOUNTS IN FOREIGN CURRENCIES		
5.1. Submission / cancellation of the consent to debiting the account	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
5.2. Transaction processing	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
5.3. Transaction cancellation / return of funds	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
5.4. Notification about the rejected transaction:									
a) sent to the mailing address	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0	PLN 0	not applicable	PLN 5	PLN 5
b) delivered via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
c) made available at a meeting place	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0

- ¹ The fee is debited at the end of the settlement period to the account to which the cash is deposited. The settlement period is calculated from the 29th day of a given calendar month until the 28th day of a subsequent calendar month.
- ² PLN 0 fee is applicable to the first SEPA credit transfer (FX transfer in EUR placed at a meeting place) to an external account in Poland or to an external account outside Poland or the first EUR SEPA transfer to an external account outside Poland or first TARGET transfer (FX transfer in EUR placed at a meeting place) to an external account in Poland or to an external account outside Poland over a monthly period started from the 29th day of a given month until the 28th day of the following month; subsequent transfers are charged at PLN 9 each. PLN 0 fee is always applicable to EUR domestic transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder.
- ³ The fee applies also to orders executed by relevant advisors dedicated to serve Clients covered by the Offers: Premium and Private Banking.
- ⁴ The fee shall not apply to transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Brokerage Office.
- ⁵ PLN 0 fee is applicable to the first internal transfer order (to the Bank account) or the first domestic transfer (in PLN, to an external account in Poland) over a monthly period started from the 29th day of a given month until the 28th day of the following month; subsequent transfers are charged at PLN 9 each. PLN 0 fee is always effective for transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Brokerage Office.
- ⁶ The fee shall not apply to transfers to term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit).
- ⁷ The fee is not effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder.
- ⁸ PLN 0 fee is applicable to the first internal transfer order (to the Bank account) or the first domestic transfer (in PLN, to an external account in Poland) over a monthly period started from the 29th day of a given month until the 28th day of the following month; subsequent transfers are charged at PLN 9 each. PLN 0 fee is always effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder.
- ⁹ The fee is not charged for payment transactions as part of the standing order to accounts maintained at the Bank.
- ¹⁰ TARGET transfer is executed solely as urgent transfer (TODAY). The fee for effecting the transfer consists of the PLN 0 fee (transfer fee) and PLN 30 fee (fee for urgent mode (TODAY)).
- ¹¹ Transfer included in the statutory limit of 5 free transactions. There is a PLN 9 fee for each subsequent transaction. The fee shall not apply to transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Securities S.A. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹² Transfer included in the statutory limit of 5 free transactions. However, for this transfer each subsequent fee will be PLN 0. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹³ Transfer included in the statutory limit of 5 free transactions. There is a PLN 9 fee for each subsequent transaction. The fee is not effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹⁴ Transfer included in the statutory limit of 5 free transactions. There is a PLN 0 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹⁵ Transfer included in the statutory limit of 5 free transactions. There is a PLN 50 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹⁶ Transfer included in the statutory limit of 5 free transactions. There is a PLN 40 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 26 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 27.
- ¹⁷ Additional fee to item 1.1. is not charged for the Lion Account Primary Payment Account. Additional fee to item 1.3. is charged for the Lion Account Primary Payment Account in the amount of PLN 30 for every 500 coins.
- ¹⁸ Since 6 August 2023 for this type of account, service is unavailable.
- ¹⁹ PLN 0 fee applies to first 5 transfers in the period of one month, calculated from the 29th day of the given month to the 28th day of the following month, further transfers are charged PLN 5 for each.
- ²⁰ The TARGET transfer is executed solely as urgent transfer (TODAY). The fee effecting the transfer consists of a transfer fee, the amount of which depends on the type of account, and a fee of PLN 30 (fee for urgent mode (TODAY)).

Chapter II

PLN/FX Savings Accounts and Term Deposit Accounts



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1. Payment accounts (savings accounts)	
1.1. Payment account opening	PLN 0
1.2. Payment account maintenance – monthly fee	PLN 0
1.3. Bank statement, including preparation of payment transaction lists – fee per bank statement:	
<ul style="list-style-type: none"> a) collected at a meeting place <ul style="list-style-type: none"> ▪ monthly ▪ current ▪ historical b) available via electronic banking service (Online Banking System) <ul style="list-style-type: none"> ▪ monthly 	PLN 0 PLN 3 PLN 5 PLN 0
Note: The Bank does not send bank statements.	
1.4. Cash deposit	
1.4.1. Cash deposit at a cash service point by an account holder	PLN 10
1.4.2. Cash deposit at a cash service point by third parties (fees collected from the person depositing cash)	PLN 15
1.5. Cash withdrawal at a cash service point	PLN 10
1.6. Transfers	
1.6.1. Internal transfer orders to accounts maintained at the Bank placed: <ul style="list-style-type: none"> a) at a meeting place b) via electronic banking service (Online Banking System) 	PLN 0/ PLN 9 ¹ PLN 0
1.6.2. PLN transfer order to external accounts in Poland (domestic transfer) placed: <ul style="list-style-type: none"> a) at a meeting place b) via electronic banking service (Online Banking System) 	PLN 0/ PLN 9 ¹ PLN 0/ PLN 9 ¹
1.6.3. Conversion of a transfer made in a currency other than the account currency	PLN 0

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1.7. Internal transfer order placed at a meeting place to term-deposit accounts and term-deposit accounts during subscription (applicable to Investment Term Deposit and Investment Term Deposit Plus)	PLN 0
1.8. PLN transfer order (domestic transfer) or internal transfer order to mutual funds accounts placed at the meeting place or via electronic banking system (Online Banking System)	PLN 0
1.9. Transfer order in PLN (domestic transfer) or transfer order internally transferred from Smart Saver savings accounts to accounts of projects supporting sustainable development, submitted at the meeting point and via the electronic banking service (Internet Banking System)	PLN 0
1.10. Issuing a certificate of holding a payment account (basic ²) requested via the electronic banking service (Online banking system) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 0 PLN 10
1.11. Issuing a certificate of possession of a payment account (extended ³) requested via the electronic banking service (Online banking system) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 25 PLN 35
1.12. Issuing a certificate of possession of a payment account (basic ⁴) requested at the meeting point/Contact a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 10 PLN 10
1.13. Issuing a certificate of possession of a payment account (extended ³) requested at the meeting point/Contact a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 35 PLN 35
2. Individual Pension Security Account	
2.1. Individual Pension Security Account opening	PLN 0
2.2. Individual Pension Security Account maintenance – monthly fee	PLN 0
2.3. Individual Pension Security Account cash deposit at a cash service point by an account holder	PLN 10

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
2.4. Individual Pension Security Account cash deposit at a meeting place by third parties (fee collected from the person depositing cash)	PLN 15
2.5. Withdrawal/ transfer withdrawal/ Individual Pension Security Account reimbursement in the form of a transfer order placed at the meeting place within 12 months from concluding an Individual Pension Security Account agreement in PLN	
2.5.1. Withdrawal	1% of the amount of funds accumulated in the Individual Pension Security Account, max. PLN 300 (collected as a one-off charge when the first tranche is paid out)
2.5.2. Transfer withdrawal	1% of amount of transferred funds, min. PLN 100, max. PLN 300
2.5.3. Reimbursement	1% of reimbursed funds, min. PLN 100 max. PLN 300
2.6. Issuing a certificate on holding an Individual Pension Security Account requested via electronic banking service (Online Banking System) (basic ²) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 0 PLN 10
2.7. Issuing a certificate on holding an Individual Pension Security Account requested via electronic banking service (Online Banking System) (extended ³) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 25 PLN 35
2.8. Issuing a certificate on holding an Individual Pension Security Account requested at a meeting place / via Contact Centre (basic ⁴) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 10 PLN 10
2.9. Issuing a certificate on holding an Individual Pension Security Account requested at a meeting place / via Contact Centre (extended ⁵) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 35 PLN 35
3A. Term deposit account opened by 18 November 2018	
3.1. Term deposit account opening	PLN 0

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
3.2. Term deposit account maintenance – monthly fee	PLN 0
3.3. Cash withdrawal from the term deposit account at a cash service point/ internal transfer order from the term deposit account at a meeting place	PLN 0
3.4. Confirmation of term deposit assignment	PLN 15
3.5. Issuing a certificate on holding a term deposit	PLN 0
3.6. Issuing a certificate on holding a term deposit and its balance	PLN 0
3.7. Issuing a certificate (bank reference) on holding a term deposit for the period of the last 12 months	PLN 20 per 1 account
3.8. Issuing a certificate (bank reference) on holding a term deposit for the period preceding the last 12 months (for each started calendar year)	PLN 30 per 1 account
3B. Term deposit account opened from 19 November 2018 to 28 March 2021	
3.1. Term deposit account opening	PLN 0
3.2. Term deposit account maintenance – monthly fee	PLN 0
3.3. Cash withdrawal from the term deposit account at a cash service point/ internal transfer order from the term deposit account at a meeting place	PLN 0
3.4. Confirmation of term deposit assignment	PLN 15
3.5. Issuing a certificate on holding a term deposit requested via electronic banking service (Online Banking System) (basic ⁶) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 0 PLN 10
3.6. Issuing a certificate on holding a term deposit requested at a meeting place / via Contact Centre (basic ⁷)	PLN 0
3.7. Issuing a certificate on holding a term deposit requested at a meeting place / via Contact Centre (extended ⁸)	PLN 35
3C. Term deposit account opened as of 29 March 2021	
3.1. Term deposit account opening	PLN 0
3.2. Term deposit account maintenance – monthly fee	PLN 0

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
3.3. Cash withdrawal from the term deposit account at a cash service point/ internal transfer order from the term deposit account at a meeting place	PLN 0
3.4. Confirmation of term deposit assignment	PLN 15
3.5. Issuing a certificate on holding a term deposit requested via electronic banking service (Online Banking System) (basic ⁶) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 0 PLN 10
3.6. Issuing a certificate on holding a term deposit requested at a meeting place / via Contact Centre (basic ⁷) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 10 PLN 10
3.7. Issuing a certificate on holding a term deposit requested at a meeting place / via Contact Centre (extended ⁸) a) collected via electronic banking service (Online Banking System) b) collected at a meeting place	PLN 35 PLN 35
4 Automatic overnight deposit with a flexible interest plan for customers covered by the Private Banking and Wealth Management offer, produkt withdrawn from the bank's offer (offered until the day 31.12.2017 inclusive)	
4.1. Term deposit account opening	PLN 0
4.2. Monthly subscription fee: a) for a term deposit opened on each business day b) for a term deposit opened on the last business day of a week	PLN 150 PLN 20
5. Other fees	
5.1. Non-collection of previously notified PLN and FX cash withdrawal	PLN 150
5.2. Issuing at a meeting place of a confirmation (duplicate) of the Client's savings accounts transaction – fee per item	PLN 5
5.3. Preparing copies of agreements concluded with the Bank and other documents	PLN 10 per A4 page, max. PLN 100
5.4. Ordering via Contact Centre and receiving by mail of a confirmation (duplicate) of the Client's savings accounts transaction	PLN 5
5.5. Additional fee to items 1.4.1., 1.4.2., 2.3 and 2.4 for cash deposit including more than 500 coins in a given calendar day	PLN 30 for every 500 coins

- ¹ The first transaction over a monthly period started from the 29th day of a given month until the 28th day of the following month is free of charge, regardless of the transfer type (to accounts of the persons entitled to manage the account from which the internal transfer order is placed/ PLN transfer order – domestic transfer); subsequent transactions are charged at PLN 9 each.
- ² Basic certificates requested via electronic banking service (Online Banking System) cover: account number, opening date, account flows, available balance as at today, account inflows, account debits, seizure information, balance available on a day.
- ³ Extended certificates requested via electronic banking service (Online Banking System) cover the information not listed hereinabove (footnote 2).
- ⁴ Basic certificates requested at a meeting place/via Contact Centre/Chat cover: information on account holder/ on holding an account and the available balance as at today.
- ⁵ Extended certificates requested at a meeting place / via Contact Centre/Chat cover the information not listed hereinabove (footnote 4).
- ⁶ Basic certificates requested via electronic banking service (Online Banking System) cover: term deposit account number, first deposit amount, principal amount as at today, compounded interest, non-compounded interest, opening date, termination/extension date, termination/extension mode, interest per annum, closing amount as at today, seizure information.
- ⁷ Basic certificates requested at a meeting place / via Contact Centre/Chat cover: current principal amount, deposit amount, compounded interest for the last ended contractual term, interest accrued, term deposit opening date, term deposit termination/extension date, instruction concerning term deposit termination/extension, current interest, closing balance as at today.
- ⁸ Extended certificates requested at a meeting place / via Contact Centre cover the information not listed hereinabove (footnote 7).

Chapter III

Services Concerning Payment Cards Issuance and Service



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a) Payment card with the account (debit card)

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			
	VISA ZBLIŻENIOWA	ZBLIŻAK VISA PAYWAVE IN A FORM OF A STICKER ⁹	MASTERCARD W TELEFONIE ¹⁰	MASTERCARD W EUR
1.1. Payment card issuance/ payment card renewal	PLN 0	15 PLN ⁶ / not applicable	not applicable	PLN 0
1.2. Monthly fee for servicing a debit card issued with:				
a) KONTO Mobi	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
b) KONTO Direct	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
c) KONTO Komfort	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
d) KONTO PRP	PLN 0	PLN 0	PLN 0 ¹	not applicable
e) KONTO Klasyczne	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
f) KONTO Student	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
g) KONTO Active	PLN 0	PLN 0	PLN 0 ¹	not applicable
h) payment account in EUR	not applicable	not applicable	not applicable	PLN 4,50
i) KONTO Future	PLN 0 / PLN 10 ¹	PLN 0	PLN 0 ¹	not applicable
1.3. Issuance of a payment card in place of a blocked / claimed / replaced / after the card details have changed	PLN 0	not applicable	not applicable	PLN 0
1.4. Change of the image card to Moja Karta ING / change of the image of Moja Karta ING / issuance of Moja Karta ING	PLN 15 ²	not applicable	not applicable	not applicable
1.5. Moja Karta ING renewal	PLN 15	not applicable	not applicable	not applicable
1.6. Card blocking	PLN 0	PLN 0	PLN 0	PLN 0
1.7. Card PIN code				
a) assigning PIN by phone/ via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0
b) PIN code change at Bank ATMs	PLN 0	not applicable	not applicable	PLN 0
c) PIN code change by phone	PLN 0	PLN 0	PLN 0	PLN 0
d) PIN code change via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0

a) Payment card with the account (debit card)

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			
	VISA ZBLIŻENIOWA	ZBLIŻAK VISA PAYWAVE IN A FORM OF A STICKER ⁹	MASTERCARD W TELEFONIE ¹⁰	MASTERCARD W EUR
1.8. Transactional limit change	PLN 0	PLN 0	PLN 0	PLN 0
1.9. Domestic/foreign payment transaction including cross-border payment transaction with the use of debit card for cashless payments				
a) with entities providing services as: casinos, internet casinos, bookmakers and other than state-owned games of chance, lotteries and totalisators	3% of the transaction amount PLN 0	PLN 0	3% of the transaction amount PLN 0	3% of the transaction amount PLN 0
b) other cashless payments				
1.10. Conversion of a cashless transaction made in a currency other than the account currency	3% of the transaction amount	3% of the transaction amount ⁴	not applicable	not applicable
1.11. Cash withdrawal package activation				
a) for KONTO Direct, Mobi, Komfort, Student, Klasyczne, Future	PLN 25 ⁵ not applicable	not applicable not applicable	not applicable not applicable	not applicable not applicable
b) for other accounts				
1.12. Cash withdrawal including cross-border payment transaction with the use of debit card for cash withdrawals				
a) at Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	not applicable	PLN 0
b) under the Cashback service				
• from KONTO Student, Klasyczne	PLN 0	PLN 0	not applicable	not applicable
• from KONTO Mobi, Komfort, Active, Direct, PRP, Future	PLN 0	PLN 0	not applicable	not applicable
• from payment account in EUR	not applicable	not applicable	not applicable	PLN 0
c) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries				
• from KONTO Student, Klasyczne	5% of withdrawal amount PLN 0 / PLN 2,50 / PLN 10 ⁶	3% of withdrawal amount PLN 0 ³ / PLN 2,50 ⁴	not applicable not applicable	not applicable not applicable
• from KONTO Mobi				
• from KONTO Direct	PLN 10	PLN 0 ³ / PLN 2,50 ⁴	not applicable	not applicable
• from KONTO PRP	PLN 0 ⁷ / PLN 5	PLN 0 ⁷ / PLN 2,50	not applicable	not applicable
• from KONTO Komfort, Active, Future	PLN 0	PLN 0	not applicable	not applicable

a) Payment card with the account (debit card)

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			
	VISA ZBLIŻENIOWA	ZBLIŻĄK VISA PAYWAVE IN A FORM OF A STICKER ⁹	MASTERCARD W TELEFONIE ¹⁰	MASTERCARD W EUR
<ul style="list-style-type: none"> from payment account in EUR 	fee charged at the rate provided for cash withdrawal from the account, to which the card was issued.	not applicable	not applicable	5% withdrawal amount
d) other cash withdrawals abroad <ul style="list-style-type: none"> from KONTO Active from KONTO PRP from other accounts 	PLN 0 3% of withdrawal amount 5% of withdrawal amount	PLN 0 3% of withdrawal amount 3% of withdrawal amount	not applicable not applicable not applicable	not applicable not applicable 5% of withdrawal amount
e) cash withdrawals in the active cash withdrawal package	PLN 0	not applicable	not applicable	not applicable
1.13. Checking the available account balance – fee charged at the end of the settlement cycle				
a) at Bank and Planet Cash ATMs in Poland	PLN 0	not applicable	not applicable	PLN 0
b) in other ATMs	PLN 1,50	not applicable	not applicable	PLN 1,50
1.14. Cash deposit at a Bank and Planet Cash CDMs in Poland	PLN 0	not applicable	not applicable	not applicable
1.15. Preparing copies of agreements concluded with the Bank and other documents	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100

- ¹ For Visa zblizeniowa – we do not charge a monthly fee when in one settlement period the user makes cashless transactions totalling at least PLN 300 with the cards issued with one account: Visa zblizeniowa, Mastercard w telefonie and Zblizak Visa, regardless of the card form – virtual or physical card. For konto Direct holders aged 18-26, the amount of transactions exempting the user from the fee is at least PLN 200. For konto Direct holders aged 13-18 and konto Mobi holders aged 13-26, we do not charge a card fee. The settlement period spans from the 29th day of a given month to the 28th day of a subsequent month. A given settlement period fee will be charged on the last day of the subsequent settlement period.
- ² Fee is not charged for konto Mobi, Direct holders aged 13-26 for first order of Moja Karta ING or first change of the card image, regardless of the number of payment cards held for konto Mobi, Direct.
- ³ The first withdrawal settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month is free of charge; any additional withdrawals are charged at PLN 2.50 each.
- ⁴ Fee/commission is charged for transactions made with cards issued from 10 October 2016. The fee /commission is not charged for transactions made with cards issued before 10 October 2016.
- ⁵ Cash withdrawal package covers all cash withdrawals made by card in Poland and abroad. The package is active for 30 days, counted from the day following its activation.

- ⁶ Fee is not charged for konto Mobi holders aged 13-26.
- ⁷ For Visa zblizeniowa – the first five withdrawals in Poland settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month are free of charge; any additional withdrawals are charged at PLN 5 each. Cash withdrawals are summed for all cards issued with one account. For Zblizak Visa – the first five withdrawals in Poland settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month are free of charge; any additional withdrawals are charged at PLN 2.50 each. Cash withdrawals are summed for all cards issued with one account.
- ⁸ Up to the age of 26, the first withdrawal cleared by the Bank during a month counted from the 29th day of a given month to the 28th day of the following month is free of charge, each subsequent one for a fee of PLN 2.50. After the age of 26, all withdrawals for a fee of PLN 10.
- ⁹ Zblizak Visa was withdrawn from sale as of 29 November 2019.
- ¹⁰ The Mastercard card on the phone has been withdrawn from sale as of 14.11.2021

b) Prepaid cards

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
	ING VISA VIRTUAL C@RD	MASTERCARD
1.1. Payment card issuance	PLN 20 ²	PLN 15
1.2. Monthly card fee	PLN 0	PLN 0
1.3. Card PIN code		
a) assigning PIN by phone/ via electronic banking service (online banking system)	not applicable	PLN 0
b) PIN code change at Bank ATMs	not applicable	PLN 0
c) PIN code change by phone	not applicable	PLN 0
d) PIN code change via electronic banking service (online banking system)	not applicable	PLN 0
1.4. Dispatch of a text message with the CVV2 code when ordering a card	PLN 0 ¹	not applicable
1.5. Transactional limit change	PLN 0	PLN 0
1.6. Card blocking	PLN 0	PLN 0
1.7. Internal transfer order to the card account from an account maintained at the Bank	according to the fee for the transfer from Client's account	according to the fee for the transfer from Client's account
1.8. Cash deposit to the card account at a cash service point by an account holder	PLN 9	PLN 9
1.9. Cash deposit to the card account at a cash service point by a third party (the fee is charged from the depositor)	0.5% of deposit amount and PLN 10	0.5% of deposit amount and PLN 10
1.10. Cash deposit to the card account at Bank and Planet Cash CDMs in Poland	not applicable	PLN 0
1.11. Internal transfer order from the card account to an account maintained at the Bank via electronic banking service (Online Banking System) – while the card is valid	PLN 0	PLN 0
1.12. Domestic transfer order (in PLN, to an external account in Poland) / Internal transfer order from the card account in a meeting place – when the card is closed / blocked / no longer valid	PLN 0	PLN 0

b) Prepaid cards

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
	ING VISA VIRTUAL C@RD	MASTERCARD
1.13. Cash withdrawal		
a) at Bank and Planet Cash ATMs in Poland	not applicable	PLN 0
b) under the Cashback service	not applicable	PLN 0
c) other cash withdrawals in PLN	not applicable	PLN 10 ³
d) other cash withdrawals in a currency other than PLN	not applicable	5% of the transaction amount ⁴
1.14. Cash withdrawal from the card account at a cash service point – when the card is closed / blocked / no longer valid	PLN 0	PLN 0
1.15. Domestic / foreign payment transaction	PLN 0	PLN 0
1.16. Bank statement, including preparation of payment transaction lists – fee per bank statement		
a) sent to the mailing address (monthly)	not applicable	PLN 0
b) issued upon the Client's request in a meeting place (current, historical)	PLN 9	PLN 9
c) available via electronic banking service (online banking system) (monthly)	PLN 0	PLN 0
1.17. Issuing the Client's transaction confirmation (duplicate) in a meeting place	PLN 9	PLN 9
1.18. Issuing a card / card account certificate / reference upon the Client's request:		
a) for the period of the last 12 months	PLN 20 per 1 account	PLN 20 per 1 account
b) for the period preceding the last 12 months (for each started calendar year)	PLN 30 per 1 account	PLN 30 per 1 account
1.19. Preparing copies of agreements concluded with the Bank and other documents	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100

¹ The service is available only for contracts concluded until 6 August 2023.

² The fee is not charged for Direct Account holders between 18-26 years of age for the first ordering of the virtual card.

³ For contracts concluded until 12.11.2023, the fee is PLN 5.

⁴ For contracts concluded until 12.11.2023, the fee is 3% of the transaction amount.

d) Other fees

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1.1. Making a copy of: <ul style="list-style-type: none"> a) the last statement of transactions, including the statement of payment transactions b) previous transaction statements, including payment transaction statements (for each copy) 	PLN 0 PLN 5
1.2. Preparation and delivery of the card at the Customer's request by courier (fee charged regardless of the fee for issuing the card): <ul style="list-style-type: none"> 1. in Poland: <ul style="list-style-type: none"> a) customers with Premium account b) other customers 2. abroad 	PLN 0 PLN 50 PLN 135
1.3. Searching and sending documents confirming the transaction: in Poland / abroad	PLN 20 / PLN 80
1.4. Issuing (at the Customer's request) a certificate of the possessed / closed credit card Note! The fee is charged separately for information on each credit card	PLN 20

Chapter IV

Electronic Banking Service (Online Banking System)



Print economically

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The Online Banking System is a trade name of the “electronic banking service” referred to in the Regulation. The Online Banking System also encompasses the services not linked to payment accounts.

The Table of Fees and Commissions indicates the two names – both the one required by law and the trade name – and provides the “Online Banking System” trade name in parentheses because:

- the Online Banking System satisfies the requirements for considering it an electronic banking service being a representative service as defined by the Regulation and

- pursuant to the Act on Payment Services of 19 August 2011, the Bank is obligated to apply the term provided for in the Regulation (“electronic banking service”) to the services considered representative in line with the Regulation.

In keeping with the Online Banking System General Terms and Conditions, the Online Banking System also encompasses the services not linked to payment accounts and covers the mobile application. This means that one may use the electronic banking service also via the mobile application.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT									
	CURRENT OFFER								PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	SAVING ACCOUNTS	PAYMENT ACCOUNT / SAVING ACCOUNT ¹ IN FOREIGN CURRENCIES	KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
1. Electronic banking service (Online Banking System) – general part										
a) provision and usage of the service	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) service access unblocking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
c) dispatch of a text message with the authorisation code to the User	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
2. Electronic banking service (Online Banking System) – Finance management assisting services										
2.1. Finance management assisting services	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3. Electronic banking service (Online Banking System) – BLIK Mobile Platform²										

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT									
	CURRENT OFFER								PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	SAVING ACCOUNTS	PAYMENT ACCOUNT / SAVING ACCOUNT ¹ IN FOREIGN CURRENCIES	KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
3.1. BLIK activation	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN
a) BLIK Contactless										
b) other services	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	0 PLN	0 PLN
3.2. Monthly BLIK fee										
a) BLIK Contactless	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN
b) other services	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	0 PLN	0 PLN
3.3. BLIK transactional limit change										
a) BLIK Contactless	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN
b) other services	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	0 PLN	0 PLN
3.4. Domestic payment transaction										
a) BLIK Contactless	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN
b) other services	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT								PRODUCTS WITHDRAWN FROM THE BANK OFFER	
	CURRENT OFFER								KONTO Z LWEM KLASYCZNE	KONTO Z LWEM STUDENT
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM FUTURE	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM ACTIVE	SAVING ACCOUNTS	PAYMENT ACCOUNT / SAVING ACCOUNT ¹ IN FOREIGN CURRENCIES		
3.5. A foreign payment transaction, including a cross-border payment transaction										
a) BLIK Contactless	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable	0 PLN	0 PLN
b) other services	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
3.6. Cash deposit to the account at Bank and Planet Cash CDMs in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
3.7. Cash withdrawal										
a) at Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
b) at other ATMs in Poland (other than ATMs listed under a))	PLN 0 ⁴ / PLN 5	PLN 0 ⁵ / PLN 5	PLN 0		PLN 0 ⁵ / PLN 2,50	PLN 0	not applicable	not applicable	5% of withdrawal amount	5% of withdrawal amount
3.8. Request for BLIK transfer	PLN 0	PLN 0	PLN 0		PLN 0	PLN 0	not applicable	not applicable	PLN 0	PLN 0
3.9. BLIK transfer upon request	PLN 0	PLN 0	PLN 0		PLN 0	PLN 0	not applicable	not applicable	PLN 0	PLN 0

¹ FX savings account: Open Savings Account, Premium Open Savings Account,

² The BLIK mobile platform services are a part of the services covered by the Online Banking System General Terms and Conditions

³ The first withdrawal settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month is free of charge; any additional withdrawals are charged at PLN 5 each.

⁴ Withdrawals are free until the age of 26. After reaching the age of 26, first withdrawal settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month is free of charge (PLN 0), any additional withdrawals are charged at PLN 5 each.

⁵ The first five withdrawals settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month are free of charge; any additional withdrawals are charged at PLN 2.50 each.

Chapter VIII

Other Banking Services



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1. Cash deposit made by the Client (housing community member) to housing community accounts	in line with the Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna
2. Cash deposit at the to cash service point, being a donation made to the current and savings accounts maintained with the Bank for public benefit organisations (e.g. foundations, associations, other institutions running socially useful business)	no fee
3. A call to supplement/adjust the data for transactions referred to in items 3.2.2., 3.2.3., 3.2.4., 3.2.5., 3.3., 3.3.', 3.4. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit"	EUR 30
4. Return/cancellation of the payment transaction at the Client's request: <ol style="list-style-type: none"> 1. processed during previous 13 months: <ol style="list-style-type: none"> a) for transactions referred to in items 3.2.1., 3.2.2., 3.2.3.1., 3.2.4., 3.2.5., 3.3., 3.3.' in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit", in item 1.6.2. in Chapter II, in item 1.12 in Chapter III b) "Prepaid cards", in item 1.6 in Chapter III c) "Cards" and in item 3.8 in Chapter IV b) for transactions referred to in items 3.2.3.2., 3.4. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit" 2. processed earlier than 13 months ago: <ol style="list-style-type: none"> a) for transactions referred to in items 3.2.1., 3.2.2., 3.2.3.1., 3.2.4., 3.3. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit", in item 1.6.2. in Chapter II, in item 1.12 in Chapter III b) "Prepaid cards", in item 1.6 in Chapter III c) "Cards" and in item 3.8 in Chapter IV b) for transactions referred to in items 3.2.3.2., 3.4. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit" 	PLN 0 EUR 30 PLN 40 EUR 100
5. Searching for/tracking the payment transaction at the Client's request: <ol style="list-style-type: none"> 1. processed during previous 13 months: <ol style="list-style-type: none"> a) for transactions referred to in items 3.2.1., 3.2.2., 3.2.3.1., 3.2.4., 3.2.5., 3.3., 3.3.' in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit", in item 1.6.2. in Chapter II, in item 1.12 in Chapter III b) "Prepaid cards", in item 1.6 in Chapter III c) "Cards" and in item 3.8 in Chapter IV b) for transactions referred to in items 3.2.3.2., 3.4. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit" 2. processed earlier than 13 months ago: <ol style="list-style-type: none"> a) for transactions referred to in items 3.2.1., 3.2.2., 3.2.3.1., 3.2.4., 3.2.5., 3.3., 3.3.' in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit", in item 1.6.2. in Chapter II, in item 1.12 in Chapter III b) "Prepaid cards", in item 1.6 in Chapter III c) "Cards" and in item 3.8 in Chapter IV b) for transactions referred to in items 3.2.3.2., 3.4. in Chapter I b) "Cash deposit/withdrawal, transfer, standing order, direct debit" 	PLN 0 EUR 30 PLN 40 EUR 100

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
6. Processing the instruction with a backward value date at the Client's or another bank's request	PLN 400
7. Purchase of mutilated foreign tenders – the fee amount depends on the banknote damage degree, determined in accordance with the <i>General Terms and Conditions of the Purchase of Mutilated Foreign Tenders</i>	3% or 10%, or 15% of the banknote nominal value, min. PLN 2
8. Blockade of funds in Client accounts in favour of: a) the Bank b) another bank or other institutions	PLN 0 0.1% of the sum total of blocked funds resulting from one request min. PLN 15 max. PLN 150
9.1. Acceptance of the account holder's instruction in case of death	PLN 15
9.2. Cancellation of the account holder's instruction in case of death	PLN 0
10. Issuing an account balance certificate to the person authorised after the account holder's death	PLN 10 per 1 account
11. Preparing copies of agreements concluded with the Bank and other documents for open and closed accounts	PLN 10 per A4 page max. PLN 100
12. Issuing (at the Client's request) a certificate / bank reference / transaction feeds in the closed account	PLN 35
13. Preparing, drafting and transferring the information being bank secrecy – to the persons, bodies and institutions authorised under the Banking Law (excluding the cases set out in Article 110 of the Banking Law Act) and other laws: Note! a) The fee is charged by each Bank organisational unit providing positive information, that is when the Client is an account holder or uses other services (if the information is negative, no fee is charged). b) The fee is also charged when information is directly provided to statutory auditors, based on a written consent of the account holder, in favour of whom the audit is performed; the fee is charged to the account holder. c) The charging of fees may be relinquished for banks under the reciprocity rule.	PLN 70 (including the VAT due) + additional fees laid down in item 14.1.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
13.1. Additional fees for delivery of documents <ul style="list-style-type: none"> a) Poland <ul style="list-style-type: none"> a. Standard mode – registered letter b. Express mode – courier dispatch b) Abroad <ul style="list-style-type: none"> a. Standard mode – registered letter b. Express mode – courier dispatch 	PLN 6 PLN 50 PLN 15/ PLN 30 for an accelerated mode of documents delivery PLN 150
14. Renting a safe-deposit box Note! The service has been phased out from the Bank's offer; the fee is applicable to agreements concluded until 1 July 2015.	PLN 25 per each month started
15. Storing a vehicle being the credit facility collateral seized by the Bank	PLN 10 per each vehicle storage day max. PLN 600 for the entire period of vehicle storage
16. ID card stoplisting/ cancelling ID card stoplisting, covering with its range: <i>The Bank and other banks – participants in the Central Database – Restricted Documents</i>	PLN 0
17. Sending information to the employer/authority paying out the pension and retirement allowance about the Client's account number to which the salary/ pension/ retirement allowance payment shall be made	PLN 0
18. Investment Advisory Service for Clients covered by the Private Banking or Offer: (Premium and Private Banking) <ul style="list-style-type: none"> a) issuing an investment recommendation¹ b) drawing up an annex to the Investment Advisory Agreement 	PLN 0 PLN 0
19. Processing of bill collection/ documentary collection	
19.1. Documentary and bill collection	0.25% of the collection amount min. PLN 15, max. PLN 300
19.2. Additional fees for bill collection and documentary collection	
19.2.1. Bill collection, documentary collection <ul style="list-style-type: none"> a) Poland b) abroad 	PLN 10 PLN 18

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
20.1. Providing the account holder with aggregate information on their bank accounts	PLN 35 (including VAT due)
20.2. Providing the person authorised, e.g. an heir, with aggregate information on bank accounts of the deceased person	PLN 35 (including VAT due)
21. Performing the activities related to transfer of a payment account	
21.1.1. Transferring a list of standing orders, direct debit consents, information on incoming transfer orders and direct debts ²	PLN 0
21.1.2. Transferring the funds deposited with the payment account	PLN 0
21.2. Payment account closing	PLN 0
22. List of fees for a payment account	PLN 0

¹ The fees for preparing an Investment Recommendation and for other activities captured in the Table of Fees and Commissions are accrued and charged once the service/activity has been performed.

² A list of existing standing orders for transfer orders and debtor consents to processing direct debits, if available,

as well as available information on regular transfer orders and direct debits placed by a creditor effected in the consumer's payment account within 13 months preceding the day of the client's information about his/her intention to open an account.



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 outlets and on its website: www.ing.pl

- ING Bank Śląski S.A. / ul. Sokolska 34 / Katowice • Information applicable as from 13 November 2023

Additional information: www.ing.pl / Call Centre +48 32 357 00 69* / Bank's outlet. 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 the English version of this document, the Polish shall prevail.

* Charges may vary depending on your service provider.