

Extract from the Table

of Fees and Commissions

Entrepreneurs

Applicable as from 1 June 2023



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Definitions Rules of Charging Fees and Commissions



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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 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. Fees and commissions are charged in PLN. The amounts of the fees and commissions are rounded up to 1 grosz, according to the applicable rules.
5. 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.
6. 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.
7. In order to calculate the foreign currency equivalent of the amount of the fee expressed in PLN, the average exchange rate of the NBP effective on the date on which the fee is charged, as published in the Bank Śląski FX Table on a given day. Where the commission is paid in a foreign currency, the buying rate for cash from the instructions/ orders that miss certain elements or contain mistakes, the consequences of any delays and foreign exchange movements.
8. 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 month; the account will be debited on the last day of a given 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,
 - d) or on the instruction filing day.
9. The fee for the maintenance of the Direct Account for Business and for the following transfers placed using the internet banking system/ ING Business:
 - a) domestic transfers in PLN (except for Express ELIXIR, BlueCash, and SORBNET),
 - b) FX transfers outside Poland – transfers in EUR to accounts with other banks outside of Poland within the Single Euro Payments Area (SEPA)
 - c) basic fee for a transfer as part of the fee for the TARGET transfer (FX transfer order in EUR) – the European transfer (except for a fee for transfers under the urgent procedure (TODAY))
 - d) SEPA credit transfers (FX transfer orders in EUR – the European transfer)
 is not charged if the active use requirement has been met, as specified in pt. 10.
10. The active use requirement is understood as at least one transfer to the Social Insurance Institution (ZUS) or to the Tax Office (US) made by the Account Holder in any given calendar month via *Konto Direct dla Firmy* or as the total inflow of funds to *Konto Direct dla Firmy* amounting to at least PLN 2,000 in any given calendar month, received via an external transfer (from another bank), an internal transfer (except for transfers between the company's own accounts), cash deposit (own funds) or cash deposit made by third parties.
11. The fee for the maintenance of the Direct Account for Business and for the following transfers placed using the internet banking system/ ING Business:
 - a) domestic transfers in PLN (except for Express ELIXIR, BlueCash, and SORBNET),
 - b) FX transfers outside Poland – transfers in EUR to accounts with other banks outside of Poland within the Single Euro Payments Area (SEPA),
 - c) basic fee for a transfer as part of the fee for the TARGET transfer (FX transfer order in EUR) – the European transfer (except for a fee for transfers under the urgent procedure (TODAY))
 - d) SEPA credit transfers (FX transfer orders in EUR – the European transfer)
 is charged if the active use requirement, as specified in pt. 12, was not met in the preceding month.
12. The fee is charged:
 - a) in the second full settlement cycle following the month in which the Direct Account for Business was opened,
 - b) in the next settlement cycle following the month in which the offer was changed to the Direct Account for Business.

13. 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 and the current bank statement upon the end of the settlement cycle in which the offer changed are an exception. Fees or commissions for debit card transactions will be charged according to the rates effective upon the transaction settlement after the offer change. As regards the bank statement, the fees and commissions will be charged in the following month according to rates effective after the offer change.
14. Where a personal account is closed, the monthly fee for the personal 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. The principle of pro-rating the personal account maintenance fee does not apply to the Direct Account for Business.
15. Bank statement on request – a bank statement issued on the Client's request.
16. TARGET transfer (the European transfer) is understood as a transfer denominated in EUR, sent to a bank account with another bank in Poland or with another bank outside of Poland within the Single Euro Payments Area (SEPA), where the transfer order is placed through the internet banking system and 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 SHA cost option is marked,
 - e) the execution mode indicated in the payment instruction is urgent (TODAY).
17. SEPA credit transfer (the European transfer) is understood as a transfer denominated in EUR sent to a bank account with another bank in Poland or with another bank outside of Poland within the Single Euro Payments Area (SEPA), where the transfer order is placed through the internet banking system/ ING Business and 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 SHA cost option is marked,
 - e) the execution mode indicated in the payment instruction is standard.
18. A non-STP transfer order in a foreign currency/ an FX transfer should be understood as a transfer order in which:
 - 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.
19. The term "deposit (own funds)" should be understood as 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.
20. All references/ notes presented in respect of a given rate in this Table of Fees and Commissions are an integral part hereof.
21. The terms "internet banking system" and "mobile application" used in the Table of Fees and Commissions stand for the internet- and mobile banking systems offered by the Bank.

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	
KONTO Z LWEM	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
1. Opening a bank account	PLN 0	PLN 0
2. Maintenance of the first account – monthly fee³	PLN 0 ²	PLN 19
3. Maintenance of the next account – monthly fee³	PLN 0 ²	PLN 19
4. A monthly or daily bank statement after each change in the account balance – a fee per bank statement:		
a) made available in the internet banking system	PLN 0	PLN 0
b) made available to clients who do not have the internet banking system	PLN 20	PLN 20
c) a bank statement on request	PLN 30	PLN 30
5. Transaction confirmation slip – fee per item		
a) made available in the internet banking system	PLN 0	PLN 0
b) attached with a bank statement automatically	not applicable	PLN 1
c) issued on request	PLN 20	PLN 20
6. Issuing a bank account certificate (basic scope⁹) requested through the internet banking system (for sole proprietorship):		
a) collected through the internet banking service	PLN 0	PLN 0
b) collected in branch	PLN 10	PLN 10
7. Issuing a bank account certificate (extended scope⁷) requested through the internet banking system (for sole proprietorship):		
a) collected through the internet banking service	PLN 25	PLN 25
b) collected in branch	PLN 35	PLN 35
8. Issuing a bank account certificate (basic scope⁹) requested at the Bank branch/ via the Contact Centre/ via Chat:		
a) collected through the internet banking service	PLN 10 ¹¹	PLN 10 ¹¹
b) collected at the Bank branch	PLN 10	PLN 10

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
9. Issuing a bank account certificate (extended scope⁹) requested at the Bank branch/ via the Contact Centre/ via Chat: a) collected through the internet banking service b) collected at the Bank branch	PLN 35 ¹¹ PLN 35 ¹¹	PLN 35 ¹¹ PLN 35 ¹¹
10. Preparing a certified copy of agreements made with the Bank and other documents	PLN 10 per A4 page, max PLN 100	PLN 10 per A4 page, max PLN 100

² The maintenance fee is PLN 0.00 if the active use requirement, as specified in pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions", is met and from 1 December 2016 also under the Notary [Rejent] offer. The maintenance fee is PLN 19.00 if the customer fails to meet the active use requirement. The fee is collected in accordance with the provisions of pt. 12 of Chapter on the "Definitions and Rules of Charging Fees and Commissions".

³ Except for cash deposits and cash withdrawals.

⁶ The certificates (basic scope) requested through the internet banking system cover: the account number, the opening date, the balance available today, 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.

⁷ Certificates (extended scope) requested through the internet banking system cover the information other than the information listed above (note 6).

⁸ The certificates (basic scope) requested at the Bank branch/ via the Contact Centre/ via Chat - internet banking service, include: information on the account held/ on the account held and the balance available as at today.

⁹ Certificates (extended scope) requested at the Bank branch/ via the Contact Centre/ via Chat - internet banking service include information not listed above (footnote 8).

¹¹ Does not apply to accounts kept for housing communities.

b) Cash deposit/ withdrawals, transfer orders, standing orders, direct debits

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
1. Cash deposit		
1.1. PLN cash deposit (own funds) at the Bank's Branch <ul style="list-style-type: none"> a) over-the-counter at the Bank's Branch b) in the sealed form at the counter c) in the sealed form to the night safe deposit d) in the cash deposit machine if the total deposits to the account are up to PLN 50,000.00 in any given settlement cycle e) in the cash deposit machine if the total deposits to the account are above PLN 50,000.00 in any given settlement cycle 	0.60% of the cash payment and PLN 10 ⁵ 0.23% of the cash payment amount and PLN 2 (gross) 0.11% of the cash payment amount and PLN 2 (gross) PLN 0,00 PLN 0,00	not applicable not applicable not applicable not applicable not applicable
1.2. EUR, USD, GBP cash deposit (own funds) at the Bank's Branch	not applicable	0.7% of the cash payment amount and PLN 10
1.3. PLN cash deposit by third parties at the Bank's Branch (fee charged to the person making the payment)	0.6% of the cash payment amount and PLN 10 in total not more than PLN 20,000 ¹³	not applicable
1.4. EUR, USD, GBP cash deposit by third parties at the Bank's Branch (fee charged to the person making the payment)	not applicable	0.7% of the cash payment amount and PLN 10 in total not more than 20.000 PLN ¹³
1.5. Cash deposit made by an Individual Client (a member of a housing community) to accounts kept for housing communities as part of Konto z Lwem offer	PLN 2,5	not applicable
1.6. Over-the-counter cash deposits in PLN, including coins, in an open form, at the Bank branch – a fee in addition to item 1.1. and 1.3., applicable to cash deposits in excess of 500 items on a given calendar day	PLN 30 for every 500 coins	not applicable
2. Cash withdrawals		
2.1. Cash withdrawal in the bank account currency at a Bank Branch	0.6% of the withdrawal amount and PLN 10 ⁵	0.6% of the withdrawal amount and PLN 10

b) Cash deposit/ withdrawals, transfer orders, standing orders, direct debits

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
KONTO Z LWEM		
2.2. Failure to collect previously advised cash withdrawal:		
a) in PLN	PLN 200	PLN 200
b) in a foreign currency	PLN 300	PLN 300
3. Transfer order		
3.1. Internal transfer (to an account with the Bank), made:		
a) through the internet banking system	PLN 0	PLN 0
b) through the internet banking system – split payment	PLN 0	not applicable
c) through the internet banking system – transfer to the phone	PLN 0	not applicable
d) submitted in any other form agreed with the Bank	PLN 30	PLN 30
e) submitted in any other form agreed with the Bank – a split payment	PLN 30	not applicable
3.2. Domestic transfer (in PLN, to an account with another bank in Poland), made:		
a) through the internet banking system	PLN 0 ²	PLN 1,20
b) through the internet banking system – split payment	PLN 0 ²	not applicable
c) through the internet banking system – transfer to the phone	PLN 0	not applicable
d) through the internet banking system – Express ELIXIR transfer or BlueCash transfer	PLN 10	not applicable
e) through the internet banking system – Express ELIXIR transfer – split payment	PLN 10	not applicable
f) submitted in any other form agreed with the Bank	PLN 30	PLN 30
g) submitted in any other form agreed with the Bank – a split payment	PLN 30	not applicable
3.3. Domestic transfer (in PLN) to the Social Insurance Institution [ZUS] / Tax Office [US] account, made:		
a) through the internet banking system	PLN 0	not applicable
b) submitted in any other form agreed with the Bank	PLN 30	not applicable
3.4. Transfer orders in EUR in Poland, submitted in any other form agreed with the Bank	PLN 10	PLN 10
3.5. FX transfers outside Poland – transfers in EUR to accounts with other banks outside of Poland within the Single Euro Payments Area (SEPA) placed:		

b) Cash deposit/ withdrawals, transfer orders, standing orders, direct debits

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
a) through the internet banking system	PLN 0 ⁷	PLN 1,20
b) submitted in any other form agreed with the Bank	PLN 30	PLN 30
3.6. FX transfers outside Poland – transfers in EUR to accounts with other banks outside of Poland and outside the Single Euro Payments Area (SEPA) and transfers in a currency other than EUR to an account with another bank outside of Poland, placed:		
a) through the internet banking system	PLN 40	PLN 40
b) submitted in any other form agreed with the Bank	PLN 200	PLN 200
3.7. TARGET transfer orders (FX transfer orders in EUR placed through the internet banking system) – the European transfer⁵:		
a) to an account with another bank in Poland	PLN 0 ⁸ / PLN 30	PLN 1,20 / PLN 30
b) to an account with another bank outside of Poland	PLN 0 ⁸ / PLN 30	PLN 1,20 / PLN 30
3.8. SEPA transfer (FX transfer in EUR placed via online banking system) – the European transfer:		
a) to an account with another bank in Poland	PLN 0 ⁹	PLN 1,20
b) to an account with another bank outside of Poland	PLN 0 ⁹	PLN 1,20
3.9. FX transfers (FX transfers in Poland in currencies other than PLN and EUR), placed:		
a) through the internet banking system	PLN 40	PLN 40
b) submitted in any other form agreed with the Bank	PLN 200	PLN 200
3.10. FX transfers received to an account with the Bank	PLN 0	PLN 0
3.11. Additional fee		
a) PLN transfer orders made via SORBNET systems – a fee in addition to the fee under pt. 3.2. a), b), f), g)	PLN 30	not applicable / PLN 30 ⁵
b) non-STP transfer – a fee in addition to the fee under pt. 3.5, 3.6, 3.7, 3.10	PLN 40	PLN 40
c) Urgent FX transfer orders (TODAY/ TOMORROW) – a fee in addition to the fee under pts. 3.5, 3.6.	PLN 30	PLN 30
d) urgent FX transfer orders (TODAY/ TOMORROW) – a fee in addition to the fee under pt. 3.7., 3.10.	PLN 50	PLN 50
e) preparation of an additional confirmation of FX transfer execution – a fee in addition to the fee under pt. 3.6., 3.7., 3.8., 3.10	PLN 20	PLN 20
f) Transfer cancellation fee - additional fee to items 3.2 c), 3.2 d) ⁹ , 3.3. b) ⁹	PLN 5	not applicable
g) Transfer cancellation fee - additional fee to items 3.1. c) (which requires currency conversion) 3.5 b), 3.6. b), 3.7., 3.8., 3.9. b), and items 3.2. c), for accounts in foreign currencies	PLN 0	PLN 0

b) Cash deposit/ withdrawals, transfer orders, standing orders, direct debits

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	Konto Direct dla Firmy	Konto z Lwem w walutach obcych
3.12. Currency conversion of a transfer made in a currency other than the account currency	PLN 0	PLN 0
4. Standing order		
4.1. Placing / changing a payment instruction through the internet banking system	0 PLN 0	not applicable
4.2. Revoking a payment instruction through the internet banking system	0 PLN 0	not applicable
4.3. Executing transactions	PLN 1 ¹⁰	not applicable
4.4. Transaction execution refusal notice:		
a) sent to the address for communication	PLN 5	not applicable
b) delivered through the internet banking system	PLN 0	not applicable
5. Direct debit – for payers		
5.1. Direct debit consent / consent withdrawal	PLN 0	not applicable
5.2. Executing transactions	PLN 0	not applicable
5.3. Transaction cancellation / executed transaction amount reimbursement	PLN 0	not applicable
5.4. Transaction execution refusal notice:		
a) sent to the address for communication	PLN 5	not applicable
b) delivered through the internet banking system	PLN 0	not applicable
c) made available at the Bank's Branch	PLN 0	not applicable
6. Direct debit – for beneficiaries		
6.1. Executing transactions	PLN 0.50	not applicable
7. Use of the Mass Payment Identification System (SIMP) service by housing associations¹⁰		
7.1. Monthly fee for using the Mass Payment Identification System (SIMP) service	PLN 10	not applicable
7.2. Fee for processing a single Mass Payment over 50 per month	PLN 0.20	not applicable

b) Cash deposit/ withdrawals, transfer orders, standing orders, direct debits

- ¹ The account is offered only to sole proprietorships and using simplified forms of accounting.
- ² The fee for domestic transfers in PLN (except for Express ELIXIR, BlueCash and SORBNET) made using the internet banking system/ ING Business system is PLN 0.00 if the active use requirement, as specified in pt. 10 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met. The fee for domestic transfers in PLN (except for Express ELIXIR/ BlueCash, and SORBNET) made using the internet banking system/ ING Business is PLN 1.20 if the customer fails to meet the active use requirement. The fee is collected in accordance with the provisions of pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions".
- ³ This fee is not applicable to any Konto z Lwem under the Notary [Rejent] offer.
- ⁴ Transfer made via the SORBNET system submitted via the electronic banking service (System Internet banking) - not applicable. Transfer made via the SORBNET system for amounts below PLN 1 million PLN deposited at a Bank Branch - not applicable. Transfer made via the SORBNET system for amounts equal to or higher PLN 1 million, submitted to the Bank's Branch - additional fee of PLN 30.
- ⁵ TARGET transfer is executed solely as an urgent transfer (TODAY). The fee for effecting the transfer consists of the basic fee for the transfer (it depends for the account type) and PLN 30 fee (fee for the urgent mode (TODAY)).
- ⁶ Transfer made via the SORBNET system submitted via the electronic banking service (System Internet banking) - not applicable. Transfer made via the SORBNET system for amounts below PLN 1 million PLN deposited at a Bank Branch - not applicable. Transfer made via the SORBNET system for amounts equal to or higher PLN 1 million, submitted to the Bank's Branch - additional fee of PLN 30.
- ⁷ The fee for FX transfers outside Poland - EUR transfers to accounts with other banks outside Poland within the Single Euro Payments Area (SEPA), placed using the internet banking system/ ING Business is PLN 0.00 if the active use requirement, as specified in pt. 10 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met. The fee for FX transfers outside Poland - EUR transfers to accounts with other banks outside Poland within the Single Euro Payments Area (SEPA), placed using the internet banking system/ ING Business is PLN 1.20 if the Client does not meet active use requirement. The fee is collected in accordance with the provisions of pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions".
- ⁸ The basic fee for TARGET transfers (FX transfers in EUR) - the European transfer (except for the fee for the urgent mode (TODAY)) placed using the internet banking system/ ING Business is PLN 0.00 if the active use requirement, as specified in pt. 10 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met. The basic fee for TARGET transfers (FX transfers in EUR) - the European transfer (except for the fee for the urgent procedure (TODAY)), placed using the internet banking system/ ING Business is PLN 1.20 if the Client does not meet the active use requirement. The fee is collected in accordance with the provisions of pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions".
- ⁹ The fee for SEPA transfers (FX transfers in EUR) placed using the internet banking system/ ING Business is PLN 0.00 if the active use requirement, as specified in pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met. The fee for SEPA credit transfers (FX transfers in EUR) placed using the internet banking system/ ING Business is PLN 1.20 if the Client does not meet the active use requirement. The fee is collected in accordance with the provisions of pt. 11 of Chapter on the "Definitions and Rules of Charging Fees and Commissions".
- ¹⁰ Transfer cancellation fee will be charged if the Bank provides such functionality. The Bank will provide information about the functionality launch date and will charge the fee from that date
- ¹¹ SIMP service available to housing communities using the ING Business system.
- ¹² The rate does not apply to standing orders made to an account at ING Bank Śląski intended for the repayment of the PFR Anti-Crisis Shield subsidy as part of the discount granted from 01/10/2021.
- ¹³ The entry "in total not more than PLN 20,000" is valid from 01/01/2024.

Chapter II

Open Savings Accounts and Term Deposit Accounts in PLN/foreign currencies



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1. Open Savings Accounts¹	
1.1. Opening a savings account	PLN 0
1.2. Maintenance of a savings account – monthly fee	PLN 0
1.3. Bank statements a. made available in the internet banking system b. made available to clients who do not have the internet banking system c. a bank statement on request	PLN 0 PLN 20 PLN 30
1.4. Cash deposit (own funds) at the Branch	0.6% of the cash payment amount and PLN 10
1.5. Cash deposit by third parties (charged to the person making the payment)	0.6% of the cash payment amount and PLN 10 in total not more than PLN 20,000 ¹⁸
1.6. Over-the-counter cash deposits in PLN, including coins, in an open form, at the Bank branch – a fee in addition to items 1.4. and 1.5, applicable to cash deposits in excess of 500 items on a given calendar day	PLN 30 for every 500 coins
1.7. Internal^{2,3} / Domestic transfer³	
1.7.1. to an account with the Bank⁴ or to an account with any other bank, made: a) through the internet banking system b) through the internet banking system - split payment c) submitted in any other form agreed with the Bank d) submitted in any other form agreed with the Bank – a split payment	PLN 0 ² / PLN 9 PLN 0 ² / PLN 9 PLN 0 ² / PLN 9 PLN 0 ² / PLN 9
1.7.2. Express ELIXIR or BlueCash placed at: a) at the Bank's Branch (Express ELIXIR transfer only) b) through the internet banking system c) through the internet banking system – split payment (Express ELIXIR transfer only)	PLN 11 PLN 10 PLN 10
1.7.3. to the Social Insurance Institution (ZUS) / Tax Office (US) account, made: a) through the internet banking system b) submitted in any other form agreed with the Bank	PLN 9 PLN 10

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1.8. PLN transfer orders to accounts with other banks made via SORBNET system – a fee in addition to the fee under pt. 1.7.1. a) b), c) and d)	not applicable / PLN 30 ¹²
1.9. Cash withdrawal from an account:	0.6% of the withdrawal amount and PLN 10
1.10. Currency conversion of a transfer made in a currency other than the account currency	PLN 0
1.11. Transfer cancellation fee - additional fee to items 1.7.1 c), 1.7.1 d) ¹⁴ , 1.7.3 b) ¹⁴	PLN 5 ¹³
1.12. Transfer cancellation fee - additional fee to items 1.7.1. c), (which requires currency conversion) ¹⁵	PLN 0 ¹⁵
1.13. Use of the Mass Payments Identification System (SIMP) service by housing communities ¹⁷	PLN 10 ¹⁷
a) Monthly fee for using the Mass Payment Identification System (SIMP) service	PLN 10 ¹⁷
b) Fee for processing a single Mass Payment over 50 per month	PLN 0,20 ¹⁷
2. Confirmation (duplicate) of the transaction - fee per item:	
a) issued on request	PLN 20
b) made available in the internet banking system	PLN 0
3. Failure to collect previously advised cash withdrawal	
a) in PLN	PLN 200
b) in a foreign currency	PLN 300
4. Preparing a certified copy of agreements made with the Bank and other documents	PLN 10 per A4 page, max PLN 100
5. Certificates	
5.1. Issuing a bank account certificate (basic scope ³), requested through the internet banking system (for sole proprietorship):	
a) collected through the internet banking service	PLN 0
b) collected in branch	PLN 10
5.2. Issuing a bank account certificate (extended scope ⁶), requested through the internet banking system (for sole proprietorship):	
a) collected through the internet banking service	PLN 25
b) collected in branch	PLN 35

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
5.3. Issuing a bank account certificate (basic scope⁷) requested in branch/ via the Contact Centre a) collected through the internet banking service b) collected in branch	PLN 10 ¹⁶ PLN 10
5.4. Issuing a bank account certificate (extended scope⁸), requested at the branch/ via the Contact Centre/ via Chat a) collected through the internet banking service b) collected in branch	PLN 35 ¹⁶ PLN 35 ¹⁶
6. Term deposit¹	
6.1. Opening a deposit account	PLN 0
6.2. Maintenance of a deposit account	PLN 0
6.3. Transfer from a deposit account	PLN 0
6.4. Term deposit account statement	PLN 0
6.5. Failure to collect previously advised cash withdrawal a) in PLN b) in a foreign currency	PLN 200 PLN 300
6.6. Preparing a certified copy of agreements made with the Bank and other documents	PLN 10 per A4 page, max PLN 100
7. Certificates <i>Term deposit accounts opened until March 31, 2021</i>	
7.1. Issuing a bank account certificate (basic scope⁹), requested through the internet banking system (for sole proprietorship): a) collected through the internet banking service b) collected in branch	PLN 0 PLN 10
7.2. Issuing a bank account certificate (basic scope¹⁰), requested at the branch/ via the Contact Centre/ via Chat	PLN 0
7.3. Issuing a bank account certificate (extended scope¹¹), requested at the branch/ via the Contact Centre/ via Chat	PLN 35

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
Term deposit accounts opened from April 1, 2021	
7.4. Issuing a bank account certificate (basic scope⁹), requested through the internet banking system (for sole proprietorship): a) collected through the internet banking service b) collected in branch	PLN 0 PLN 10
7.5. Issuing a bank account certificate (basic scope¹⁰), requested at the branch/ via the Contact Centre/ via Chat: a) collected through the internet banking service b) collected in branch	PLN 10 PLN 10
7.6. Issuing a bank account certificate (extended scope¹¹), requested at the branch/ via the Contact Centre/ via Chat: a) collected through the internet banking service b) collected in branch	PLN 35 PLN 35

¹ This account is available only to *KONTO Z LWEM* holders.

² Only one internal transfer to an account within the Bank is free of charge regardless of the place where it is made.

³ Except for any currency transfers to an account with any other bank in Poland / abroad. Transfers orders concerning transfers in foreign currencies are made only to accounts held with the Bank (not applicable to split payment transfers). Split payment transfers are made only in PLN from PLN current accounts.

⁴ This fee is not applicable to transfers to deposit accounts.

⁵ The certificates (basic scope) requested through the internet banking system cover: the account number, the opening date, the balance available today, the balance available on a selected date, the turnovers in the account, the inflows to the account, the account debiting, and the information on attachments on accounts.

⁶ Certificates (extended scope) requested through the internet banking system cover the information other than the information listed above (note 5).

⁷ Certificates (basic scope) requested at the branch/ via the Contact Centre/ via Chat - internet banking service include: information about holding an account / about holding an account and the balance available as at today.

⁸ Certificates (extended scope) requested at a branch/ via the Contact Centre/ via Chat - internet banking service include information not listed above (footnote 7).

⁹ Certificates (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, the closing day today.

¹⁰ Certificates (basic scope) requested at the branch/ via the Contact Centre/ via Chat - internet banking service

include: current principal amount, payment amount, capitalized interest for the last completed contractual period, accrued interest, date of opening the deposit, date of termination / extension of the deposit, instruction regarding termination / extension of the deposit, current interest rate, closing balance as at today.

¹¹ Certificates (extended scope) requested at a branch / via the Contact Centre / via Chat - internet banking service include: information not listed above (footnote 10).

¹² Transfer ordered by the Administrator of the Housing Community through ING Business.

¹³ A transfer from an FX Open Savings Account made via the SORBNET system, submitted via the electronic banking service (Internet banking system) and made via the SORBNET system for amounts below PLN 1 million, submitted at a Bank branch - not applicable. A transfer from an FX Open Savings Account made via the SORBNET system for amounts equal to or higher than PLN 1 million, made at a Bank branch and a transfer from a PLN Open Savings Account, made via the SORBNET system, submitted via the electronic banking service (Internet banking system and submitted at a Bank branch - an additional fee of PLN 30.

¹⁴ Transfer cancellation fee applies only to a Domestic Transfer made to an account in another bank in the country.

¹⁵ Transfer cancellation fee will be charged if the Bank provides such functionality. The Bank will provide information about the functionality launch date and will charge the fee from that date.

¹⁶ Transfer cancellation fee applies only to a Domestic Payment, which requires currency conversion, made to an account at the Bank.

¹⁷ SIMP service available to housing communities using the ING Business system.

¹⁸ The provision "not more than PLN 20,000" will be effective as of 1 January 2024.

Chapter III

Services Concerning Payment Cards Issuance and Service



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			
	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS / MASTERCARD BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE*
I. PAYMENT CARD (DEBIT CARD)				
1. Issuing Cards	PLN 0	PLN 0	PLN 0	PLN 0
2. Monthly fee for a card issued to:				
a) <i>KONTO Direct dla Firmy</i>	PLN 0 / PLN 10 ¹	PLN 0 / PLN 10 ¹	not applicable	PLN 0
b) <i>KONTO Direct</i>	PLN 0 / PLN 10 ¹	PLN 0 / PLN 10 ¹	not applicable	PLN 0
c) <i>KONTO ZYSK, ZYSK +</i>	PLN 0 / PLN 10 ²	PLN 0 / PLN 10 ²	not applicable	PLN 0
d) <i>KONTO Z LWEM w EUR</i>	not applicable	not applicable	PLN 5	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:				
a) PIN assignment (by phone or through the internet banking system)	PLN 0	PLN 0	PLN 0	PLN 0
b) PIN change at the Bank's ATM	PLN 0	PLN 0	PLN 0	not applicable
c) PIN change (by phone)	PLN 0	PLN 0	PLN 0	PLN 0
d) PIN change through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
7. Cashless transaction				
a) with entities providing services as: casinos, internet casinos, bookmakers, and other than state games of chance, lotteries and totalizers ⁵	3% of the withdrawal amount	3% of the withdrawal amount	3% of the withdrawal amount	3% of the withdrawal amount
b) other cashless transactions	PLN 0	PLN 0	PLN 0	PLN 0
8. Currency conversion fee for non-cash transaction in a currency other than the account currency	3% of the transaction amount	not applicable	not applicable	not applicable

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT			
	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS / MASTERCARD BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE*
I. PAYMENT CARD (DEBIT CARD)				
9. Card transaction execution – cash withdrawal:				
a) Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	not applicable
b) Cashback service	PLN 0	PLN 0	PLN 0	not applicable
c) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries:				
• from Konto Direct dla Firmy	PLN 10	PLN 10	not applicable	not applicable
• from KONTO Direct	PLN 10	PLN 10	not applicable	not applicable
• from KONTO ZYSK, ZYSK +	5% of the withdrawal amount	5% of the withdrawal amount	not applicable	not applicable
• from KONTO Z LWEM in EUR	not applicable	not applicable	5% of the withdrawal amount	not applicable
d) other cash withdrawals abroad	5% of the withdrawal amount	5% of the withdrawal amount	5% of the withdrawal amount	not applicable
10. Checking the balance available in the account – the fee is charged at the end of the settlement cycle				
a) Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	not applicable
b) other ATMs	PLN 1.50	PLN 1.50	PLN 1.50	not applicable
11. Card transaction execution – cash deposit to the account at the CDMs of the Bank and Planet Cash in Poland	PLN 0 ³	PLN 0 ³	not applicable	not applicable
12. Preparing a certified copy of agreements made 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 *Visa Business zblizeniowa* – 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 300/ *MasterCard Business/MasterCard Business zblizeniowa* and *Mastercard w telefonie* – we do not charge a monthly fee if, during a single calendar month, the user makes cashless transactions to the total amount of at least PLN 300 (in total with those cards). The fee for a given month is charged on the last day of the following month.

² *Visa Business zblizeniowa* – 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/MasterCard Business zblizeniowa* and *Mastercard w telefonie* – we do not charge a monthly fee if, during a single calendar month, the

user makes cashless transactions to the total amount of at least PLN 500 (in total with those cards). The fee for a given month is charged on the last day of the following month.

³ Cash deposits at cash deposit machines to *KONTO Direct dla Firmy*, *KONTO DIRECT* dla wspólnot mieszkaniowych, *KONTO ZYSK*, *KONTO ZYSK+*: a fee representing 0.15% of total deposits made to the account in excess of PLN 50,000 in a given settlement cycle.

⁴ *Mastercard w telefonie* is issued only to the owners and holders of the power of attorney in case of Sole Proprietorships.

⁵ The fee is charged from June 1, 2021.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
II. PRE-PAID CARD	KARTA WIRTUALNA ING VISA [®]	MASTERCARD BUSINESS PRZEDPŁACONA [®]
1. Issuing Cards		
a) a card purchased by an entrepreneur for an individual client issuing a card with a standard image without the name imprint	not applicable	not applicable
b) a card purchased by an entrepreneur for an individual client issuing a card with a customised image and the name imprint	not applicable	not applicable
c) card for entrepreneurs a standard image without the name imprint	not applicable	PLN 30
d) card for entrepreneurs issuing a card with a customised image and the name imprint	not applicable	not applicable
e) virtual card	PLN 20	not applicable
2. Monthly card fee	PLN 0	PLN 0
3. PIN for the card		
a) PIN assignment (by phone or through the internet banking system)	PLN 0	PLN 0
b) PIN change at the Bank's ATM	PLN 0	PLN 0
c) PIN change (by phone)	PLN 0	PLN 0
d) PIN change through the internet banking system	PLN 0	PLN 0
4. Sending CVV2 code as a 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

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT	
	KARTA WIRTUALNA ING VISA ⁶	MASTERCARD BUSINESS PRZEDPŁACONA ⁶
II. PRE-PAID CARD		
9. PLN cash deposit made at the Bank's Branch by third parties (charged to the person making the payment)	0.6% of the cash payment amount and PLN 30 total not more than 20,000 PLN ⁷	0.6% of the cash payment amount and PLN 30 total not more than 20,000 PLN ⁷
10. Card transaction execution – Cash deposit to the account linked with the card at the CDMs of the Bank a) if the total deposits to the account are up to PLN 50,000.00 in any given settlement cycle b) if the total deposits to the account 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) via 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 amount
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 Bank's 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) otherwise shared (monthly) c) issued at the customer's request (current, historical)	PLN 0 not applicable PLN 30	PLN 0 PLN 20 PLN 30
17. Issue on request confirmation (duplicate) of Customer's completed transaction	PLN 10	PLN 10
19. Preparing a certificate/ reference on the card/ account linked with the card, upon the Client's request: a) for the last 12 months b) for a period earlier than the last 12 months (per commenced calendar year)	PLN 30 per account PLN 50 per account	PLN 30 per account PLN 50 per account

FEE / COMMISSION TITLE

FEE / COMMISSION AMOUNT

II. PRE-PAID CARD**20. Preparing a certified copy of agreements made with the Bank and other documents****KARTA WIRTUALNA ING VISA¹****MASTERCARD BUSINESS PRZEDPŁACONA²**

PLN 10 per A4 page, max PLN 100

PLN 10 per A4 page, max PLN 100

¹ Visa Business zblizeniowa – 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 300/ MasterCard Business/MasterCard Business zblizeniowa and Mastercard w telefonie – we do not charge a monthly fee if, during a single calendar month, the user makes cashless transactions to the total amount of at least PLN 300 (in total with those cards). The fee for a given month is charged on the last day of the following month.

² Visa Business zblizeniowa – 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/MasterCard Business zblizeniowa and Mastercard w telefonie – we do not charge a monthly fee if, during a single calendar month, the user makes cashless transactions to the total amount of at least PLN 500 (in total with those cards). 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, KONTO ZYSK, KONTO ZYSK +: 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 on your phone was retired on November 14, 2021. Mastercard on your phone it is intended exclusively for owners and agents in sole proprietorship activities.

⁵ The fee is charged from June 1, 2021.

⁶ Card available for sale only to owners and general agents in single person economic activities.

⁷ The entry "total no more than 20.000 PLN" applies from 1.01.2024

⁸ The card was withdrawn from sale on 1.12.2019.

Chapter IV

Electronic Banking Services and BLIK Mobile Platform



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a) Electronic banking services

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	CURRENT OFFER			PRODUCTS WITHDRAWN FROM THE BANK OFFER		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	DIRECT / DIRECT DLA WSPÓLNOT MIESZKANIOWYCH	ZYSK	ZYSK+
1. Internet banking system:						
a) access to the system and its use	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) unblock of access to the system	PLN 0	PLN 0	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	PLN 0	PLN 0

b) BLIK mobile platform

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	CURRENT OFFER			PRODUCTS WITHDRAWN FROM THE BANK OFFER		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	DIRECT / DIRECT DLA WSPÓLNOT MIESZKANIOWYCH	ZYSK	ZYSK+
1. BLIK activation						
a) the Contactless BLIK service ^{2,3}	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
b) other services	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0

b) BLIK mobile platform

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	CURRENT OFFER			PRODUCTS WITHDRAWN FROM THE BANK OFFER		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE W WALUTACH OBCYCH	OTWARTE KONTO OSZCZĘDNOŚCIOWE	DIRECT / DIRECT DLA WSPÓLNOT MIESZKANIOWYCH	ZYSK	ZYSK+
2. Monthly fee for BLIK						
a) the Contactless BLIK service ³	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
b) other services	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
3. Change of the transaction limit for BLIK						
a) the Contactless BLIK service ³	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
b) other services	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
4. Cashless transaction						
a) the Contactless BLIK service ³	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
b) other services	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
5. Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
6. Transaction processing – cash withdrawal:						
a) ING Bank and Planet Cash ATMs in Poland	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
b) other ATMs in Poland (other than listed in pt. a)	PLN 0 ¹ / PLN 5	not applicable	not applicable	PLN 0 ¹ / PLN 5	5% of the withdrawal amount min PLN 5	5% of the withdrawal amount min PLN 5
7. Request for a BLIK transfer³	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0
8. Transfer in response to a BLIK request³	PLN 0	not applicable	not applicable	PLN 0	PLN 0	PLN 0

¹ The first withdrawal settled by the Bank in a calendar month is free of charge, and a fee of PLN 5 is charged for any further withdrawals.

Chapter VIII

Other Banking Services



Print economically

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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1. 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: reservations: <i>The fee is charged when it is not through the bank's fault.</i>	
1) by national transfer: <i>Also applicable to transactions made under the split payment mechanism</i> <ol style="list-style-type: none"> a) for transactions made within the last 12 months b) for transactions made more than 12 months ago 	PLN 20 PLN 60
2) in FX transfers: <i>Also applicable to transactions made under the split payment mechanism</i> <ol style="list-style-type: none"> a) for transactions made within 3 months back b) for transactions made from 3 to 12 months back c) for transactions made more than 12 months back 	EUR 40 EUR 50 EUR 150
3) adjustment of the currency date at the request of the Client or another bank <i>Debit interest is added to the fee in accordance with the agreement made by ING Bank with the correspondent bank</i>	EUR 100 + debit interest
2. Adjustment of the currency date at the request of the Client or another bank Cancellation of the domestic transfer made through the system Elixir or SORBNET	PLN 5
<i>Excluding split payment transfers and transfers to ZUS, US or KRUS. The functionality of canceling transfers in the split payment mechanism and transfers to ZUS, US or KRUS, we will inform a separate message. Execution of the currency exchange disposition with the reverse currency date at the request of the Client or another bank</i>	
3. Purchase of destroyed foreign bank notes – the fee depends on the level of the banknote destruction, as determined in accordance with the <i>General Terms and Conditions of Purchasing Destroyed Foreign Banknotes</i>	3% or 10% or 15 % of the face value of the banknote, min. PLN 2

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
4. Blockade of funds in the Client Account for the benefit of: a) the Bank b) another bank or other institutions, upon the client's request	PLN 0 0.1% of the total amounts of the funds frozen, under one application, min. PLN 15 max. PLN 150
5. Writs of execution <i>Note:</i> <i>The Bank charges an additional fee for each transfer of the enforced funds in accordance with the TSO Chapter I(b), point 3.2.(d). The fee is charged after the execution is completed by ING Bank. The principle also applies where, before the the execution of the enforcement order is terminated by another attachment to ING Bank. The fee is charged separately for each the enforcement order.</i>	PLN 50
6. Accepting power of attorney for the benefit of other entities	PLN 50
7. Fee for setting up/ changing power of attorney to action on the account <i>The fee is charged per each holder of the power of attorney who is appointed or per each change of the power of attorney.</i>	PLN 10
8. Preparing a certified copy of agreements made with the Bank and other documents concerning accounts that have been closed	PLN 10 per A4 page, max PLN 100
9. Issuing a certificate/ bank reference/ information on transactions in a closed account (upon the Client's request)	PLN 35
10. Opłata za realizację wniosków złożonych w inny sposób niż za pośrednictwem wniosków dostępnych w Systemie <i>Opłata dotyczy Wspólnot Mieszkaniowych</i>	300 PLN
11. Fee for processing applications submitted in a way other than application forms available in the System. A fee applicable to Housing Communities. <i>Note:</i> 1) <i>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).</i> 2) <i>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.</i> 3) <i>Fees from banks may be waived on the basis of reciprocity rules.</i>	PLN 70 (including the VAT due) + additional fees set out in pt. 12.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
12. Additional fees on account of document delivery Poland a. Standard mode – certified letter b. Express mode – courier dispatch Other countries a. Standard mode – certified letter b. Express mode – courier dispatch	PLN 6 PLN 50 PLN 15 / PLN 30 for the expedited mode of document delivery PLN 150
13. Account blockage or recalling an account blockage due to the Client's failure to comply with the General Terms and Conditions	PLN 75
14. Protesting a bill of exchange at the drawer's account	PLN 50



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 June 2023 • 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.