Table of Fees and Commissions at ING Bank Śląski Spółka Akcyjna

Consolidated text as at 1 November 2026

This Table of Fees and Commissions applies to:

- sole proprietorships serviced in Moje ING,
- housing communities serviced in ING Business.

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Definitions and rules of charging fees and commissions

1. This Table of Fees and Commissions sets out the level of fees and commissions charged by ING Bank Śląski S.A. for activities relating to the provision of products and services dedicated to entrepreneurs. The term "Bank", as used in the Table of Fees and Commissions, should be understood as ING Bank Śląski S.A.
2. The organisational units of the Bank charge fees and commissions for account maintenance and for activities performed and services provided, in line with the rules and in the amounts set out in this Table of Fees and Commissions.
3. The fees and commissions are charged regardless of other fees provided by law, e.g. the cost of protest of bill of exchange, stamp duties.
4. Regular Client – a client who pays all of his/ her existing obligations towards the Bank and who has had a personal account at the Bank for at least 6 months, provided that there are regular inflows to the account from the business activity or from a liberal profession pursued and provided that there are no attachments on the account or writs of execution in respect to the account.
5. The Bank does not charge any monthly fees for bank account maintenance or use of debit cards if there have been no turnovers in the account for at least 6 months and there is a debit balance in the account.
6. The average NBP rate effective on the fee date and published in the ING Bank Śląski Foreign Exchange Rate Table on that date is applied to calculate the PLN-equivalent of a fee expressed in a foreign currency.
7. The Bank charges commission for currency conversion of a transaction. The commission is charged at 3.5% and it is included in the foreign exchange rate published in the FX Table of ING Bank Śląski S.A. or it is charged at the maximum level of 1.5% of the transaction nominal value included in the transaction exchange rate in the Kantor application of ING Bank Śląski S.A.
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 calendar month; the account will be debited on the last day of a given calendar month, unless different rules on the fee charging were indicated next to the fee/ commission title, or
   b) in line with the agreement concluded, or
   c) upon completion of the service, or
   d) on the instruction filing day.
9. Active use requirement:
   a) the Account Holder's granting, and keeping in a given calendar month, active consent to electronic marketing, including phone marketing, and:
   b) making at least one transfer to the Social Insurance Institution (ZUS) or to the Tax Office (US) from the Direct Account for Business in any given calendar month, or
   c) receiving credits to the Direct Account for Business of at least PLN 2,000 in any given calendar month in the form of a transfer from another bank, a transfer from another ING Bank client (except for transfers between accounts of the same company), own deposit or cash deposit made by third parties.

   In the case of Housing Communities, fulfilment of only pt. 8b or pt. 8c) shall be understood as fulfilment of the active use requirement.

   The above conditions must be fulfilled by 20:00 hours on the last day of a calendar month.

   Where the active use requirement has been fulfilled by 20:00 hours on the last day of any given calendar month, the account holder will be exempt from fees and commissions for the maintenance of the Direct Account for Business (Chapter I) and for selected transfers (Chapter II) in that calendar month.

   Example: the active use requirement has been fulfilled by 20:00 hours on 30 November, the fees will be waived in November.
10. Fees and commissions for the Direct Account for Business are charged during settlement cycles, starting from the opening day of the Direct Account for Business. Fees and commissions for the first incomplete settlement cycle will be charged as in case of the active use requirement fulfilment.
11. In the event of an offer change, the fees or commissions payable to the Bank for the services it provides under the Account Agreement will be charged from the account, with the reservation that the fees or commissions until the end of the current settlement cycle will be charged according to the rates effective before the offer change, and starting on the first day of the next settlement cycle, the fees or commissions will be charged according to the rates effective after the offer change. Transactions made with debit cards, in case of which fees or commissions will be charged according to the rates effective upon the transaction settlement after the offer change, are an exception.
12. 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.
13. Own transfer – a transfer made to the account of the same company or to the personal account of the company owner with ING Bank.
14. Domestic transfer – a transfer in PLN to an account of another client with ING Bank or a transfer to an account with another bank in Poland made via the Elixir settlement system.
15. Express transfer – a transfer in PLN to an account with another bank in Poland made via the Express Elixir or BlueCash settlement system.
16. SORBNET transfer – a transfer in PLN to an account with another bank in Poland made via the SORBNET settlement system.
17. European transfer – a transfer denominated in EUR, sent to an account of another client with ING Bank, with another bank in Poland or with another bank outside of Poland within the Single Euro Payments Area (SEPA), where the transfer order meets the following conditions:
   a) the beneficiary's bank account number is given in the IBAN format,

b) the BIC of the beneficiary's bank is correct,

c) no intermediary bank is indicated,

d) the SLEV cost option is marked,

e) the execution mode indicated in the payment instruction is standard.

18. European instant transfer – a European transfer processed instantly in accordance with the SEPA Instant terms and conditions
19. TARGET – a European transfer, with the urgent execution mode (TODAY) marked in the payment instruction.
20. FX Transfer – a transfer in a foreign currency specified in the Bank FX Table, sent to an account with another bank in the country or with another bank outside of the country, as well as by a transfer order in Polish zlotys (PLN) sent to another bank outside of the country – not applicable to the European transfer and the European instant transfer.
21. Outgoing FX Transfer to an account of another client with ING Bank – a transfer in a foreign currency specified in the Bank FX Table, sent to the account of another client with ING Bank.
22. A non-STP transfer order in a foreign currency/ an FX transfer:

    a) the beneficiary's bank account number is not given in the IBAN format, or

    b) the BIC of the beneficiary's bank is incorrect, or

    c) an intermediary bank was indicated without a proper BIC.

23. Own deposit is a cash deposit to an account with the Bank made by the account owner/ co-owner/ representative, person who holds the power of attorney to action on the account or a card holder.
24. All references/ notes presented in respect of a given rate in this Table of Fees and Commissions are an integral part hereof.
25. The terms "internet banking system" and "mobile application" stand for the internet- and mobile banking systems offered by the Bank.

I. Personal accounts in Polish zlotys (PLN) and foreign currencies (FX): Lion Account, Open Savings Account

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	FX Lion Account	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**Opening a savings account**	PLN 0	PLN 0	PLN 0	PLN 0
2.	**Account maintenance – monthly fee**	PLN 0[1]/19	PLN 19	PLN 0	19 PLN[2] *for the Direct Account and Direct Account for Housing Communities and PROFIT Account* 60/30 PLN[3] *for PROFIT+ Account*
3.	**A monthly or daily bank statement after each change in the account balance in internet banking**	PLN 0	PLN 0	PLN 0	PLN 0
4.	**Transaction confirmation slip available in the internet banking – fee per item**	PLN 0	PLN 0	PLN 0	PLN 0

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

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

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

II. Cashless services

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	Lion Account in foreign currencies	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**Transfers made using the internet banking system**				
	a) Domestic transfers *To an account of another client with ING Bank or to an account with another bank*	0 PLN[1] *the first 15 transfers in a given month, PLN 1.20 for each additional one*	PLN 1.20	PLN 9	PLN 1.20
	b) Internal transfer *To the account of the same company or to the personal account of the company owner with ING Bank*	PLN 0	PLN 0	PLN 0 *the first transfer in the month, PLN 9 for each additional one*	PLN 0
	c) Express transfer *Express Elixir or BlueCash*	PLN 10	Not applicable	PLN 10	PLN 10
	d) Transfer to the Social Insurance Institution/Tax Office	PLN 0	PLN 0	PLN 0	PLN 0
1.1	**Additional fees**				
	a) SORBNET Transfer	PLN 30	Not applicable[3]	PLN 30	PLN 30
	b) Transfer currency conversion	PLN 0	PLN 0	PLN 0	PLN 0
2	**FX transfer/European transfer in the internet banking system**				
	a) European transfer *Outgoing transfer*	0 PLN[2] *the first 15 transfers in a given month, PLN 1.20 for each additional one*	PLN 1.20	N/A	PLN 1.20

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	Lion Account in foreign currencies	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
	b) European instant transfer *Incoming transfer*	0 PLN	0 PLN	O PLN	0 PLN
	c) FX transfer *Outgoing transfer*	PLN 50	PLN 50	N/A	PLN 50
	d) FX transfer *Incoming transfer*	PLN 0	PLN 0	PLN 0	PLN 0
	e) FX transfer *Outgoing transfer to an account of another client with ING Bank*	PLN 1.20	PLN 1.20	PLN 1.20	PLN 1.20
2.1	**Additional fees**				
	a) A non-STP transfer *A fee in addition to pt. 2.b)*	PLN 40	PLN 40	PLN 40	PLN 40
	b) TARGET transfer – an urgent European transfer *A fee in addition to pt. 2.a)*	PLN 30	PLN 30	N/A	PLN 30
	c) An urgent FX Transfer *A fee in addition to pt. 2.b)*	PLN 50	PLN 50	N/A	PLN 50
	d) Preparation of an additional confirmation of FX transfer execution *A fee in addition to pts. 2.a), 2b)*	PLN 20	PLN 20	N/A	PLN 20
	e) Transfer currency conversion	PLN 0	PLN 0	PLN 0	PLN 0
3.	**Transfer submitted in any other form agreed with the bank**				
	a) Domestic transfer / Own transfer / Internal transfer / Transfer to Social Insurance Institution (ZUS) / Transfer to Tax Office (US) / European transfer	PLN 30	PLN 30	PLN 30	PLN 30
	b) SORBNET transfer for amounts equal to or greater than PLN 1 million *A fee in addition to pt. a)*	PLN 30	PLN 30[3] /Not applicable	PLN 30	PLN 30
	c) FX transfer	PLN 200	PLN 200	N/A	PLN 200
4.	**Transfer cancellation**				
	a) Domestic transfers	PLN 5	N/A	PLN 5	PLN 5
	b) European transfers and FX transfers	PLN 0	PLN 0	N/A	PLN 0
5.	**Standing order in the internet banking system**				
	a) Setting up/ changing/cancelling	PLN 0	N/A	N/A	PLN 0
	b) Transaction execution	PLN 1	N/A	N/A	PLN 1
6.	**Direct Debit for Payers** *Transaction placement / execution / cancellation / executed transaction amount reimbursement/Direct debit consent withdrawal*	PLN 0	N/A	N/A	PLN 0
7.	**Direct Debit for Recipients** *Transaction execution*	PLN 0.50	N/A	N/A	PLN 0.50
8.	**Use of the Mass Payments Identification System (SIMP) by Housing Communities**				

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	Lion Account in foreign currencies	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
	a) Monthly fee for the use of Mass Payment Identification System (SIMP)	PLN 10	N/A	PLN 10	PLN 10
	b) Fee for processing a single Mass Payment over 50 payments per month	PLN 0.20	N/A	PLN 0.20	PLN 0.20

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

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

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

III. Services concerning payment cards issuance and service

Payment card with the account (debit card)

No.	Fee/commission	Fee/commission amount			
		VISA Business contactless card	Mastercard Business / Mastercard Business contactless card	Visa single-use virtual card[4]	Mastercard Business in EUR
1.	**Issuing a card**	PLN 0	PLN 0	PLN 0	PLN 0
2.	**Monthly card fee**				
	a) Direct Account for Business and Direct Account	0 / PLN 10 [1]	0 / PLN 10 [1]	PLN 0	N/A
	b) PROFIT, PROFIT+ ACCOUNT	0 / PLN 10[2]	0 / PLN 10[2]	PLN 0	N/A
	c) LION ACCOUNT IN EUR	N/A	N/A	N/A	PLN 5
3.	**Replacement of blocked / claimed / issued card after a change in the data provided on the card**	PLN 0	PLN 0	PLN 0	PLN 0
4.	**Card block / temporary card block**	PLN 0	PLN 0	PLN 0	PLN 0
5.	**Change in a transaction limit**	PLN 0	PLN 0	PLN 0	PLN 0
6.	**PIN assignment / change[9]**	PLN 0	PLN 0	N/A	PLN 0
7.	**Execution of cashless transactions**				
	a) with entities providing services as: casinos, internet casinos, bookmakers, and other than state games of chance, lotteries and totalizers[5]	3% of the transaction amount	3% of the transaction amount	3% of the transaction amount	3% of the transaction amount
	b) other cashless transactions	PLN 0	PLN 0	PLN 0	PLN 0
8.	**Currency conversion fee for cashless transaction in a currency other than the account currency**	3% of the transaction amount	N/A	3% of the transaction amount	N/A
9.	**Card transaction execution – cash withdrawal:**				
	a) at the Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	N/A	PLN 0
	b) Cashback service	PLN 0	PLN 0	N/A	PLN 0
	c) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries from:			N/A	
	1) Direct Account for Business and Direct Account	3.5% of the transaction amount	3.5% of the transaction amount	N/A	N/A

No.	Fee/commission	Fee/commission amount			
		VISA Business contactless card	Mastercard Business / Mastercard Business contactless card	Visa single-use virtual card[4]	Mastercard Business in EUR
	2) PROFIT, PROFIT+ ACCOUNT	5% of the withdrawal amount	5% of the withdrawal amount	N/A	N/A
	3) LION ACCOUNT IN EUR	N/A	N/A	N/A	5% of the withdrawal amount
	d) other cash withdrawals abroad	5% of the withdrawal amount	5% of the withdrawal amount	N/A	5% of the withdrawal amount
10.	**Checking the balance available in the account – the fee is charged at the end of the settlement cycle**				
	a) at the Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	N/A	PLN 0
	b) in other ATMs	PLN 1.50	PLN 1.50	N/A	PLN 1.50
11.	**Card transaction execution – cash deposit to the account at the CDMs of the Bank and Planet Cash Network in Poland**	PLN 0[3]	PLN[3]	N/A	N/A

Pre-paid card

No.	Fee/commission	Fee/commission amount
		Mastercard Business prepaid card[6]
1.	**Issuing a card**	PLN 30
2.	**Monthly card fee**	PLN 0
3.	**PIN assignment / change**	PLN 0
4.	**Sending CVV2 code as a text message along with card order**	N/A
5.	**Change in a transaction limit**	PLN 0
6.	**Card block / temporary card block**	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
8.	**Cash deposit at the Bank's counter to the account linked with the card (own deposit)**	PLN 10
9.	**Cash deposit made at the Bank's Branch by third parties** *(charged to the person making the payment)*	0.6% and PLN 30
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 in any given settlement cycle	PLN 0
	b) if the total deposits to the account are above PLN 50,000 in any given settlement cycle	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
12.	**Cashless card transaction**	PLN 0
13.	**Card transaction execution – cash withdrawal**	
	a) at the Bank and Planet Cash ATMs in Poland	PLN 0
	b) other cash withdrawals in Poland / other cash withdrawals in EUR in SEPA countries	3.5% of the transaction amount
	c) other cash withdrawals abroad	5% of the transaction amount
14.	**Card transaction execution – cash withdrawal as part of the cashback service**	PLN 0
15.	**Withdrawal of cash from the account linked with the card at the branch** *in the event of card closure/card block/ after the card expiry*	PLN 5
16.	**Bank statement for the account linked with the card – fee per statement**	
	a) made available in the electronic form (monthly)	PLN 0

No.	Fee/commission	Fee/commission amount
		Mastercard Business prepaid card[6]
	b) made available in any other form (monthly)	PLN 20

Pre-paid card – products withdrawn from the bank offer

No.	Fee/commission	Fee/commission amount
1.	Transfer of funds from the account linked with the card at the Bank's Branch in the event of resignation from the card during its validity term or after the card expiry:	
	a) to the Client's account with the Bank	PLN 0
	b) to a bank account kept with another bank	PLN 5
2.	Withdrawal of cash from the account linked with the card in the event of resignation from the card during its validity term or after the card expiry	PLN 5
3.	Transaction history	PLN 5 per commenced month of transaction history

VISA credit card

No.	Fee/commission	Fee/commission amount
1.	**Issuing the primary/additional card**	PLN 0
2.	**Credit card maintenance (annual fee)**	PLN 0/PLN 50
	a) primary card	
	b) additional card	PLN 0/PLN 30
	The annual fee is charged in arrears on each anniversary of the primary/additional card. The fee is charged when the average monthly value of cashless transactions made with the card over the last 12 months and cleared via the card account is lower than 500.	
3.	**PIN assignment/change**	PLN 0
4.	**Issuing a new card in the place of a restricted/lost one, while keeping the validity date**	PLN 0
5.	**Restricting the card**	PLN 0
6.	**Cash withdrawal** *Fee based on the withdrawal amount*	3%, not less than PLN 9
7.	**Execution of cashless transactions**	PLN 0
	a) with entities providing services as: casinos, internet casinos, games of chance, bookmakers, and other than state lotteries and totalizers[5]	3% of the transaction amount
	b) other cashless transactions	PLN 0
8.	**Changing the credit limit upon the Client's request**	PLN 0
9.	**Limit excess** *A fee accrued and charged in each cycle in which the limit was exceeded*	PLN 0
10.	**Automatic credit card debt repayment**	
	a) repayment of the minimum debt amount	PLN 0
	b) repayment of the full debt amount	PLN 0
11.	**Providing the "Notice of credit card repayment" service**	PLN 0
12.	**Changing the settlement cycle upon the Client's request**	PLN 0
13.	**Commission for the activation of the "Pay in instalments" service [Rozłóż na raty]**	1% of the amount that is to be paid in instalments
14.	**Credit transfer and internal transfer order from the credit card account made in the internet banking system**	3% of the transfer amount, min. PLN 9
15.	**In-branch cash deposit to the credit card account** *Own deposit or 3rd party deposit*	PLN 0

No.	Fee/commission	Fee/commission amount
16.	**Using the card to fund an account with Revolut, ZEN or Wise**	9% of the transaction value

Other fees relating to payment cards

No.	Fee/commission	Fee/commission amount
1.	**Preparing and delivering, upon the Client's request, a card according to the expedited procedure (the fee is charged in addition to the card issuance fee):**	
	a) in Poland	PLN 50
	b) abroad	PLN 135
2.	**Fee for an urgent delivery of a card ordered via Internet banking to a selected point in Poland from a list of points presented by the bank**	PLN 17

1) *Contactless Visa Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 300 in one calendar month / Contactless Mastercard Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 300 in one calendar month. The fee for a given month is charged on the last day of the following month.*

2) *Contactless Visa Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 500 in one calendar month / Contactless Mastercard Business Cards – we do not charge the monthly fee if the user makes cashless transactions to the total amount of at least PLN 500 in one calendar month. The fee for a given month is charged on the last day of the following month.*

3) *Cash deposits at cash deposit machines to the DIRECT Account, DIRECT Account for Housing Communities, PROFIT ACCOUNT, PROFIT+ ACCOUNT: a fee representing 0.25% of total deposits made to the account in excess of PLN 50,000 in a given settlement cycle.*

4) *The Bank will give notice of the service implementation date by a separate message.*

IV. Cash services

Cash deposit

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	FX Lion Account	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**Own deposit in PLN**				
	a) in the open form at the cash counter	0.6% and PLN 10[1]	N/A	0.6% and PLN 10	0.6% and PLN 10[1]
	b) process management: closed cash deposits to the branch cash counter[2]	0.23% and PLN 2 (net)	N/A	N/A	0.23% and PLN 2 (net)[3]
	c) process management: closed cash deposits to the electronic night safe deposit[2]	0.11% and PLN 2 (net)	N/A	N/A	0.11% and PLN 2 (net)[3]
	d) up to PLN 50,000 to the cash deposit machine in any given settlement cycle	PLN 0	N/A	N/A	PLN 0
	e) above PLN 50,000 to the cash deposit machine in any given settlement cycle	PLN 0	N/A	N/A	0.25%
2.	**In-branch EUR, USD, GBP cash deposits (own funds) at the cash counter**	N/A	0.7% and PLN 10	N/A	N/A
3.	**In-branch PLN cash deposits made at the cash counter by third parties** *(charged to the person making the payment)*	0.6% and PLN 10	N/A	0.6% and PLN 10	0.6% and PLN 10
4.	**In-branch EUR, USD, GBP cash deposits made at the cash counter by third parties** *(charged to the person making the payment)*	N/A	0.7% and PLN 10	N/A	N/A

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	FX Lion Account	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
5.	**In-branch PLN cash deposits made at the cash counter by a Housing Community member**	PLN 2.50	N/A	N/A	0.6% and PLN 10[4] *for Direct Account for Housing Communities* PLN 2.50 *for PROFIT Account and PROFIT+ Account*
6.	**In-branch PLN cash deposits, including coins at the cash counter**[5]	PLN 30 per 500 coins	N/A	PLN 30 per 500 coins	PLN 30 per 500 coins

Cash withdrawal

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	FX Lion Account	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**In-branch cash withdrawal in the bank account currency at the counter**	0.6% and PLN 10[1]	0.6% and PLN 10	0.6% and PLN 10	0.6% and PLN 10[1]
2.	**Failure to collect previously advised cash withdrawal**				
	a) in PLN	PLN 200	PLN 200	PLN 200	PLN 200
	b) in a foreign currency	PLN 300	PLN 300	PLN 300	PLN 300

1) *This fee is not applicable to any Lion Account under the Notary [Rejent] offer.*
2) *The VAT will be added to the net price given, according to the basic rate.*
3) *The closed cash deposit service is unavailable for the Direct Account and Direct Account for Housing Communities.*
4) *The service is unavailable for Direct Account.*
5) *An additional fee to pts. 1 and 3 in regard to coin deposits above 500 pieces in any given calendar day.*

V. Term deposits

No.	Fee/commission	Fee/commission amount
1.	**Setting up and maintaining of a term deposit account**	PLN 0

VI. Electronic banking services and BLIK Mobile Platform

Electronic banking services

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	FX Lion Account	Open Savings Account	Products withdrawn from the offer *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**Internet banking system**				
	a) access to the system and its use	PLN 0	PLN 0	PLN 0	PLN 0
	b) unblocking access to the system	PLN 0	PLN 0	PLN 0	PLN 0
	c) authorisation code sent by a text message to the user of the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0

No.	Fee/commission	Fee/commission amount			
2.	**WebService** *Dedicated for the exchange of data with the Client's systems*[1]				
	a) starting up the service	PLN 0	Not applicable	Not applicable	PLN 0
	b) monthly fee	PLN 10	Not applicable	Not applicable	PLN 10

1) *A service available for Housing Communities in ING Business.*

BLIK Mobile Platform

No.	Fee/commission	Fee/commission amount			
		Direct Account for Business	**FX Lion Account**	**Open Savings Account**	**Products withdrawn from the offer** *Direct Account, Direct Account for Housing Communities, PROFIT Account, PROFIT+ Account*
1.	**BLIK activation**	PLN 0	Not applicable	Not applicable	PLN 0
2.	**Monthly fee for BLIK**	PLN 0	Not applicable	Not applicable	PLN 0
3.	**Change of the transaction limit for BLIK**	PLN 0	Not applicable	Not applicable	PLN 0
4.	**Cashless transactions**	PLN 0	Not applicable	Not applicable	PLN 0
5.	**Cash deposits to the account at the Bank's and Planet Cash network CDMs in Poland**	PLN 0	Not applicable	Not applicable	PLN 0
6.	**Transaction processing – cash withdrawal:**				
	a) at the Bank and Planet Cash ATMs in Poland	PLN 0	Not applicable	Not applicable	PLN 0
	b) Other ATMs in Poland (other than those listed in pt. a)	PLN 0[1] / PLN 5	Not applicable	Not applicable	PLN 0[1] / PLN 5 *for the Direct Account and Direct Account for Housing Communities* 5% of the withdrawal amount, not less than PLN 5 *for PROFIT Account and PROFIT+ Account*
7.	**Request for a BLIK transfer**	PLN 0	Not applicable	Not applicable	PLN 0
8.	**Transfer in response to a BLIK request**	PLN 0	Not applicable	Not applicable	PLN 0

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

VII. Insurance with bank cards and accounts

Products withdrawn from bank offer (offered up to and including 31 March 2015)

No.	Fee/commission	Fee/commission amount
1.	**Fees for the Bank activities**	
	a) a fee for the Bank's activities in relation to taking up insurance from Nationale-Nederlanden TUnŻ S.A. – providing an extra life insurance cover "OPCJA NW"	The fee is charged on the 5th day of a given month
	Option 1	PLN 3 a month
	Option 2	PLN 6 a month
	Option 3	PLN 9 a month
	Option 4	PLN 21 a month
	The option depends on the sum insured, as stated in the Insurance Special Terms and Conditions.	
	Where there are no funds in the account on the fifth day of a given month, the Bank will automatically attempt to collect the fees up to and including the fifteenth day of that month.	
	b) a fee for the Bank's activities in relation to taking up insurance from Nationale-Nederlanden TUnŻ S.A. – providing an extra life insurance cover "OPCJA NW"	The fee is charged on the 5th day of a given month

No.	Fee/commission	Fee/commission amount
	Option A	PLN 3 a month
	Option B	PLN 9 a month
	The option depends on the sum insured, as stated in the Insurance Special Terms and Conditions.	
	Where there are no funds in the account on the fifth day of a given month, the Bank will automatically attempt to collect the fees up to and including the fifteenth day of that month.	
2.	**A fee for "Card Protection" [Ochrona karty] Nationale-Nederlanden TU S.A. insurance with debit- and pre-paid cards (previously "PZU ochrona karty ING" insurance)**	PLN 2 a month – the fee is charged on the twentieth day of a given month
	In case of active cards, the fee is charged on the 20th day of the month following the month in which the declaration of will to join the insurance was submitted. As regards inactive cards, the first fee is charged on the 20th day of the month following the card activation date. Each subsequent fee is charged on the 20th day of each month to follow.	
	Where there are no funds in the account on the twentieth day of a given month, the Bank will automatically attempt to collect the fees up to and including the last day of that month.	

VIII. Credit products

Loan

No.	Fee/commission	Fee/commission amount
1.	**Fee for granting a cash loan** *Based on the cash loan amount granted. It is charged on the cash loan activation date.*	up to 2.5% of the amount, not less than PLN 500
2.	**Commission for overpayment or early repayment of the entire cash loan** *The commission is charged for the first 3 years from the cash loan activation date, not later than on the next business day following the overpayment or the early repayment of the entire cash loan; the fee is charged based on the overpaid/total early repaid amount.* *Note! The fee is applicable to cash loans granted on or after 16 May 2025*	2%, not less than PLN 20
3.	**Commission for failure to fulfil a condition under Cash Loan Agreement:**	
	a) a one-off fee for failure to fulfil a condition relating to the choice of the offer of cash loan for sustainable growth *A one-off fee charged in addition to the fee specified in item b) below*	0.4% of the loan granted, not less than PLN 500
	b) a fee charged on a monthly basis until the condition has been fulfilled	PLN 200

Credit line

No.	Fee/commission	Fee/commission amount
1.	**Commission for granting/renewing a credit line:**	
	a) commission for granting a credit line	2.5% of the amount, not less than PLN 500
	b) fee for the renewal of the credit line for another period *Charged not later than on the last day of the month in which the credit line is renewed.*	2.5% of the amount, not less than PLN 500
2.	**Commission for increasing a credit line**	2.5% of the amount, not less than PLN 500 *(The fee is decreased to account for a portion of the commission for unused number of days left until the date of renewing the amended credit line amount).*
3.	**Commission for lowering a credit line**	
	a) on the basis of an application submitted in a bank branch	2.5% of the amount, not less than PLN 500 *(The fee is decreased to account for a portion of the commission for unused number of days left until the date of renewing the amended credit line amount).*
	b) on the basis of an application submitted in the internet banking system (provided the Bank offers such a functionality)	PLN 0

Bank overdraft

No.	Fee/commission	Fee/commission amount
1.	**Fee for granting an overdraft** *Based on the overdraft amount granted. It is charged on the day on which the bank overdraft is made available.*	2.5% of the overdraft granted, not less than PLN 500
2.	**Anniversary commission for overdraft renewal** *Charged each year.*	2.5% of the overdraft, not less than PLN 500
3.	**Commitment commission on unused overdraft facility** *Accrued on a daily basis, charged once a month on the interest payment date*	0.1%

Capex loan for Housing Communities

No.	Fee/commission	Fee/commission amount
1.	**Commission for granting a capex loan**	
	a) no-commission offer	PLN 0
	b) offer with commission	from 1.0%, not less than PLN 500
2.	**Fee for the total/partial early repayment of the capex loan**	PLN 0

Issue/service/service of claim under own guarantee

No.	Fee/commission	Fee/commission amount
1.	**Fee for issuing own guarantee** *A one-off fee charged upon the issue of own guarantee*	PLN 300
2.	**Fee for servicing own guarantee** *An up-front fee charged each month, from the issue date of own guarantee until the expiry of the Bank's obligations, in addition to the fee referred to in pt. 1.*	0.2% per month, payable upfront based on the current own guarantee amount, not less than PLN 200
3.	**Fee for servicing a claim under own guarantee** *The fee is charged from the ordering party*	PLN 600
4.	**Fee for changing the terms and conditions of own guarantee** *A fee charged for changes including in particular the assignment of guarantee, an increase in the guarantee amount, extending the guarantee term and any other change (e.g. amending the guarantee language)*	PLN 300

Other fees and commissions

No.	Fee/commission	Fee/commission amount
1.	**Fee for amendments to the agreement:** *(including amendments implemented as a result of submitting an application for restructuring)*	PLN 400
2.	**Fee for amendments to the agreement in the internet banking system** *(provided the Bank offers such a functionality)*	
	a) changing the account for cash loan repayment	PLN 0
	b) changing the instalment payment date	PLN 0
	c) shortening the life of the loan after an overpayment	PLN 0
3.	**Fee for the issue of a repayment schedule in the internet banking system**	PLN 0
4.	**Providing the Client with information and explanation of the applicant's credit capacity assessment performed by ING Bank, pursuant to Article 70a of the Banking Law Act** *The fee is charged for the information provided, per application* *Note! The fee has been in effect since 25 November 2024*	0.1% of the requested amount, not less than PLN 500
5.	**Fee for continuing "Safe Business with Nationale-Nederlanden" [Bezpieczny Biznes z Nationale-Nederlanden] life insurance (sold since 4 September 2017)**	
	a) with a cash loan (charged on a monthly basis) *Note! The fee is charged when there are no funds to pay the insurance premium; it is meant to prevent the expiry of insurance coverage. The fee for insurance continuation is calculated on the current outstanding cash loan principal balance.*	0.12% calculated on the Basis for the calculation of the fee for insurance continuation

Products withdrawn from bank offer (offered up to and including 31 March 2015)

No.	Fee/commission	Fee/commission amount
1.	**Fee for the provision of "Secure Repayment" [Pewna Spłata] insurance with:**	
	a) a credit line (charged on a monthly basis on the first business day of each coverage period)	0.10% of the awarded limit amount on the first business day of each
	b) cash loan period (charged on a monthly basis) from 14 October 2014	0.10% of the awarded net limit amount, i.e. excluding the additional fees under the Bank's Table of Fees and Commissions, as at the Cash Loan Agreement signing date
	c) (charged on a monthly basis) from 15 October 2014	0.15% of the debt balance under the net loan awarded, i.e. excluding the additional fees under the Bank's Table of Fees and Commissions, as at the Cash Loan Agreement signing date
2.	**Fee for continuing "Secure Repayment Plus" [Pewna Spłata Plus] insurance (sold since 1 April 2015 until 3 September 2017)**	
	a) with a cash loan (charged on a monthly basis) *Note! The fee is charged when there are no funds to pay the insurance premium; it is meant to prevent the expiry of insurance coverage. The fee for insurance continuation is calculated on the current outstanding cash loan principal balance.*	per Insured: 0.15% calculated on the Basis for the calculation of the fee for insurance continuation
		per Insured in a larger group of the Insured: 0.15% calculated on the Basis for the calculation of the fee for insurance continuation divided by the number of the Insured

IX. Bank certificates and bank references

Personal Accounts

No.	Fee/commission	Fee/commission amount
1.	**A bank certificate on the current account held, Open Savings Account held, ordered and collected via the internet banking system:**	
	a) basic scope[1]	PLN 0
	b) extended scope[2,6]	PLN 25
2.	**A bank certificate on the current account held, Open Savings Account held, ordered outside the internet banking system:**	
	a) basic scope[3]	PLN 10[5]
	b) extended scope[4]	PLN 35[6]
3.	**Issuing a bank reference on account maintained for a Housing Community**	PLN 35

Term deposits

No.	Fee/commission	Fee/commission amount
1.	**Bank certificate[7] (basic scope) ordered and collected via the internet banking system:**	PLN 0
2.	**Bank certificate ordered outside the internet banking system:**	
	a) basic scope[8]	PLN 10
	b) extended scope[9]	PLN 35

Credit products

No.	Fee/commission	Fee/commission amount
1.	**Bank certificate/bank reference on cash loan/credit line/overdraft facility held ordered via the internet banking and collected:**	
	a) basic scope[10] in the internet banking system	PLN 0
	b) extended scope[11] in the internet banking system	PLN 25
2.	**Bank certificate on cash loan/credit line/overdraft facility held ordered outside the internet banking**	PLN 35
3.	**Bank certificate on cash loan/credit line/overdraft facility repaid**	PLN 35
4.	**Bank certificate/bank reference on a capex loan held or repaid by a Housing Community, collected:**	
	a) in the internet banking system	PLN 50
	b) outside the internet banking system	PLN 100

Other

No.	Fee/commission	Fee/commission amount
1.	**Preparing a certified copy of the agreement and issuing non-standard bank certificates, bank references, breakdowns and documents in relation to an agreement concluded with the Bank, including their copies and certified copies**	PLN 300 per document
2.	**Issuing a bank certificate/ bank reference/ information on transactions in a closed account** *Except for the last bank statement following credit facility repayment*	PLN 35
3.	**Preparing, executing and providing information subject to bank secrecy for individuals, authorities and institutions authorised under Banking Law Act (except for cases defined in Article 110 of the Banking Law Act) and other regulations.** *1. The fee is charged by each organisational unit of the Bank that provides affirmative information, i.e. when the client holds bank accounts or uses other services (no fee is charged when the information is negative).* *2. The fee is also charged when the information is given directly to statutory auditors on the basis of the written consent of the account holder for whom the audit is conducted; the fee is charged to the account holder.* *Fees from banks may be waived on the basis of reciprocity rules.*	PLN 70 (including the VAT due)

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

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

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

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

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

6) Not applicable to accounts maintained for Housing Communities.

7) Bank certificates for one-person business activity (basic scope) requested through the internet banking system cover: the current principal amount, the deposit amount, interest capitalised for the most recent ended contractual term, interest accrued, the term deposit account opening date, the term deposit account end/ renewal date, the instruction concerning term deposit account end/ renewal date, current interest rate, and the closing balance today.

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

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

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

11) Bank certificate/bank reference covers information not listed above (note 10) and it may also cover any information from the certificate (note 10).

12) Chat – a service in the internet banking system.

X. Other banking services

No.	Fee/commission	Fee/commission amount
1.	**Correcting/ returning/cancelling/searching for/tracking a payment transaction on the Client's request:** Extra fees for domestic- and FX orders: for the performance of verifying and/or investigative activities by the Bank (including the cancellation or correction of a completed order) in regard to the unjustified reservations reported in regard to the activities performed for the Client. Verification or correction of a completed order in regard to the reservations reported by the Client: ***The fee is charged when it is not through the bank's fault.***	
	a) in the domestic order: *Also applicable to transactions made under the split payment mechanism*	
	1) for transactions made within the last 12 months	PLN 20
	2) for transactions made more than 12 months ago	PLN 60
	b) in FX transfers:	
	1) for transactions made within 3 months back	EUR 40
	2) for transactions made from 3 to 12 months back	EUR 50
	3) for transactions made more than 12 months ago	EUR 150
	c) a correction of the value date on the request of the Client or another bank *Debit interest is added to the fee in accordance with the agreement made by ING Bank with the correspondent bank*	EUR 100 + debit interest
2.	**Writs of execution** *Note: The Bank charges an additional fee for each transfer of the enforced funds in accordance with the Table of Fees and Commissions, Chapter II, pt 1. a); the charge is not collected from Open Savings Accounts* *The fee is charged upon the completion of enforcement activities by the Bank. The rule also applies to a situation when ING Bank receives another notice of seizure before the completion of activities under the writ of execution. The fee is charged separately for each writ of execution.*	PLN 50
3.	**Fee for setting up/ changing power of attorney to action on the account** *A fee for one-person business activity*	
	a) in the internet banking system	PLN 0
	b) in branch	PLN 150
4.	**Releasing documents generated during the account closure process and the last bank statement following credit facility repayment**	PLN 0
5.	**A fee for the execution of applications filed in a manner other than via the applications available in the System**	PLN 300
6.	**Additional fees on account of document delivery**	
	a) Poland	
	1) Standard mode – certified letter	PLN 6
	2) Express mode – courier dispatch	PLN 50
	b) Other countries	
	1) Standard mode – certified letter	PLN 15 / PLN 30 for the expedited mode of document delivery
	2) Express mode – courier dispatch	PLN 150
7.	**Account blockage or recalling an account blockage due to the Client's failure to comply with the General Terms and Conditions**	PLN 75
8.	**Protesting a bill of exchange at the drawer's account**	PLN 50
9.	**Fees for the service of a transfer of debt claims from the account (assignment), pledge established on the account; blockade of funds in the account; blockade of funds in the account along with a power of attorney; power of attorney to action on the account balance for the benefit of other entities:** *The fee is charged for each activity as part of the instruction in regard to each account*	
	a) submitting an instruction to establish	
	1) using a bank form	PLN 500
	2) in any other form	PLN 800
	b) filing an instruction to transfer funds from a bank account	PLN 300

No.	Fee/commission	Fee/commission amount
	c) filing an instruction to revoke/a statement on expiry	PLN 300
10.	**Blockade of funds in the Client account for the benefit of the Bank**	PLN 0

Enclosure No. 1 with the Table of Fees and Commissions: Tax on civil law transactions

1. On contracts on sale of:
   a) immovable property, movable property, perpetual usufruct right, ownership title, cooperative right to a residential unit, cooperative right to a commercial unit – 2%,
   b) other proprietary rights – 1%.
2. On contracts of exchange:
   a) upon transferring the ownership of immovable property, movable property, perpetual usufruct right, ownership title, cooperative right to a residential unit, cooperative right to a commercial unit – 2%,
   b) upon transferring the ownership of other rights – 1%.
3. On contracts on setting up paid usufruct, including incorrect one, and paid easement – 1%.
4. On mortgage establishment:
   a) to secure existing liabilities – on the amount of liability secured – 0.1%.
   b) to secure a liability of an undetermined value – PLN 19 (per property on which mortgage is to be set up).
5. The tax is charged at the highest rate:
   a) if the parties to an act in civil law, which resulted in a transfer of ownership, did not specify the value of things or proprietary rights to which various rates are applicable – at the total value of those things or rights,
   b) where the subject matter of the contract of exchange concerns things or proprietary rights to which various rates apply.