

Extract from the Table of Fees and Commissions

Entrepreneurs

Applicable as from 4 August 2019



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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.
2. The term "Bank", as used in the Table of Fees and Commissions, should be understood as ING Bank Śląski S.A.
3. 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.
4. Upon the Client's request, the Bank may provide services other than those listed in the Table of Fees and Commissions. The fee for the service provision is determined by the Retail Area Director.
5. 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.
6. 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.
7. 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.
8. 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.
9. In order to calculate a PLN equivalent of a fee/ commission in a foreign currency, the following rules apply:
 - a) where the commission is charged to an account in PLN, the average NBP rate effective on the operation execution date and published in the first ING Bank Foreign Exchange Rate Table on that date applies,
 - b) where the commission is charged to an account in a foreign currency, the average NBP rate effective on the operation execution date and published in the first ING Bank Foreign Exchange Rate Table on that date applies, subject to item C),
 - c) where the commission is charged to *Otwarte Konto Oszczędnościowe* in a foreign currency, the average NBP rate effective on the fee date and published in the final ING Bank Foreign Exchange Rate Table on that date applies,
 - d) where the commission is paid in a foreign currency, the buying rate from the ING Bank Foreign Exchange Rate Table effective on the payment date applies,
- e) where the commission is paid in PLN, the average NBP rate effective on the operation execution date and published in the first ING Bank Foreign Exchange Rate Table on that date applies,
- f) where there are any missing elements or mistakes in the instructions/ orders, the consequences of any delays and foreign exchange movements will be borne by the Client.
10. 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.
11. The fee for the maintenance of *Konto Direct dla Firmy* and for domestic transfers in PLN (except for Express ELIXIR, BlueCash, and SORBNET) made using the internet banking system/ ING BusinessOnLine is not charged if the active use requirement has been met, as specified in pt. 12.
12. 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.
13. The fee for the maintenance of *Konto Direct dla Firmy* and for domestic transfers in PLN (except for Express ELIXIR, BlueCash, and SORBNET) made using the internet banking system/ ING BusinessOnLine is charged if the active use requirement, as specified in pt. 12, was not met in the preceding month. The fee is charged:
 - a) in the second full settlement cycle following the month in which *Konto Direct dla Firmy* was opened,
 - b) in the next settlement cycle following the month in which the offer was changed to *Konto Direct dla Firmy*.
14. 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.

15. 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. In the event of terminating the agreement on the use of the HaloŚiqski Telephone Service, the monthly fee for the use of the Text Message Service (an offer within the HaloŚiqski Telephone Service) 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 *Konto Direct dla Firmy*.
16. Bank statement on request – a bank statement issued on the Client's request at the counter or sent at the mailing address on the basis of the Client's order placed via the Contact Centre. A bank statement on request may only be prepared as:
 - a) the current bank statement which is made for the period from the last bank statement date to the current date,
 - b) the past bank statement which is made for any ended bank statement period.
17. 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).
18. 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 BusinessOnLine 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.
19. 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.
20. 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.
21. All references/ notes presented in respect of a given rate in this Table of Fees and Commissions are an integral part hereof.
22. 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 Direct dla Firmy | Konto z Lwem w walutach obcych |
| KONTO Z LWEM | | |
| 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. Bank statement - fee per statement: | | |
| a) monthly | | |
| • sent to an account that is not available in the internet banking system | PLN 10 | PLN 0 |
| • sent to an account that is available in the internet banking system | PLN 10 | PLN 10 |
| • available to collect from the Branch | PLN 10 | PLN 0 |
| b) after any change in the account balance | | |
| • sent | PLN 10 | PLN 5 |
| • collected from the Bank's Branch | PLN 10 | PLN 5 |
| c) available in the internet banking system – monthly or after any change in the account balance | PLN 0 | PLN 0 |
| d) on demand – current / past | PLN 10 | PLN 10 |
| 5. Confirmation (duplicate) of transaction – fee per item | | |
| a) issued at the Branch or mailed | PLN 10 | PLN 5 |
| b) attached with a bank statement automatically | not applicable | PLN 0.50 |
| c) available in the internet banking system | PLN 0 | PLN 0 |
| 6. Issuing a bank account certificate (basic scope⁶) requested through the internet banking system | | |
| 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 | | |
| a) collected through the internet banking service | PLN 25 | PLN 25 |
| b) collected in branch | PLN 30 | PLN 30 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT | |
|--|---------------------------------|---------------------------------------|
| KONTO Z LWEM | Konto Direct dla Firmy | Konto z Lwem w walutach obcych |
| 8. Issuing a bank account certificate (basic scope ⁸) requested in branch/ via the Contact Centre | PLN 0 | PLN 0 |
| 9. Issuing a bank account certificate (extended scope ⁹) requested in branch/ via the Contact Centre | PLN 35 | PLN 35 |
| 10. Preparing a certified copy of agreements made with the Bank and other documents | PLN 50 per A4 page, max PLN 300 | PLN 50 per A4 page, max PLN 300 |

² The maintenance fee is PLN 0.00 if the active use requirement, as specified in pt. 12 of Chapter on the "Definitions and Rules of Charging Fees and Commissions", is met or for any *Konto Direct dla Firmy* held for housing communities and from 1 December 2016 also under the Notary [Rejent] offer. The maintenance fee is PLN 9.00 PLN if the customer fails to meet the active use requirement. The fee is collected in accordance with the provisions of pt. 13. of Chapter on the "Definitions and Rules of Charging Fees and Commissions".

³ Except for cash deposits and cash withdrawals.

⁴ 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 in branch/ the Contact Centre cover: the information on the account held/ on the account held and the balance available today.

⁹ Certificates (extended scope) requested in branch/ via the Contact Centre cover the information other than the information listed above (note 8).

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 | | |
| a) over-the-counter at the Bank's Branch | 0.50% of the cash payment and PLN 10 ⁷ | not applicable |
| b) in the sealed form at the counter | 0.25% of the cash payment amount and PLN 2 | not applicable |
| c) in the sealed form to the night safe deposit | 0.12% of the cash payment amount and PLN 2 | not applicable |
| 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 | in accordance with Chapter III pt. I.11 | not applicable |
| e) in the cash deposit machine if the total deposits to the account are above PLN 50,000.00 in any given settlement cycle | in accordance with Chapter III pt. I.11 | not applicable |
| 1.2. EUR, USD, GBP cash deposit (own funds) at the Bank's Branch | not applicable | 0.6% of the cash payment amount and PLN 6 |
| 1.3. PLN cash deposit by third parties at the Bank's Branch (fee charged to the person making the payment) | 0.5% of the cash payment amount and PLN 10 | 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 | 0.6% of the cash payment amount and PLN 6 |
| 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 2.50 | not applicable |
| 1.6. Over-the-counter cash deposits in PLN, including coins, at the Bank's Branch – a fee in addition to pt. 1.1.a) and 1.3, applicable to cash deposits in excess of PLN 500, where the coins represent more than 5% of the deposit value | 1% of the amount in coins | not applicable |
| 2. Cash withdrawals | | |

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 |
| 2.1. Cash withdrawal in the bank account currency at a Bank Branch | 0.50% of the withdrawal amount and PLN 10 ⁷ | 0.30% of the withdrawal amount and PLN 3 |
| 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) at the Bank's Branch | PLN 10 ^{2,3} | PLN 8 ⁶ |
| b) at the Bank's Branch – split payment | PLN 10 ^{2,3} | not applicable |
| c) through the internet banking system | PLN 0 | PLN 0 |
| d) through the internet banking system – split payment | PLN 0 | not applicable |
| e) through the internet banking system – transfer to the phone | PLN 0 | not applicable |
| f) through ING BusinessOnLine ⁴ | PLN 0 | PLN 0 |
| g) through ING BusinessOnLine ⁴ – split payment | PLN 0 | not applicable |
| h) through the automatic HaloŚląski service | PLN 0 | not applicable |
| i) through the operator HaloŚląski service | PLN 0 | not applicable |
| 3.2. Domestic transfer (in PLN, to an account with another bank in Poland), made: | | |
| a) at the Bank's Branch | PLN 10 | PLN 10 |
| b) at the Bank's Branch – split payment | PLN 10 | not applicable |
| c) at the Bank's Branch – Express ELIXIR transfer | PLN 11 | not applicable |
| d) through the internet banking system | PLN 0 ⁵ | PLN 0.90 |
| e) through the internet banking system – split payment | PLN 0 ⁵ | not applicable |
| f) through the internet banking system – transfer to the phone | PLN 0 | not applicable |
| g) through the internet banking system – Express ELIXIR transfer or BlueCash transfer | PLN 10 | not applicable |
| h) through the internet banking system – Express ELIXIR transfer – split payment | PLN 10 | not applicable |

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 |
| <ul style="list-style-type: none"> i) through ING BusinessOnLine⁴ j) through ING BusinessOnLine⁴ – split payment k) through the automatic HaloŚląski service l) through the operator HaloŚląski service | PLN 0 ⁵ PLN 0 ⁵ PLN 0.90 PLN 10 | PLN 0.90 not applicable not applicable not applicable |
| 3.3. Transfer orders placed through the internet banking system/ ING BusinessOnLine, that meet the following conditions: | | |
| <ul style="list-style-type: none"> 1. The payer is a Bank Client who has a verified profile at the Aleo.pl platform, 2. The beneficiary is a Counterparty of the Payer/ Bank Client registered in the tab "My Contacts" at the Aleo.pl platform, 3. The Beneficiary Account is a bank account designated by the Beneficiary/ Counterparty in its verified profile at the Aleo.pl platform. <ul style="list-style-type: none"> a) internal transfer (to an account with the Bank) b) internal transfer (to an account with the Bank) – split payment c) domestic transfer (in PLN, to an account with another bank in Poland) d) domestic transfer (in PLN, to an account with another bank in Poland) – split payment | PLN 0 PLN 0 PLN 0 ⁵ PLN 0 ⁵ | not applicable not applicable not applicable not applicable |
| 3.4. Domestic transfer (in PLN) to the Social Insurance Institution [ZUS] / Tax Office [US] account, made: | | |
| <ul style="list-style-type: none"> a) at the Bank's Branch b) through the internet banking system c) through ING BusinessOnLine⁴ d) through the automatic HaloŚląski service | PLN 10 PLN 0 PLN 0 PLN 0 | not applicable not applicable not applicable not applicable |
| 3.5. FX transfer outside Poland made: | | |
| <ul style="list-style-type: none"> a) at the Bank's Branch b) through the internet banking system c) through ING BusinessOnLine⁴ | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 PLN 40 PLN 40 | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 PLN 40 PLN 40 |
| 3.6. TARGET transfer orders (FX transfer orders in EUR placed through the internet banking system/ ING BusinessOnLine⁴) – the European transfer⁶: | | |
| <ul style="list-style-type: none"> a) to an account with another bank in Poland b) to an account with another bank outside of Poland | PLN 5 PLN 50 PLN 5 PLN 50 | PLN 5 PLN 50 PLN 5 PLN 50 |

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 |
| 3.7. SEPA transfer (FX transfer in EUR placed via online banking system / ING BusinessOnLine⁴) – the European transfer: a) to an account with another bank in Poland b) to an account with another bank outside of Poland | PLN 5 PLN 5 | PLN 5 PLN 5 |
| 3.8. FX transfers (FX transfers in Poland in currencies other than PLN and EUR), placed: a) at the Bank's Branch b) through the internet banking system c) through ING BusinessOnLine ⁴ | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 PLN 40 PLN 40 | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 PLN 40 PLN 40 |
| 3.9. FX transfers received to an account with the Bank | PLN 0 | PLN 0 |
| 3.10. Additional fee a) PLN transfer orders made via SORBNET systems for amounts equal to or greater than PLN 1 million – a fee in addition to the fee under pt. 3.2. a) b), d), e), i), j), k) pt. 3.3 c), d) b) PLN transfer orders made via SORBNET systems for amounts under PLN 1 million – a fee in addition to the fee under pt. 3.2. a) b), d), e), i), j), k) pt. 3.3 c), d) c) non-STP transfer – a fee in addition to the fee under pt. 3.5, 3.8, 3.11 d) urgent FX transfer orders (TODAY/ TOMORROW) – a fee in addition to the fee under pt. 3.5, 3.8, 3.11 e) preparation of an additional confirmation of FX transfer execution – a fee in addition to the fee under pt. 3.5., 3.6., 3.8. | PLN 10 PLN 35 PLN 40 PLN 50 PLN 20 | PLN 10 not applicable PLN 40 PLN 50 PLN 20 |
| 3.11. Transfer orders in EUR in Poland, placed in the Bank's Branch | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 | 0.25% of the transfer amount, min. PLN 50, max. PLN 200 |
| 4. Standing order | | |
| 4.1. Setting up/ changing a payment instruction: a) at the Bank's Branch b) through the internet banking system | PLN 1 PLN 0 | not applicable not applicable |

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 |
| 4.2. Recalling a payment instruction: a) at the Bank's Branch b) through the internet banking system | PLN 0 PLN 0 | not applicable not applicable |
| 4.3. Executing transactions | PLN 1 | not applicable |
| 4.4. Transaction execution refusal notice: a) sent to the address for communication b) delivered through the internet banking system c) made available at the Bank's Branch | PLN 5 PLN 0 PLN 0 | not applicable not applicable 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 b) delivered through the internet banking system c) made available at the Bank's Branch | PLN 5 PLN 0 PLN 0 | not applicable not applicable not applicable |
| 6. Direct debit – for beneficiaries | | |
| 6.1. Executing transactions | PLN 0.50 | not applicable |
| 7. Qlips – for payers ⁹ | | |
| 7.1. Qlips consent/ consent withdrawal | PLN 0 | not applicable |
| 7.2. Executing transactions as part of Qlips (in PLN, to an account with the Bank) | PLN 0 | not applicable |
| 7.3. Executing transactions as part of Qlips (in PLN, to an account with another bank in Poland) | PLN 0 | not applicable |

² This fee is not applicable to any transfers to *Otwarte Konto Oszczędnościowe w PLN* held for a business entity or to any savings account in PLN held for natural persons or to any term deposit account in PLN.

³ This fee is not applicable to any *Konto z Lwem* under the Notary [Rejent] offer from 1 December 2016 onwards.

⁴ A transfer made by an administrator of a housing community through the ING BusinessOnLine system.

⁵ The fee for domestic transfers in PLN (except for Express ELIXIR, BlueCash and SORBNET) made using the internet banking system/ ING BusinessOnLine system is PLN 0.00 if the active use requirement, as specified in pt. 12 of Chapter on the "Definitions and Rules of Charging Fees and Commissions" is met or for *Konto Direct dla Firm* held for housing communities. The fee for domestic transfers in PLN (except for Express ELIXIR, BlueCash, and SORBNET) made using the internet banking system/ ING BusinessOnLine is PLN 0.90, if the customer fails

to meet the active use requirement. The fee is collected in accordance with the provisions of pt. 13. of Chapter on the "Definitions and Rules of Charging Fees and Commissions".

⁶ This fee is not applicable to transfers to deposit accounts.

⁷ This fee is not applicable to any *Konto z Lwem* under the Notary [Rejent] offer.

⁸ TARGET transfer is executed solely as urgent transfer (TODAY). The fee for effecting the transfer consists of the PLN 5 fee (transfer fee) and PLN 50 fee (fee for urgent mode (TODAY)).

⁹ The service is available only in the internet banking system Moje ING for enterprises operated in the form of sole proprietorship and companies with one-person representation.

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. Statements | | |
| a. monthly, sent in respect of an account that is not available in the internet banking system / collected from the Bank's Branch | PLN 0 | |
| b. monthly, sent in respect of an account that is available in the internet banking system | PLN 10 | |
| c. on demand – current/past | PLN 10 | |
| 1.4. Cash deposit (own funds) at the Branch | 0.35% of the cash payment amount and PLN 4 | |
| 1.5. Cash deposit by third parties (charged to the person making the payment) | 0.35% of the cash payment amount and PLN 4 | |
| 1.6. Over-the-counter cash deposits in PLN, including coins, at the Bank's Branch – a fee in addition to pt. 1.4 and 1.5, applicable to cash deposits in excess of PLN 500, where the coins represent more than 5% of the deposit value | 1% of the amount in coins | |
| 1.7. Internal / Domestic transfer² | | |
| 1.7.1. to an account with the Bank or to an account with any other bank, made: | first transfer in the settlement month ³ | any further transfer in the settlement month ⁴ |
| a) at the Bank's Branch | PLN 0 | PLN 6 |
| b) at the Bank's Branch - split payment | PLN 0 | PLN 6 |
| c) through the internet banking system | PLN 0 | PLN 6 |
| d) through the internet banking system - split payment | PLN 0 | PLN 6 |
| e) through the automatic HaloŚląski service | PLN 0 | PLN 6 |
| f) through the operator HaloŚląski service | PLN 0 | PLN 6 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|--|--|
| 1.7.2 Express ELIXIR or BlueCash placed at: <ul style="list-style-type: none"> a) at the Bank's Branch (Express ELIXIR transfer only) b) through the internet banking system c) through the internet banking system – split payment | PLN 11 PLN 10 PLN 10 |
| 1.7.3. to the Social Insurance Institution (ZUS) / Tax Office (US) account, made: <ul style="list-style-type: none"> a) at the Bank's Branch b) through the internet banking system <i>Note! 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.</i> | PLN 10 PLN 6 |
| 1.8. Additional fee applicable to domestic transfer orders (in PLN, to accounts with another bank)⁵ <ul style="list-style-type: none"> a) PLN transfer orders made via SORBNET systems for amounts equal to or greater than PLN 1 million – a fee in addition to the fee under pt. 1.7.1. a) b), d) b) PLN transfer orders made via SORBNET systems for amounts under than PLN 1 million – a fee in addition to the fee under pt. 1.7.1. a) b), d) | PLN 10 PLN 35 |
| 1.9. Cash withdrawal from an account: <ul style="list-style-type: none"> a) in PLN b) in foreign currency | 0.15% of the withdrawal amount and PLN 3 0.30% of the withdrawal amount and PLN 3 |
| 2. Confirmation (duplicate) of transaction – fee per item: <ul style="list-style-type: none"> a) issued at the counter or mailed b) available in the internet banking system | PLN 5 PLN 0 |
| 3. Failure to collect previously advised cash withdrawal <ul style="list-style-type: none"> a) in PLN b) in a foreign currency | PLN 200 PLN 300 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|--|---------------------------------|
| 4. Preparing a certified copy of agreements made with the Bank and other documents | PLN 50 per A4 page, max PLN 300 |
| 5. Certificates | |
| 5.1. Issuing a bank account certificate (basic scope⁶) requested through the internet banking system a) collected through the internet banking service b) collected in branch | PLN 0 PLN 10 |
| 5.2. Issuing a bank account certificate (extended scope⁷) requested through the internet banking system a) collected through the internet banking service b) collected in branch | PLN 25 PLN 30 |
| 5.3. Issuing a bank account certificate (basic scope⁸) requested in branch/ via the Contact Centre | PLN 0 |
| 5.4. Issuing a bank account certificate (extended scope⁹) requested in branch/ via the Contact Centre | PLN 35 |
| 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. Deposit account statement | PLN 0 |
| 7. Certificates | |
| 7.1. Issuing a bank account certificate (basic scope¹⁰) requested through the internet banking system a) collected through the internet banking service b) collected in branch | PLN 0 PLN 10 |
| 7.2. Issuing a bank account certificate (basic scope¹¹) requested in branch/ via the Contact Centre | PLN 0 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|--|---------------------------------|
| 7.3. Issuing a bank account certificate (extended scope¹²) requested in branch/ via the Contact Centre | PLN 35 |
| 8. Failure to collect previously advised cash withdrawal a) in PLN b) in a foreign currency | PLN 200 PLN 300 |
| 9. Preparing a certified copy of agreements made with the Bank and other documents | PLN 50 per A4 page, max PLN 300 |

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

² Except for any currency transfers to an account with any other bank in Poland / abroad.

³ Only one transfer is free of charge regardless of the place where it is made.

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

⁵ The fee has applied since 1 December 2016.

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, 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 in branch/ the Contact Centre cover: the information on the account held/ on the account held and the balance available today.

⁹ Certificates (extended scope) requested in branch/ via the Contact Centre cover the information other than the information listed above (note 8).

¹⁰ 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.

¹¹ Certificates (basic scope) requested in branch/ via the Contact Centre 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.

¹² Certificates (extended scope) requested in branch/ via the Contact Centre cover the information other than the information listed above (note 11).

Chapter III

Services Concerning Payment Cards Issuance and Service



Print economically

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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 ⁵ |
| 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 7 ¹ | PLN 0 / PLN 7 ¹ | not applicable | PLN 0 / PLN 7 ^{1,5} |
| b) <i>KONTO Direct</i> | PLN 0 / PLN 7 ¹ | PLN 0 / PLN 7 ¹ | not applicable | PLN 0 / PLN 7 ^{1,5} |
| c) <i>KONTO ZYSK, ZYSK +</i> | PLN 0 / PLN 7 ² | PLN 0 / PLN 7 ² | not applicable | PLN 0 / PLN 7 ^{2,5} |
| 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 | 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 |
| 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 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT | | | |
|--|--|--|--|--|
| I. PAYMENT CARD (DEBIT CARD) | VISA BUSINESS ZBLIŻENIOWA | MASTERCARD BUSINESS / MASTERCARD BUSINESS ZBLIŻENIOWA | MASTERCARD BUSINESS W EUR | MASTERCARD W TELEFONIE ³ |
| c) other cash withdrawals in PLN: <ul style="list-style-type: none"> • from <i>KONTO Direct dla Firmy</i> • from <i>KONTO Direct</i> • from <i>KONTO ZYSK, ZYSK +</i> • from <i>KONTO Z LWEM in EUR</i> d) other cash withdrawals in a currency other than PLN | PLN 0 ⁴ / PLN 2.50 PLN 0 ⁴ / PLN 2.50 3% of the withdrawal amount not applicable 3% of the withdrawal amount | PLN 0 ⁴ / PLN 2.50 PLN 0 ⁴ / PLN 2.50 3% of the withdrawal amount not applicable 3% of the withdrawal amount | not applicable not applicable not applicable 3% of the withdrawal amount 3% of the withdrawal amount | not applicable not applicable not applicable not applicable not applicable |
| 10. Checking the balance available in the account – the fee is charged at the end of the settlement cycle <ul style="list-style-type: none"> a) Bank and Planet Cash ATMs in Poland b) other ATMs | PLN 0 PLN 1.50 | PLN 0 PLN 1.50 | PLN 0 PLN 1.50 | not applicable not applicable |
| 11. Card transaction execution – cash deposit to the account at the CDMs of the Bank and Planet Cash in Poland | PLN 0 ⁵ | PLN 0 ⁵ | not applicable | not applicable |
| 12. Preparing a certified copy of agreements made with the Bank and other documents | PLN 50 per A4 page max PLN 300 | PLN 50 per A4 page max PLN 300 | PLN 50 per A4 page max PLN 300 | PLN 50 per A4 page max PLN 300 |

¹ *Visa Business zbliżeniowa* – 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 zbliżeniowa* 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 zbliżeniowa* – 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 zbliżeniowa* 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 The first withdrawal settled by the Bank in a calendar month is free of charge, and each further withdrawal is subject to a fee of PLN 2.50.

⁵ The monthly fee for *Mastercard w telefonie* will not be charged until 31 December 2019. *Mastercard w telefonie* is issued only to the owners and holders of the power of attorney in case of Sole Proprietorships.

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT | | |
|---|---|---|---|
| II. PRE-PAID CARD | KARTA WIRTUALNA ING VISA | MAESTRO ⁴ | MASTERCARD BUSINESS PRZEDPŁACONA ³ |
| 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 | PLN 20 ¹ | 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 | PLN 25 ¹ | not applicable |
| c) card for entrepreneurs a standard image without the name imprint | not applicable | PLN 30 | PLN 30 |
| d) card for entrepreneurs issuing a card with a customised image and the name imprint | not applicable | PLN 35 ² | not applicable |
| e) virtual card | PLN 20 | not applicable | not applicable |
| 2. Monthly card fee | PLN 0 | PLN 0 | PLN 0 |
| 3. PIN for the card | | | |
| a) PIN assignment (by phone or through the internet banking system) | PLN 0 | PLN 0 | PLN 0 |
| b) PIN change at the Bank's ATM | PLN 0 | PLN 0 | PLN 0 |
| c) PIN change (by phone) | PLN 0 | PLN 0 | PLN 0 |
| d) PIN change through the internet banking system | PLN 0 | PLN 0 | PLN 0 |
| 4. Sending CVV2 code as a text message along with card order | 0 PLN | not applicable | not applicable |
| 5. Change in a transaction limit | PLN 0 | PLN 0 | PLN 0 |
| 6. Card block / temporary card block | PLN 0 | 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 | 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 5 | PLN 10 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT | | |
|--|--|--|---|
| | KARTA WIRTUALNA ING VISA | MAESTRO ⁴ | MASTERCARD BUSINESS PRZEDPŁACONA ³ |
| II. PRE-PAID CARD | | | |
| 9. PLN cash deposit made at the Bank's Branch by third parties (charged to the person making the payment) | 0.5% of the cash payment amount and PLN 10 | 0.5% of the cash payment amount and PLN 10 | 0.5% of the cash payment amount and PLN 10 |
| 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 | not applicable | PLN 0 | PLN 0 |
| b) if the total deposits to the account are above PLN 50,000.00 in any given settlement cycle | not applicable | 0.15% | 0.15% |
| 11. Transfer of funds from the account linked with the card to a bank account kept with the Bank (during the card validity term) | | | |
| a) through the internet banking system | PLN 0 | PLN 0 | PLN 0 |
| b) through the operator HaloŚląski service | PLN 1 | PLN 1 | PLN 1 |
| c) through the automatic HaloŚląski service | PLN 0 | PLN 0 | PLN 0 |
| 12. Cashless card transaction | PLN 0 | PLN 0 | PLN 0 |
| 13. Card transaction execution – cash withdrawal | | | |
| a) Bank and Planet Cash ATMs in Poland | not applicable | PLN 0 | PLN 0 |
| b) other cash withdrawals in PLN | not applicable | PLN 5 | PLN 5 |
| c) other cash withdrawals in currency other than PLN | not applicable | 3% of the transaction amount | 3% of the transaction amount |
| 14. Card transaction execution – cash withdrawal as part of the cashback service | not applicable | PLN 0 | PLN 0 |
| 15. Transfer of funds from the account linked with the card at the Bank's Branch in the event of card closure/card block/ after the card expiry | | | |
| a) to a bank account kept with the Bank | PLN 0 | PLN 0 | PLN 0 |
| b) to a bank account kept with another Bank | PLN 10 | PLN 5 | PLN 5 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT | | |
|---|---------------------------------|---------------------------------|---|
| II. PRE-PAID CARD | KARTA WIRTUALNA ING VISA | MAESTRO ⁴ | MASTERCARD BUSINESS PRZEDPŁACONA ³ |
| 16. 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 | PLN 5 |
| 17. Bank statement for the account linked with the card – fee per statement | | | |
| a) made available in the electronic form (monthly) | PLN 0 | PLN 0 | PLN 0 |
| b) mailed in the paper form to the client (monthly) | not applicable | PLN 0 | PLN 0 |
| c) issued to the client at the Bank Outlet on the client's request (current, past) | PLN 10 | PLN 5 | PLN 10 |
| 18. Issuing a confirmation (a duplicate) of a completed Client transaction at the Branch | PLN 10 | 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 | PLN 30 per account | PLN 30 per account | PLN 30 per account |
| b) for a period earlier than the last 12 months (per commenced calendar year) | PLN 50 per account | PLN 50 per account | PLN 30 per account |
| 20. Preparing a certified copy of agreements made with the Bank and other documents | PLN 50 per A4 page, max PLN 300 | PLN 50 per A4 page, max PLN 300 | PLN 50 per A4 page, max PLN 300 |

¹ The card was withdrawn from sale as of 9 November 2015.

² The card was withdrawn from sale as of 14 August 2017.

³ The card is available since 02.09.2019 (only for sole proprietors - owners and holders of general power of attorney).

⁴ Since 2.09.2019 the card is available only for partnerships and housing communities.

Chapter IV

Electronic Banking Services and BLIK Mobile Platform



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a) Electronic banking services

From 4 August 2019 it will not be possible to conclude a Halośląski Telephone Service Agreement.

| 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 |
| 2. Halośląski phone service – automatic or operator system | | | | | | |
| a) access to the system and its use | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| b) faxing the information – A4 page | PLN 10 | not applicable | PLN 5 | PLN 10 | PLN 5 | PLN 5 |
| 3. Defining a transfer order for Halośląski telephone service | | | | | | |
| a) at the Bank's Branch | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| b) at the operator Halośląski service | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| 4. Text Message Service | | | | | | |
| 4.1 Access to the Text Message Service | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| 4.2 Text Message Service – Free Package | | | | | | |
| a) package fee | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| b) fee for text messages within the package | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |

a) Electronic banking services

From 4 August 2019 it will not be possible to conclude a HaloŚląski Telephone Service Agreement.

| 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+ |
| 4.3 Text Message Service – Subscription Package¹ | | | | | | |
| a) package fee | PLN 5 | not applicable | PLN 5 | PLN 5 | PLN 5 | PLN 5 |
| b) fee for text messages within the package | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| c) fee for text messages outside the package | PLN 0.25 | not applicable | PLN 0.25 | PLN 0.25 | PLN 0.25 | PLN 0.25 |
| 4.4 Text Message Service – No-Subscription Package¹ | | | | | | |
| a) package fee | PLN 0 | not applicable | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| b) fee for text messages within the package | PLN 0.25 | not applicable | PLN 0.25 | PLN 0.25 | PLN 0.25 | PLN 0.25 |

¹ The Text Message Service has been described in detail in the *NOTICE to the users of the HaloŚląski service*.

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 | PLN 0 | not applicable | not applicable | PLN 0 | PLN 0 | PLN 0 |
| 2. Monthly fee for BLIK | PLN 0 | not applicable | not applicable | PLN 0 | PLN 0 | PLN 0 |
| 3. Change of the transaction limit for BLIK | PLN 0 | not applicable | not applicable | PLN 0 | PLN 0 | PLN 0 |
| 4. Cashless transaction | 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 2.50 | not applicable | not applicable | PLN 0 ¹ / PLN 2.50 | 3% of the withdrawal amount min PLN 5 | 3% of the withdrawal amount min PLN 5 |

¹ The first withdrawal settled by the Bank in a calendar month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.

Chapter VIII

Other Banking Services



Print economically

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| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|--|--|
| 1. Call to supplement/ correct data in an FX transfer order | EUR 30 |
| 2. Return/ cancellation of a payment transaction on Client's request: 1. made up to 13 months back: a. domestic transfers (in PLN) b. FX transfers 2. made more than 13 months back: a. domestic transfers (in PLN) b. FX transfers | PLN 0 EUR 30 PLN 40 EUR 100 |
| 3. Searching for/ tracking a payment transaction on Client's request: 1. made up to 13 months back: a. domestic transfers (in PLN) b. FX transfers 2. made more than 13 months back: a. domestic transfers (in PLN) b. FX transfers | PLN 0 EUR 30 PLN 40 EUR 100 |
| 4. Executing a foreign exchange instruction with a back value date on the request of the Client or another bank | PLN 400 |
| 5. 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 |
| 6. 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 |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|---|--|
| <p>7. Writs of execution</p> <p>1) The Bank charges an additional fee for each transfer of funds enforced, in accordance with Chapter I b) pt.3.1. a) or 3.2. a),</p> <p>2) The fee set out in Chapter II pt. 1.7. should not be charged when the transfer on account of an enforcement seizure is made from Otwarte Konto Oszczędnościowe.</p> <p>3) The fee is charged upon the completion of enforcement activities by the Bank.</p> <p>4) The rule described in pt. 3 also applies to a situation when the 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.</p> | 0.1% of the funds enforced, min. PLN 50 max PLN 400 |
| <p>8. Accepting power of attorney for the benefit of other entities</p> | PLN 50 |
| <p>9. Fee for setting up/ changing power of attorney to action on the account The fee is charged per each holder of the power of attorney who is appointed or per each change of the power of attorney.</p> | PLN 10 |
| <p>10. Preparing a certified copy of agreements made with the Bank and other documents concerning accounts that have been closed</p> | PLN 50 per A4 page, max PLN 300 |
| <p>11. Issuing a certificate/ bank reference/ information on transactions in a closed account (upon the Client's request)</p> | PLN 35 |
| <p>12. 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.</p> <p>Note:</p> <p>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).</p> <p>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.</p> <p>3) Fees from banks may be waived on the basis of reciprocity rules.</p> | PLN 70 (including the VAT due) + additional fees set out in pt. 13.1. |
| <p>12.1. Additional fees on account of document delivery</p> <p>Poland</p> <p>a. Standard mode – certified letter</p> <p>b. Express mode – courier dispatch</p> <p>Other countries</p> <p>a. Standard mode – certified letter</p> <p>b. Express mode – courier dispatch</p> | <p>PLN 6</p> <p>PLN 50</p> <p>PLN 15 / PLN 30 for the expedited mode of document delivery</p> <p>PLN 150</p> |

| FEE / COMMISSION TITLE | FEE / COMMISSION AMOUNT |
|--|----------------------------|
| 13. Safekeeping a deposit (documents or keys) with standard dimensions in a secure envelope or in a cashier box <i>Note! Where the deposit dimensions or weight are non-standard, the fee is set as a result of individual negotiations.</i> | PLN 25 per commenced month |
| 14. Renting a safe deposit locker | PLN 25 per commenced month |
| 15. Account blockage or recalling an account blockage due to the Client's failure to comply with the General Terms and Conditions | PLN 75 |
| 16. 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 4 August 2019 • Additional information: www.ing.pl / Call Centre 801 222 222* / 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.