

# Table of Fees and Commissions for banks being ING Bank Śląski S.A. clients and third-party banks

## General provisions

1. This Table of Fees and Commissions for banks being ING Bank Śląski S.A. clients and third-party banks, hereinafter referred to as the Table, lays down the fees and commissions as well as the terms and conditions of their accrual and collection by ING Bank Śląski S.A for the banking and other activities performed by ING Bank Śląski S.A upon being so commissioned by or for the banks:
  - 1) being ING Bank Śląski S.A. clients, hereinafter referred to as LORO Clients
  - 2) not being ING Bank Śląski S.A. clients, hereinafter referred to as third-party banks.
2. Fees and commissions are accrued and charged at the operation date, monthly, quarterly or otherwise, at the dates agreed upon with the LORO Client or a third-party bank.
3. Whenever justified, the Bank may agree with the LORO Client or a third-party bank on a different fee or commission as well as on a fee or commission accrual basis other than given herein.
4. The fees and commissions which were correctly accrued and collected are not refundable.
5. Unless the parties agree otherwise in the Agreement, the fees or commissions due to the Bank in one currency on the operations made in another currency are set through conversion made using the average rate from the valid Exchange Rate Table of ING Bank, save for the fees whose rates have been already set in PLN or EUR.
6. Unless the parties agree otherwise in the Agreement, to charge a fee or commission in the currency other than that of the fee or commission accrual, the Bank converts it using the average buy/sell rate from the valid Exchange Rate Table of ING Bank, save for the fees whose rates have been set in PLN or EUR.
7. The Bank may charge the fees or commissions due at a later date should it not have charged them at the time given herein.
8. All consequences of delays, value date changes or exchange rate changes following deficient or incorrect orders are borne by the Client.
9. ING Bank Śląski S.A. will advise Clients of the changes hereto:
  - 1) by sending information in electronic form, or
  - 2) by publishing it on the Bank's website.
10. The Bank may replace the Table of Fees and Commissions with a new one or amend specific provisions of the Table when: the legal regulations governing operations of the Bank change, relevant regulatory authorities issue recommendations or other documents addressed to the bank market entities (or issue amendments thereto), the product offer of the Bank is modified, there are changes referring to operation of the electronic banking system, changes referring to the principles of provision of services, inclusive of changes resulting from progressing electronisation of the conditions of cooperation with the customers, and also when the market situation changes which affects operations of the Bank or if it is necessary to adjust the provided services to the conditions attributable to technological progress.

## I LORO Clients accounts and payments

### PLN and Foreign Currency LORO Accounts

1.	<b>PLN LORO account maintenance fee</b>	PLN 150.00
2.	<b>Foreign Currency LORO account maintenance fee</b>	PLN 300.00
3.	<b>Fee for keeping High Balance on PLN LORO Account</b>	
	1) <b>calculated as at the end of each business day</b> - on the balance exceeding PLN 30 million and charged on the last business day of the given month, however, the fee for the last business day of the given month is charged together with the fee for the next month. <i>The fee is not calculated and charged for the last business day of the year.</i>	up to 0,04 %
	2) <b>calculated as at the last business day of the year</b> - on the balance exceeding PLN 30 million and charged on the last business day of January each following year.	up to 0,30 %
4.	<b>Fee for keeping High Balance on Foreign Currency LORO Account</b>	
	1) <b>calculated as at the end of each business day</b> - on the balance exceeding PLN 5 million (after conversion at the average rate of NBP to PLN) and is charged on the last business day of the given month, however, the fee for the last business day of the given month is charged together with the fee for the next month. <i>The fee is not calculated and charged for the last business day of the year.</i>	up to 0,04 %
	2) <b>calculated as at the last business day of the year</b> - on the balance exceeding PLN 5 million (after conversion at the average rate of NBP to PLN) and is charged on the last business day of January each following year.	up to 0,30 %

### Payments delivered by LORO Clients to ING Bank

#### PLN and Foreign Currency payment processing

1.	<b>Commercial payments MT103 / MT103+ and PACS.008.001</b>	
	Processing fee for payments with BEN/SHA/OUR and CRED/SHAR/DET cost option	25.00 PLN / 6.00 EUR
	Fee for payments with OUR and DEBT cost option	PLN 85.00 / EUR 18.00 (+ third-party bank's costs, if apply)
2.	<b>Interbank payments MT20X / MT202COV and PACS.009.001/PACS.009.001 COV</b>	
	Processing fee	PLN 25.00 / EUR 6.00

### Reporting services

1.	<b>MT900 - Confirmation of Debit</b>	PLN 2.00 / EUR 0.50 per message or a minimum monthly subscription fee of PLN 500.00 / EUR 120.00
2.	<b>MT910 - Confirmation of Credit</b>	PLN 2.00 / EUR 0.50 per message or a minimum monthly subscription fee of PLN 500.00 / EUR 120.00
3.	<b>MT950 - Money Statement (abridged)</b>	PLN 200.00*/ EUR 50.00 monthly
4.	<b>MT940 - Customer Statement message (expanded)</b>	PLN 200.00*/ EUR 50.00 monthly
5.	<b>MT941 - Statement (balance report)</b>	PLN 200.00*/ EUR 50.00 monthly
6.	<b>MT942 - Intraday statement</b>	PLN 400.00*/ EUR 100.00 monthly
7.	<b>Interest report (sent by e-mail)</b>	PLN 50.00*/ EUR 12.00 monthly
8.	<b>Account Activity Report (sent by e-mail)</b>	PLN 50.00*/ EUR 12.00 monthly
9.	<b>Copy of a statement</b>	PLN 20.00 / EUR 5.00
10.	<b>Copy of report/ other document</b>	PLN 20.00 / EUR 5.00

\* per account

## Electronic Banking System

1. Monthly fee for using ING Business system	PLN 300.00
2. Fee for an eToken certificate carrier	PLN 300.00
3. Unblocking the user	PLN 50.00

## Complaints and other services connected with handling of accounts and payments delivered by ING Bank LORO Clients

1. Complaints, adjustments, cancellations and inquiries etc.	PLN 160.00 / EUR 40.00
2. Returned incorrect orders (order amount deductions)	EUR 30.00
3. Intermediation in value date adjustment in the third-party banks' books at the Client's request	PLN 120.00 / EUR 30.00 + interest/ costs charged by the adjusting bank
4. Value date adjustment in our books, received from a LORO Client	Determined individually
5. Additional one-off service rendered at the Client's request	min PLN 40.00 / EUR 10.00
6. Non-standard service connected with payment processing (monthly)	min PLN 400.00 / EUR 100.00
7. Fee for additional activities taken by the Bank in order to process MT103 / MT202 and PACS.008.001 / PACS.009.001 payment (including nonSTP payments)	PLN 35.00 / EUR 8.00
8. Complaints about transactions processed over 13 months earlier	PLN 400.00 / EUR 100.00
9. Providing information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and to the Client, at their request:	
LORO and custody account balance report,	PLN 240.00 / EUR 60.00
Details of LORO or custody account or business other than listed under item above.	PLN 400.00 / EUR 100.00

## II Payments and complaints of third-party banks

### Payments delivered by third-party banks, complaints and other services connected with handling payments delivered by third-party banks

1. Commercial payments MT103 / MT103+ and PACS.008.001 made for ING Bank Clients, delivered by other banks	
Processing fee for payments with BEN/SHA and CRED/SHAR cost option	No fee
Fee for payments with OUR and DEBT cost option	PLN 85.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
2. Commercial payments MT103 / MT103+ and PACS.008.001 made for other-bank clients, delivered by third-party banks	
Processing fee for payments with BEN/SHA and CRED/SHAR cost option	PLN 30.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
Fee for payments with OUR/DEBT cost option	PLN 85.00 or its equivalent computed using the average exchange rate applicable to the transfer currency on a given day
3. Complaints, adjustments, cancellations and inquiries etc.	PLN 160.00 / EUR 40.00
4. Returned incorrect orders (order amount deductions)	EUR 30.00
5. Value date adjustment in our books, received from another bank	1.5*Lombard + PLN 400.00 / EUR 100.00
6. Additional one-off service rendered at the bank's request	min PLN 40.00 / EUR 10.00
7. Non-standard service connected with payment processing (monthly)	min PLN 400.00 / EUR 100.00

8. <b>Fee for additional activities taken by the Bank in order to process MT103 / MT202 and PACS.008.001 / PACS.009.001 payment (including nonSTP payments)</b>	PLN 35.00 / EUR 8.00
9. <b>Complaints about transactions processed over 13 months earlier</b>	PLN 400.00 / EUR 100.00
10. <b>Providing information being bank secrecy – to persons, authorities and institutions authorised thereto under the Banking Law and to the Client, at their request:</b>	
LORO and custody account balance report,	PLN 240.00 / EUR 60.00
Details of LORO or custody account or business other than listed under item above.	PLN 400.00 / EUR 100.00

## Guarantees

1. <b>Issue of a guarantee / guarantee commitment letter against re-guarantee of another bank:</b>	
1) in a form of e-guarantee	negotiable
2) in the form other than e-guarantee	negotiable
+ a fixed fee for a form is charged in each case upon the issue	+ PLN 300
2. <b>Change of the conditions of a guarantee / commitment letter:</b>	
1) increasing the amount (commission is based on the increase amount)	Fee from point 1.1) or 1.2)
2) prolongation of the expiry date	Fee from point 1.1) or 1.2)
<i>The commission is charged on the amount of the guarantee as at the change implementation date counting from the day following the end of the period for which the commission had been already charged.</i>	
3) Other changes	PLN 150
+ a fixed fee charged in each case, whenever a change is issued in a form other than e-guarantee	+ PLN 150
3. <b>Guarantee handling:</b>	
1) advising the beneficiary of a guarantee or amended guarantee	PLN 200
2) advising the beneficiary of a guarantee or amended guarantee together with the content assessment	PLN 600
3) forwarding a guarantee / guarantee amendment to another bank for handling	PLN 600.00
4) service of a guarantee related claim	PLN 600.00
5) intermediation in providing communication related to other activities concerning guarantees than the ones specified in the preceding item	PLN 200.00

## Documentary Credits

1. <b>Advising the credit/ amendments to the credit to the beneficiary</b>	PLN 200
2. <b>Forwarding a credit / amendments to the credit to another bank to be handled</b>	PLN 600
3. <b>Credit confirmation:</b>	
1) Credit confirmation	negotiable

<p><i>The fee is calculated on the credit amount increased by the tolerance percentage for each commenced 3-month period of exposure, (where: 'exposure' is the time from the day on which confirmation was added to the validity date of the credit or the payment deferral date).</i></p>	
2) Increasing the credit amount <i>Based on the increase amount.</i>	negotiable
3) Prolongation of the credit expiry date <i>On the balance as at the amendment date counting from the day following the end of the period for which the commission had been already charged.</i>	negotiable
<b>4. Processing the Credit:</b>	
1) verifying the documents and/or negotiating them and/or drawing <i>On the amount indicated in the presented documents. The commission is charged for each presentation (of a set of documents).</i>	0.2% min. PLN 200
2) instruction to transfer a payment under the credit to the opening bank/ intermediary bank.	
a) for the first presentation	PLN 200
b) for each consecutive one under the same credit	PLN 150
3) deferred payment <i>On the amount indicated in the presented documents for each commenced month of deferral from the day when the documents were sent.</i>	0.1% min. PLN 200
4) additional service related to presentation of documents not compliant with the terms and conditions of the credit, <i>Commission is charged from the beneficiary when ING Bank verified the documents</i>	PLN 100
5) assignment of proceeds under the credit to the counterparty	PLN 500
6) transferring the drawing under the credit to an external account	PLN 100
7) cancelling or writing down the unutilised balance of the credit <i>Provided that the amount of the written-down balance exceeds the acceptable tolerance threshold</i>	PLN 100
<b>5. Fee for transferring the credit/amendment to the credit to a secondary beneficiary in Poland and abroad:</b> <i>The fee is charged based on the amount of transfer, plus the tolerance percentage, from the first beneficiary on the transfer day. In case of an amendment referring to an increase in the amount, the fee is charged on the increase amount.</i>	0.3% min. PLN 500
1) an additional fee for each other change	PLN 100
<b>6. Preparation and dispatch of information to other banks at the Client's request</b>	PLN 100
<b>7. Initial examination of documents to be presented under the credit:</b>	
1) for a set of documents	PLN 200
2) for each one document	PLN 50
<b>8. Adjusting of the credit text to our internal requirements and/or preparation of a draft of: a credit, amendment to the credit, transfer of credit, transfer of amendment to the credit</b> <i>The commission is charged on the day when the template was adjusted and/or draft was made</i>	PLN 300.00