



INSTRUCTIONS FOR FILLING IN A EUROPEAN TRANSFER

The European transfer is the order in which Euro is the operations currency. This kind of transfer can be made from an account in any currency. Regardless of the amount of European transfer there is a fee is charged for it and the incoming European transfers are free of charge.

The European transfer has to meet the following conditions in order to be executed:

- the way of placing the instruction - through the e-banking system,
- payment currency - Euro (EUR),
- Recipients country - European Union countries as well as Iceland, Liechtenstein, Norway and Switzerland,
- beneficiary's bank account number in the IBAN format,
- entered BIC (SWIFT) code of the bank, to which the payment is directed,
- lack of designated intermediary bank or the specific conditions of executing the transfer,
- marked option of collecting the SHA costs (the orderer and the beneficiary bear only the costs specified by the bank holding their bank account)
- the inability to change the date of the transfer - the next day date is the default one.

If the transfer does not meet the above conditions, then you need to make a currency transfer.

When entering data to the European transfer form, you can use letters, numbers and the following special characters: / - ? : () . , ' + { }.

STEP 1

In order to prepare a transfer select **Transfers - European transfer**.

Next select the account from the list in the **Transfer of funds from the account** box.

European transfer

Transfer of funds from account

choose

Current account balance

No account has been selected



STEP 2

The next step is to provide information on the Recipient of the transfer and the Recipient's Bank.

Transfer Recipients data can be entered manually by defining individual fields or selecting a predefined contractor.

Beneficiary's short name tag field or **Find beneficiary** tag that leads to beneficiaries list used to enter the data of a predefined contractor.

At this point, it is also possible to add a contractor data to the database - **Add beneficiary to the list** link which will redirect you to new beneficiary screen is used to do that.

Transfer beneficiary

Beneficiary's short name	<input type="text" value="choose"/>	→ Find beneficiary
Name/Full name	<input type="text"/>	
Address	<input type="text"/>	
Country	<input type="text" value="choose"/>	
Account number	<input type="text"/>	→ Add beneficiary to the list

Beneficiary's bank

Beneficiary bank BIC code	<input type="text"/>	→ Find bank code
Bank name	<input type="text"/>	?
Town	<input type="text"/>	
Country	<input type="text" value="choose"/>	

The Recipient's account number has to be entered in the **IBAN** format used in the foreign settlements between the countries of the European Union (and Iceland, Liechtenstein, Norway and Switzerland). IBAN format is formed by adding the country code before the account number in the NRB format, e.g. "PL" for Poland (account number entered without spaces/dashes).

STEP 3

The next step is to fill in the fields in the **Transfer data** section. The fields with values to be selected for: **Realization date** and **Payment title**.

Transfer data

Realization date	<input type="text" value="03-02-2015"/>	
Cut off time applies to domestic credit transfers in PLN from foreign currency accounts	15:30:00	
Cut off time applies to internal credit transfer (transfers between accounts maintained at ING Bank)	18:00:00	
Cut off time applies to foreign credit transfer	15:30:00	
Amount	<input type="text"/>	EUR
Rate	<input type="text"/>	
<small>According to General Terms and Conditions of Payment Services in ING Bank Śląski S.A., the advisable exchange rate is not binding. The currency conversions of Payment Orders are carried out based on exchange rates of the Foreign Currency Exchange Rate Table of ING Bank of the date and hour of receiving the Payment Order by ING Bank Śląski S.A.</small>		
Payment title	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	-> Find title
	<input type="text"/>	-> Add to the dictionary

If the recipient's account is held with a bank located in the SEPA zone, an additional **SEPA Identifiers** section will appear, it enables determining the End-to-End identifier and the orderer's (company) and the recipient's (personal or company) identifiers. Filling in this section is not mandatory.

STEP 4

The last step is to fill the **Fees and commissions** section. **Customer reference number** field is not filled in.

The SHA option is the default one in the **Cost covering option**. It means that the fees for the transfer shall be divided between the orderer and the recipient, i.e. the recipient/beneficiary bank fees and commissions are covered by the transaction beneficiary and the costs and commissions of ING Bank Śląski S.A. are covered by the orderer of the transaction.

In this section, it is possible to indicate the account from which the ING Bank Śląski fee will be charged from.


Fees and commissions

Fees and commissions of ING Bank Śląski debits the account	<input type="text" value="choose"/>	
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Principles of Payment Order Processing

ING Bank processes payments orders under the conditions specified in the General Terms and Conditions of Payment Services in ING Bank Śląski S.A.

On the site there is also a link to the predefined transfer form and the reference to the data import form. After defining the values of the individual fields of the transfer form the user can perform one of the actions available for the foreign transfer: **Save as predefined**, **Approve the transfer**.



After selecting the **Save as predefined** button the pre-defined transfer will be added to the transfers base.

The European transfer is executed on the date of execution "TOMORROW", i.e. the next business day in the country of the currency (the date is determined taking into account the public holidays in the country of the currency).

- European transfers made on the working day **until 15:30** are executed the same working day.
- European transfers made on the working day **after 15:30** are executed the next working day.

A transfer sent with the current date cannot be withdrawn.

Order cancellation can be done only as a complaint.

If you have any questions or doubts, we invite you to contact **ING Business Centre** at the number **32 357 00 24** or **801 242 242** or send an e-mail to the address **bc@ingbank.pl**. The Hotline is open Monday to Friday, **from 8:00 a.m. to 6:00 p.m.**

