

# Extract from the Table of Fees and Commissions

## Entrepreneurs

Applicable as from 5 March 2018

FEE/COMMISSION FOR	FEE/COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
<b>Opening a bank account</b>	PLN 0	PLN 0
<b>Maintenance of the first account<sup>2</sup> – monthly fee</b>	PLN 0 <sup>2</sup>	PLN 19
<b>Maintenance of the next account<sup>3</sup> – monthly fee</b>	PLN 0 <sup>2</sup>	PLN 19
<b>Statement – fee paid per each statement:</b>		
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
<b>Cash deposit (own funds) in PLN at the Bank's Branch:</b>		
• Over-the-counter at the Bank's Branch	0.50% of the deposit amount and PLN 10 <sup>7</sup>	Not applicable
<b>Cash withdrawal in the account currency at the Bank's Branch</b>	0.50% of the withdrawal amount and PLN 10 <sup>7</sup>	0.30% of the withdrawal amount and PLN 3
<b>Failure to collect the previously advised cash withdrawal</b>		
a) in PLN	PLN 200	PLN 200
b) in a foreign currency	PLN 300	PLN 300
<b>Transfer order</b>		
<b>Internal transfer (to the Bank's account) made:</b>		
a) At the Bank's Branch	PLN 10 <sup>2,3</sup>	PLN 8 <sup>6</sup>
b) Through the internet banking system	PLN 0	PLN 0
c) Through the internet banking system – transfer to a mobile phone	PLN 0	Not applicable
d) Through ING BusinessOnLine <sup>4</sup>	PLN 0	PLN 0
e) Through the automatic HaloŚląski service	PLN 0	Not applicable
f) Through the operator HaloŚląski service	PLN 0	Not applicable
<b>Domestic transfer (in PLN to any account with any other bank in Poland) made:</b>		
a) At the Bank's Branch	PLN 10	In accordance with the currency transfer
b) At the Branch – Express ELIXIR transfer	PLN 11	Not applicable
c) Through the internet banking system	PLN 0 <sup>5</sup>	In accordance with the currency transfer
d) Through the internet banking system – transfer to a mobile phone	PLN 0	Not applicable
e) Through the internet banking system – Express ELIXIR transfer or BlueCash transfer	PLN 10	Not applicable
f) Through ING BusinessOnLine <sup>4</sup>	PLN 0 <sup>5</sup>	In accordance with the currency transfer
g) Through the automatic HaloŚląski service	PLN 0.90	Not applicable
h) Through the operator HaloŚląski service	PLN 10	Not applicable
<b>Domestic transfer (in PLN) to the Social Insurance Institution [ZUS]/Tax Office [US] account, made:</b>		
a) At the Bank's Branch	PLN 10	Not applicable
b) Through the internet banking system	PLN 0	Not applicable
c) Through ING BusinessOnLine <sup>4</sup>	PLN 0	Not applicable
d) Through the automatic HaloŚląski service	PLN 0	Not applicable
<b>Currency transfer (to any account in Poland/ in any other bank abroad) made:</b>		
a) At 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
b) Through the internet banking system – European transfer	PLN 5	PLN 5
c) Through the internet banking system – other currency transfers	PLN 40	PLN 40
d) Through ING BusinessOnLine <sup>4</sup> – European transfer	PLN 5	PLN 5
e) Through ING BusinessOnLine <sup>4</sup> – other currency transfers	PLN 40	PLN 40

<sup>2</sup> This fee is not applicable to any transfers to Otwarte Konto Oszczędnościowe in 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.

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

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

<sup>5</sup> 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

of pt. 13. of Chapter on the "Definition of and Rules on the Collection of Fees and Commissions".

<sup>3</sup> Except for cash deposits and cash withdrawals.

specified in pt. 12 of Chapter on the "Definition of and Rules on the Collection of Fees and Commissions" is met or for Konto Direct dla Firmy 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 "Definition of and Rules on the Collection of Fees and Commissions".

<sup>6</sup>This fee is not applicable to transfers to deposit accounts.

<sup>7</sup> This fee is not applicable to any Konto z Lwem under the Notary [Rejent] offer.

## KONTO Z LWEM

## Standing order

## Standing order submission/ change:

- a) At the Bank's Branch  
b) Through the internet banking system

## Standing order withdrawal:

- a) At the Bank's Branch  
b) Through the internet banking system

## Standing order payment

## Standing order failure notice:

- a) Sent to the address for communication  
b) Delivered through the internet banking system  
c) Made available at the Bank's Branch

## Direct debit – for payers

## Direct debit consent/ withdrawal

## Transaction execution

## Transaction cancellation/executed transaction amount reimbursement

## 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

PAYMENT CARD  
(DEBIT CARD)

## Card issuance

## Monthly fee for a card issued to

- a) Konto Direct dla Firmy  
b) KONTO Z LWEM in EUR

## Replacement of blocked/claimed/issued card after a change in the data provided on the card

## Card block/temporary card block

## Change in a transaction limit

## PIN

- a) PIN assignment (by phone or through the internet banking system)  
b) PIN change at the Bank's ATM  
c) PIN change (by phone)  
d) PIN change through the internet banking system

## Non-cash transaction

## Currency conversion fee for non-cash transaction in a currency other than the account currency

## Card transaction execution – cash withdrawal:

- a) Bank and Planet Cash ATMs in Poland  
b) Cashback service  
c) Other cash withdrawals in PLN:  
– From Konto Direct dla Firmy  
– From Konto Direct  
– From KONTO Z LWEM in EUR

- d) Other cash withdrawals in a currency other than PLN

## Account balance check – fee collected at the end of a settlement period

- a) ING Bank and Planet Cash ATMs in Poland  
b) Other ATMs

## Card transaction execution – cash deposit at the Bank's CDM

<sup>1</sup> For Visa Business Zblizeniowa – the fee of PLN 7 is collected only when a total of cashless transactions made with the use of a given card and settled by the Bank within a given calendar month is lower than PLN 300. For MasterCard Business and MasterCard w telefonie – the fee of PLN 7 (per each card) is collected only when a total of cashless transactions made and settled (all the cards in total) by the Bank within a given calendar month is lower than PLN 300.

<sup>3</sup> For cash deposits at the CDM to Konto DIRECT Account for housing communities, KONTO ZYSK

## KONTO DIRECT DLA FIRMY

## KONTO Z LWEM W WALUTACH OBCYCH

PLN 1

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 1

Not applicable

PLN 5

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

PLN 5

Not applicable

PLN 0

Not applicable

PLN 0

Not applicable

VISA BUSINESS  
ZBLIŻENIOWAMASTERCARD  
BUSINESSMASTERCARD  
BUSINESS W EURMASTERCARD  
W TELEFONIE

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0/ PLN 7<sup>1</sup>  
Not applicablePLN 0/ PLN 7<sup>1</sup>  
Not applicableNot applicable  
PLN 5PLN 0/ PLN 7<sup>1,5</sup>  
Not applicable

PLN 0

PLN 0

PLN 0

Not applicable

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

Not applicable

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

3% of the transaction amount

Not applicable

Not applicable

Not applicable

PLN 0

PLN 0

PLN 0

Not applicable

PLN 0

PLN 0

PLN 0

Not applicable

PLN 0<sup>1</sup>/ PLN 2.50  
PLN 0<sup>1</sup>/ PLN 2.50  
Not applicablePLN 0<sup>1</sup>/ PLN 2.50  
PLN 0<sup>1</sup>/ PLN 2.50  
Not applicableNot applicable  
Not applicable  
3% of the withdrawal amountNot applicable  
Not applicable  
Not applicable

3% of the withdrawal amount

3% of the withdrawal amount

3% of the withdrawal amount

Not applicable

PLN 0

PLN 0

PLN 0

Not applicable

PLN 1.50

PLN 1.50

PLN 1.50

Not applicable

PLN 0<sup>3</sup>PLN 0<sup>3</sup>

Not applicable

Not applicable

ACCOUNT], KONTO ZYSK + : the fee of 0.15% of the total payments to an account in excess of PLN 50,000 in a given settlement period.

<sup>4</sup> 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.

<sup>5</sup> For MasterCard w telefonie the monthly fee is not collected until 31 December 2018. The MasterCard w telefonie is issued exclusively to owners and attorneys in sole proprietorships.

## FEE/COMMISSION FOR

## INTERNET BANKING SERVICES

<b>Internet banking system</b>	
a)	Access to the system and its use
b)	Unblock of access to the system
c)	Authorised code sent by a text message to the user of the internet banking system
<b>HaloŚląski service</b> – automatic or operator system	
<b>Access to the system and its use</b>	
<b>Automatic HaloŚląski service – definition of a transfer</b>	
a)	At the Bank's Branch
b)	At the operator HaloŚląski service
<b>Serwis SMS</b>	
<b>Access to the Serwis SMS</b>	
<b>SMS – Pakiet Darmowy<sup>1</sup></b>	
a)	Package fee
b)	Fee for text messages within the package
<b>SMS – Pakiet Abonamentowy<sup>1</sup></b>	
a)	Package fee
b)	Fee for text messages within the package
c)	Fee for text messages outside the package
<b>SMS – Pakiet Bezaabonamentowy<sup>1</sup></b>	
a)	Package fee
b)	Fee for text messages within the package

<sup>1</sup> The Text Message service has been described in detail in the NOTICE to the users of the HaloŚląski service.

## FEE/COMMISSION AMOUNT

KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
PLN 0	PLN 0	PLN 0
PLN 0	PLN 0	PLN 0
PLN 0	PLN 0	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0	Not applicable	PLN 0
PLN 0.25	Not applicable	PLN 0.25
PLN 0	Not applicable	PLN 0
PLN 0.25	Not applicable	PLN 0.25

## FEE/COMMISSION FOR

## OTWARTE KONTO OSZCZĘDNOŚCIOWE ORAZ RACHUNEK LOKATY TERMINOWEJ IN PLN / FOREIGN CURRENCIES

<b>OTWARTE KONTO OSZCZĘDNOŚCIOWE</b>	
<b>Opening a savings account</b>	
<b>Maintenance of a savings account – monthly fee</b>	
<b>Statements</b>	
a)	Monthly to an account that is not available in the internet banking system/ collected from the Bank's Branch
b)	Monthly sent to an account that is available in the internet banking system
c)	On demand – current/past
<b>Cash deposit (own funds) at the Branch</b>	
<b>Cash deposit by third parties (charged to the person making the payment)</b>	
<b>Internal/Domestic transfer<sup>2</sup></b>	
<b>to an account with the Bank or to an account with any other bank, made:</b>	
a)	At the Bank's Branch
b)	Through the internet banking system
c)	Through the automatic HaloŚląski service
d)	Through the operator HaloŚląski service
<b>To the Social Insurance Institution (ZUS)/ Tax Office (US) account, made:</b>	
a)	At the Bank's Branch
b)	Through the internet banking system
Note: Transfers in foreign currencies are made only to accounts held with the Bank.	
<b>Cash withdrawal from an account:</b>	
a)	In PLN
b)	In foreign currency
<b>LOKATA TERMINOWA<sup>1</sup></b>	
<b>Opening a deposit account</b>	
<b>Maintenance of a deposit account</b>	
<b>Transfer from a deposit account</b>	
<b>Deposit account statement</b>	

<sup>1</sup> This account is available only to the KONTO Z LWEM holders.

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

## FEE/COMMISSION AMOUNT

	PLN 0	
	PLN 0	
	PLN 0	
	PLN 10	
	PLN 10	
	0.35% of the cash payment amount and PLN 4	
	0.35% of the cash payment amount and PLN 4	
<b>FIRST TRANSFER IN THE SETTLEMENT MONTH<sup>3</sup></b>		<b>ANY FURTHER TRANSFER IN THE SETTLEMENT MONTH<sup>4</sup></b>
PLN 0		PLN 6
PLN 0		PLN 6
PLN 0		PLN 6
PLN 0		PLN 6
	PLN 10	
	PLN 6	
	0.15% of the withdrawal amount and PLN 3	
	0.30% of the withdrawal amount and PLN 3	
	PLN 0	
	PLN 0	
	PLN 0	
	PLN 0	

<sup>3</sup> Only one transfer is free of charge regardless of the place where it is made.

<sup>4</sup> This fee is not applicable to transfers to deposit accounts.

## FEE/COMMISSION FOR

## LENDING PRODUCTS

## BORROWING

## Fee for granting a borrowing:

- a) Price option without a fee  
b) Price option with a fee

## Fee for total/partial prepayment of a loan / borrowing

## Fee for amending the agreement:

- a) Upon the customer's request  
b) At the Bank's initiative

## CREDIT FACILITY

## Fee for credit facility provision/extension/increase/decrease:

- a) Credit facility granting fee  
b) Fee for credit facility extension for another period (collected no later than on the last day of the month in which the credit facility is renewed)  
c) Fee for credit facility increase/decrease if requested by the customer

1 Max (PLN 200,  $2\%X - 2\%Y * (Z/365)$ ), where X – new credit facility amount, Y – credit facility amount available as at the submission of an application for an annex, Z – number of days remaining for repayment of the Y credit facility amount calculated from the signing of an annex (amending the credit facility amount) and the day on which the Y credit facility amount was granted.

## VISA CREDIT CARD

## Card issuance:

- a) Main card  
b) Additional card

## Card use (annual fee)

- a) Main card  
b) Additional card

The fee is collected in advance on each anniversary of the validity date of the main /additional card

## PIN

- a) PIN assignment (by phone or through the internet banking system)  
b) PIN change at an ATM of ING Bank Śląski S.A.  
c) PIN change (by phone)  
d) PIN change through the internet banking system

## Replacement of a card cancelled/lost with the same expiry date

## Card cancellation

## Cash withdrawal

This fee is calculated on the withdrawal amount.

## Cashless transactions

## Change in the credit card limit at the customer's request

Exceeding the credit limit – the fee is calculated and collected in each settlement period, in which the credit card account is overdrawn

## FEE/COMMISSION AMOUNT

0%  
Between 2.5% and 7% of the amount extended, min. PLN 200

PLN 0

PLN 60

PLN 0

2.0% of the amount, min. PLN 200

2.0% of the amount, min. PLN 200

2.0% of the amount, min. 200 PLN (less any part of the fee corresponding to the number of unused days remaining to the renewal of the amended credit facility), according to the formula<sup>1</sup>

2.0% of the amount, min. 200 PLN (less any part of the fee corresponding to the number of unused days remaining to the renewal of the amended credit facility), according to the formula<sup>1</sup>

PLN 0

PLN 0

PLN 0/ PLN 50

PLN 0/ PLN 30

The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled at the card account is lower than PLN 500.

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

3% of the withdrawal amount, min. PLN 9

PLN 0

PLN 0

PLN 0

## FEE/COMMISSION FOR

## BLIK MOBILE PLATFORM

## BLIK activation

## Monthly fee for BLIK

## Change of the transaction limit for BLIK

## Cashless transaction

Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland<sup>2</sup>

- a) ING Bank and Planet Cash ATMs in Poland  
b) Other ATMs in Poland (other than specified in pt. a) above)

<sup>1</sup> 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.

## FEE/COMMISSION AMOUNT

KONTO DIRECT DLA  
FIRMYRACHUNEK ROZLICZENIOWY  
/ OTWARTE KONTO  
OSZCZĘDNOŚCIOWE  
IN FOREIGN CURRENCIESOTWARTE KONTO  
OSZCZĘDNOŚCIOWE

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0<sup>1</sup> / PLN 2.50

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

<sup>2</sup> This fee is charged starting from the day on which the service is made available by the Bank.

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.ingbank.pl](http://www.ingbank.pl) • ING Bank Śląski S.A. / ul. Sokolska 34 / Katowice Information applicable as from 5 March 2018 • Additional information: [www.ingbank.pl](http://www.ingbank.pl) / Call Centre 801 222 222<sup>1</sup> / 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.

<sup>1</sup> Charges may vary depending on your service provider.