

## Table of Fees and Commissions

# Extract from the Table Fees and Commissions

## Entrepreneurs

Applicable as from 1 July 2018

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
<b>KONTO Z LWEM</b>		
<b>Opening a bank account</b>	PLN 0	PLN 0
<b>Maintenance of the first account<sup>3</sup></b> – monthly fee	PLN 0 <sup>2</sup>	PLN 19
<b>Maintenance of the next account<sup>3</sup></b> – monthly fee	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>Wypłata gotówki w walucie rachunku w Oddziale Banku</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) At the Bank's Branch – split payment (applicable as from 01.07.2018)	PLN 10 <sup>2,3</sup>	Not applicable
c) Through the internet banking system	PLN 0	PLN 0
d) Through the internet banking system – split payment (applicable as from 01.07.2018)	PLN 0	Not applicable
e) Through the internet banking system – transfer to a mobile phone	PLN 0	Not applicable
f) Through ING BusinessOnLine <sup>4</sup>	PLN 0	PLN 0
g) Through ING BusinessOnLine <sup>4</sup> split payment (applicable as from 01.07.2018)	PLN 0	Not applicable
h) Through the automatic HaloŚląski service	PLN 0	Not applicable
i) 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 Bank's Branch – split payment (applicable as from 01.07.2018)	PLN 10	Not applicable
c) At the Branch – Express ELIXIR transfer	PLN 11	Not applicable
d) Through the internet banking system	PLN 0 <sup>5</sup>	In accordance with the currency transfer
e) Through the internet banking system – split payment (applicable as from 01.07.2018)	PLN 0 <sup>5</sup>	Not applicable
f) Through the internet banking system – transfer to a mobile 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 EKIXIR transfer – split payment (applicable as from 01.07.2018)	PLN 10	Not applicable
i) Through ING BusinessOnLine <sup>4</sup>	PLN 0 <sup>5</sup>	In accordance with the currency transfer
j) Through ING BusinessOnLine <sup>4</sup> – split payment (applicable as from 01.07.2018)	PLN 0 <sup>5</sup>	Not applicable
k) Through the automatic HaloŚląski service	PLN 0.90	Not applicable
l) 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> The maintenance fee is PLN 0.00 if the active use requirement, as specified in pt. 12 of Chapter on the "Definition of and Rules on the Collection of 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 "Definition of and Rules on the Collection of Fees and Commissions".  
<sup>3</sup> Except for cash deposits and cash withdrawals.

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
<b>Standing order</b>		
<b>Standing order submission / change:</b>		
a) At the Bank's Branch	PLN 1	Not applicable
b) Through the internet banking system	PLN 0	Not applicable
<b>Standing order withdrawal:</b>		
a) At the Bank's Branch	PLN 0	Not applicable
b) Through the internet banking system	PLN 0	Not applicable
<b>Standing order payment</b>	PLN 1	Not applicable
<b>Standing order failure notice:</b>		
a) Sent to the address for communication	PLN 5	Not applicable
b) Delivered through the internet banking system	PLN 0	Not applicable
c) Made available at the Bank's Branch	PLN 0	Not applicable
<b>Direct debit – for payers</b>		
<b>Direct debit consent / withdrawal</b>	PLN 0	Not applicable
<b>Transaction execution</b>	PLN 0	Not applicable
<b>Transaction cancellation / executed transaction amount reimbursement</b>	PLN 0	Not applicable
<b>Transaction execution refusal notice:</b>		
a) Sent to the address for communication	PLN 5	Not applicable
b) Delivered through the internet banking system	PLN 0	Not applicable
c) Made available at the Bank's Branch	PLN 0	Not applicable

<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 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.

## PAYMENT CARD (DEBIT CARD)

	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE <sup>5</sup>
<b>Card issuance</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Monthly fee for a card issued to:</b>				
• Konto Direct dla Firmy	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>	Not applicable	PLN 0 / PLN 7 <sup>1,5</sup>
• KONTO Z LWEM w EUR	Not applicable	Not applicable	PLN 5	Not applicable
<b>Replacement of blocked / claimed / issued card after a change in the data provided on the card</b>	PLN 0	PLN 0	PLN 0	Not applicable
<b>Card block / temporary card block</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Change in a transaction limit</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>PIN:</b>				
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
<b>Non-cash transaction</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Currency conversion fee for non-cash transaction in a currency other than the account currency</b>	3% of the transaction amount	Not applicable	Not applicable	Not applicable
<b>Card transaction execution – cash withdrawal:</b>				
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
c) Other cash withdrawals in PLN::				
– From Konto Direct dla Firmy	PLN 0 <sup>4</sup> / PLN 2.50	PLN 0 <sup>4</sup> / PLN 2.50	Not applicable	Not applicable
– From Konto Direct	PLN 0 <sup>4</sup> / PLN 2.50	PLN 0 <sup>4</sup> / PLN 2.50	Not applicable	Not applicable
– From KONTO Z LWEM in EUR	Not applicable	Not applicable	3% of the withdrawal amount	Not applicable
d) Other cash withdrawals in a currency other than PLN	3% of the withdrawal amount	3% of the withdrawal amount	3% of the withdrawal amount	Not applicable
<b>Account balance check – fee collected at the end of a settlement period</b>				
a) ING Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	Not applicable
b) Other ATMs	PLN 1.50	PLN 1.50	PLN 1.50	Not applicable
<b>Card transaction execution – cash deposit at the Bank's CDM</b>	0 PLN <sup>3</sup>	0 PLN <sup>3</sup>	Not applicable	Not applicable

<sup>1</sup> For Visa Business Zbliżeniowa – the fee of PLN 7 is collected only when a total of cashless transactions made with the use of a given card 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 (all the cards in total) 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 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	FEE / COMMISSION AMOUNT		
INTERNET BANKING SERVICES	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
<b>Internet banking system:</b>			
a) Access to the system and its use	PLN 0	PLN 0	PLN 0
b) Unblock of access to the system	PLN 0	PLN 0	PLN 0
c) Authorised code sent by a text message to the user of the internet banking systemj	PLN 0	PLN 0	PLN 0
<b>Halośląski service</b> – automatic or operator system			
<b>Access to the system and its use</b>	PLN 0	Not applicable	PLN 0
<b>Automatic Halośląski service – definition of a transfer:</b>			
a) At the Bank's Branch	PLN 0	Not applicable	PLN 0
b) At the operator Halośląski service	PLN 0	Not applicable	PLN 0
<b>Serwis SMS</b>			
<b>Access to the Serwis SMS</b>	PLN 0	Not applicable	PLN 0
<b>SMS – Pakiet Darmowy<sup>1</sup></b>			
a) Package fee	PLN 0	Not applicable	PLN 0
b) Fee for text messages within the package	PLN 0	Not applicable	PLN 0
<b>SMS – Pakiet Abonamentowy<sup>1</sup></b>			
a) Package fee	PLN 5	Not applicable	PLN 5
b) Fee for text messages within the package	PLN 0	Not applicable	PLN 0
c) Fee for text messages outside the package	PLN 0.25	Not applicable	PLN 0.25
<b>SMS – Pakiet Bezabonamentowy<sup>1</sup></b>			
a) Package fee	PLN 0	Not applicable	PLN 0
b) Fee for text messages within the package	PLN 0.25	Not applicable	PLN 0.25

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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
OTWARTE KONTO OSZCZĘDNOŚCIOWE ORAZ RACHUNEK LOKATY TERMINOWEJ IN PLN / FOREIGN CURRENCIES		
<b>OTWARTE KONTO OSZCZĘDNOŚCIOWE<sup>1</sup></b>		
<b>Opening a savings account</b>	PLN 0	
<b>Maintenance of a savings account</b> – monthly fee	PLN 0	
<b>Statements</b>		
a) Monthly to an account that is not available in the internet banking system / collected from the Bank's Branch	PLN 0	
b) Monthly sent to an account that is available in the internet banking system	PLN 10	
c) On demand – current/past	PLN 10	
<b>Cash deposit (own funds) at the Branch</b>	0.35% of the cash payment amount and PLN 4	
<b>Cash deposit by third parties</b> (charged to the person making the payment)	0.35% of the cash payment amount and PLN 4	
<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>	<b>FIRST TRANSFER IN THE SETTLEMENT MONTH<sup>3</sup></b>	<b>ANY FURTHER TRANSFER IN THE SETTLEMENT MONTH<sup>4</sup></b>
a) At the Bank's Branch	PLN 0	PLN 6
b) At the Bank's Branch - split payment (applicable as from 01.07.2018)	PLN 0	PLN 6
c) Through the internet banking system	PLN 0	PLN 6
d) Through the internet banking system - split payment (applicable as from 01.07.2018)	PLN 0	PLN 6
e) Through the automatic Halośląski service	PLN 0	PLN 6
f) Through the operator Halośląski service	PLN 0	PLN 6
<b>to the Social Insurance Institution (ZUS) / Tax Office (US) account, made:</b>		
a) At the Bank's Branch		PLN 10
b) Through the internet banking system		PLN 6
Note: Transfers in foreign currencies are made only to accounts held with the Bank (not applicable split payment transfers). Split payment transfers are made only in PLN from PLN current accounts.		
<b>Cash withdrawal from an account:</b>		
a) In PLN	0.15% of the withdrawal amount and PLN 3	
b) In foreign currency	0.30% of the withdrawal amount and PLN 3	
<b>LOKATA TERMINOWA<sup>1</sup></b>		
<b>Opening a deposit account</b>	PLN 0	
<b>Maintenance of a deposit account</b>	PLN 0	
<b>Transfer from a deposit account</b>	PLN 0	
<b>Deposit account statement</b>	PLN 0	

<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.

<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	FEE / COMMISSION AMOUNT
<b>LENDING PRODUCTS</b>	
<b>BORROWING</b>	
<b>Fee for granting a borrowing:</b>	0%
a) Price option without a fee	Between 2.5% and 7% of the amount extended, min. PLN 200
b) Price option with a fee	
<b>Fee for total / partial prepayment of a loan / borrowing</b>	PLN 0
<b>Fee for amending the agreement:</b>	PLN 60
a) Upon the customer's request	PLN 0
b) At the Bank's initiative	
<b>CREDIT FACILITY</b>	
<b>Fee for credit facility provision / extension / increase / decrease:</b>	2.0% of the amount, min. PLN 200
a) Credit facility granting fee	2.0% of the amount, min. PLN 200
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	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>
<sup>1</sup> 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.	
<b>VISA CREDIT CARD</b>	
<b>Card issuance:</b>	
a) Main card	PLN 0
b) Additional card	PLN 0
<b>Card use (annual fee):</b>	PLN 0 / PLN 50
a) Main card	PLN 0 / PLN 30
b) Additional card	
The fee is collected in advance on each anniversary of the validity date of the main / additional card	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.
<b>PIN:</b>	PLN 0
a) PIN assignment (by phone or through the internet banking system)	PLN 0
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	
<b>Replacement of a card cancelled / lost with the same expiry date</b>	PLN 0
<b>Card cancellation</b>	PLN 0
<b>Cash withdrawal</b>	3% of the withdrawal amount, min. PLN 9
This fee is calculated on the withdrawal amount.	
<b>Cashless transactions</b>	PLN 0
<b>Change in the credit card limit at the customer's request</b>	PLN 0
<b>Exceeding the credit limit</b> - the fee is calculated and collected in each settlement period, in which the credit card account is overdrawn	PLN 0

BLIK MOBILE PLATFORM	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
<b>BLIK activation</b>	PLN 0	Not applicable	Not applicable
<b>Monthly fee for BLIK</b>	PLN 0	Not applicable	Not applicable
<b>Change of the transaction limit for BLIK</b>	PLN 0	Not applicable	Not applicable
<b>Cashless transaction</b>	PLN 0	Not applicable	Not applicable
<b>Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland<sup>2</sup></b>	PLN 0	Not applicable	Not applicable
<b>Realizacja transakcji - wypłata gotówki:</b>	PLN 0	Not applicable	Not applicable
a) ING Bank and Planet Cash ATMs in Poland	PLN 0 <sup>1</sup> / PLN 2.50	Not applicable	Not applicable
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.

<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 1 July 2018. • Additional information: [www.ingbank.pl](http://www.ingbank.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.**