

## Table of Fees and Commissions

# Extract from the Table Fees and Commissions

## Individual customers

Applicable as from 20 May 2018

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
KONTO Z LWEM	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PREMIUM <sup>1</sup>
<b>Opening a bank account</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Maintenance of a bank account</b> – monthly fee	PLN 0	PLN 0	PLN 12 / Special offer <sup>2</sup>	PLN 0 <sup>3</sup> / PLN 30
<b>Statement</b> – fee paid per each statement:				
<b>Sent to the address for communication:</b>				
• Monthly	Not applicable	Not applicable	0 PLN	PLN 0
• After any change in the account balance <sup>5</sup>	PLN 9	PLN 9	PLN 9	PLN 3,5
<b>Available to collect from the Branch:</b>				
• Monthly	PLN 9 <sup>6</sup>	PLN 9 <sup>6</sup>	PLN 9 <sup>6</sup>	PLN 5 <sup>6</sup>
• After any change in the account balance <sup>5</sup>	PLN 9	PLN 9	PLN 9	PLN 3,5
• Current	PLN 9	PLN 9	PLN 9	PLN 3
• Past	PLN 9	PLN 9	PLN 9	PLN 5
<b>udostępniany w systemie bankowości internetowej:</b>				
• Monthly	PLN 0	PLN 0	PLN 0	PLN 0
• After any change in the account balance <sup>5</sup>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Cash deposit at the Bank's Branch<sup>1</sup></b>	PLN 9	PLN 9	PLN 0	PLN 0
<b>Cash withdrawal at the Bank's Branch</b>	PLN 9	PLN 9	PLN 0	PLN 0
<b>Transfer</b>				
<b>Internal transfer (to the Bank's account) made:</b>				
• At the Bank's Branch <sup>3</sup>	PLN 9 <sup>4</sup>	PLN 9 <sup>4</sup>	PLN 0 / PLN 9 <sup>5</sup>	PLN 0
• Through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
• Through the internet banking system – mobile device transfer	PLN 0	PLN 0	PLN 0	PLN 0
• Through the automatic HaloŚląski service	Not applicable	PLN 0	PLN 0	PLN 0
• Through the operator HaloŚląski service	Not applicable	PLN 0	PLN 0	PLN 0
<b>Domestic transfer (in PLN to any account with any other bank in Poland) made:</b>				
• At the Bank's Branch <sup>3</sup>	PLN 9 <sup>7</sup>	PLN 9 <sup>7</sup>	PLN 0 / PLN 9 <sup>8</sup>	PLN 0
• At the Bank's Branch – Express ELIXIR transfer	PLN 10	PLN 10	PLN 10	PLN 6
• Through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
• Through the internet banking system – mobile device transfer	PLN 0	PLN 0	PLN 0	PLN 0
• Through the internet banking system – Express ELIXIR transfer or BlueCash transfer	PLN 5	PLN 5	PLN 5	PLN 5
• Through the automatic HaloŚląski service	Not applicable	PLN 0	PLN 0	PLN 0
• Through the operator HaloŚląski service	Not applicable	PLN 4	PLN 4	PLN 0
<b>Currency transfer (to any account with any other bank in Poland/ abroad) made:</b>				
• At the Bank's Branch <sup>3</sup>	0.25% of the transfer amount, min. PLN 50, max. PLN 200	0.25% of the transfer amount, min. PLN 50, max. PLN 200	0.25% of the transfer amount, min. PLN 50, max. PLN 200	0.25% of the transfer amount, min. PLN 50, max. PLN 200
• Through the internet banking system – European transfer	PLN 5	PLN 5	PLN 5	PLN 5
• Through the internet banking system – other currency transfers	PLN 40	PLN 40	PLN 40	PLN 40
<b>Standing order</b>				
<b>Standing order submission / change / withdrawal:</b>				
• At the Bank's Branch	PLN 0	PLN 0	PLN 0	PLN 0
• Through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transaction execution</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transaction execution refusal notice:</b>				
• Sent to the address for communication	PLN 9	PLN 9	PLN 5	PLN 0
• Delivered through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
• Available at the Bank's Branch	PLN 0	PLN 0	PLN 0	PLN 0

<sup>1</sup> Konto Premium is offered to the Premium, Private Banking, and Wealth Management customers. It may only be opened by account managers responsible for such customers. The eligibility requirements have been set forth in pt. 17 to 20 of the Chapter on the "Definition and Rules of Collection of Fees and Commissions".

<sup>2</sup> Special offer – for accounts opened from 29 April 2006 onwards, the maintenance fee is 50% of the fee for KONTO. The special offer fee is collected during the following maintenance period: the month in which the

account is opened and the next three months.

<sup>3</sup> Free-of-charge – for the Premium, Private Banking, or Wealth Management customers.

<sup>5</sup> Option unavailable from 20 August 2012.

<sup>6</sup> Charged on collection of a statement by the customer visiting the Bank's Branch.

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
<b>Direct debit</b>				
<b>Direct debit consent / withdrawal</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transaction execution</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transaction cancellation / executed transaction amount reimbursement</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transaction execution refusal notice:</b>				
• wysłane na adres korespondencyjny	PLN 5	PLN 5	PLN 5	PLN 0
• doręczane poprzez system bankowości internetowej	PLN 0	PLN 0	PLN 0	PLN 0
• udostępniane w Oddziale Banku	PLN 0	PLN 0	PLN 0	PLN 0

<sup>1</sup> This fee is debited to the account to which the cash deposit is made at the end of a settlement period. The settlement period is calculated from the 29th day of a given calendar month to the 28th day of the following calendar month.

<sup>3</sup> Applicable also to transfers made by relevant account managers responsible for the Premium, Private Banking, and Wealth Management customers.

<sup>4</sup> This fee is not applicable to any transfers to savings accounts in PLN or to Otwarte Konto Oszczędnościowe (for entrepreneurs) in PLN, deposit accounts, investment deposit accounts (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus, as well as any investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder and also to any accounts of the Konto holder with ING Securities S.A.

<sup>5</sup> The fee of PLN 0 is applicable to the first internal transfer (to any account with the Bank) or the first domestic transfer (in PLN to any account with any other bank in Poland) in a monthly period from the 29th day of a given month to the 28th of the following month, and there is a fee of PLN 9 for any further transfers. The fee of PLN

= 0 is applicable at all times to any transfers to savings accounts in PLN or to Otwarte Konto Oszczędnościowe (for entrepreneurs) in PLN, deposit accounts, investment deposit accounts (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus, as well as any investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder and also to any accounts of the Konto holder with ING Securities S.A.

<sup>7</sup> This fee is not applicable to any transfers to investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder.

<sup>8</sup> The fee of PLN 0 is applicable to the first internal transfer (to any account with the Bank) or the first domestic transfer (in PLN to any account with any other bank in Poland) in a monthly period from the 29th day of a given month to the 28th of the following month, and there is a fee of PLN 9 for any further transfers. The fee of PLN 0 is applicable at all times to any transfers to investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the account holder.

## SAVINGS ACCOUNTS

<b>Opening an account</b>	PLN 0
<b>Maintenance of an account</b> – monthly fee	PLN 0
<b>Statement</b> – fees charged for each statement collected from the Bank's Branch:	
• Monthly	PLN 0
• Current	PLN 3
• Past	PLN 5
Note: No statements are sent by the Bank.	
<b>Cash deposit at the Bank's Branch</b>	PLN 0 / PLN 9 <sup>1</sup>
<b>Cash deposit at the Bank's Branch by third parties</b> (charged to the person making the payment)	PLN 9
<b>Withdrawal in PLN / foreign currencies from the account made in the form of:</b>	
<b>Cash withdrawal at the Bank's Branch</b>	PLN 0 / PLN 9 <sup>1</sup>
<b>Transfer to the accounts of the account holder held with the Bank, made:</b>	
• At the Bank's Branch	PLN 0 / PLN 9 <sup>2</sup>
• Through the internet banking system	PLN 0
• Through the automatic HaloŚląski service	PLN 0 / PLN 9 <sup>2</sup>
• Through the operator HaloŚląski service	PLN 0 / PLN 9 <sup>2</sup>
<b>Transfer to the accounts of the account holder held with other banks, made:</b>	
• At the Bank's Branch	PLN 0 / PLN 9 <sup>2</sup>
• Through the internet banking system	PLN 0 / PLN 9 <sup>2</sup>
• Through the automatic HaloŚląski service	PLN 0 / PLN 9 <sup>2</sup>
• Through the operator HaloŚląski service	PLN 0 / PLN 9 <sup>2</sup>
Note: Transfers in foreign currencies are made only to the accounts of the savings account holder held with the Bank.	
<b>Withdrawal of funds in PLN / foreign currencies made in the form of a transfer order submitted at the Bank's Branch to own term deposit accounts and to investment term deposit accounts during a subscription period (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus) of the account holder</b>	0 PLN

<sup>1</sup> The first transaction in a monthly period from the 29th day of a given month to the 28 day of the following month is free of charge, and a fee of PLN 9 is charged for any further transactions.

<sup>2</sup> The first transaction in a monthly period from 29th day of a given month to the 28th day of the following month is free of charge, regardless of the type of transfer (to accounts of the account holder held with the Bank/ other banks), and a fee of PLN 9 is charged for any further transactions.

## TERM DEPOSIT ACCOUNT

<b>Opening a term deposit account</b>	PLN 0
<b>Maintenance of a term deposit account</b> – monthly fee	PLN 0
<b>Cash deposit to a term deposit account at the Bank's Branch</b>	PLN 0
<b>Cash withdrawal / transfer from a term deposit account at the Bank's Branch</b>	PLN 0
<b>Term deposit assignment certificate</b>	PLN 15

## PAYMENT CARD (DEBIT CARD)

	VISA zblizeniowa VISA NFC <sup>7</sup>	Zblizak VISA PAYWAVE w formie naklejki	Mastercard w telefonie	Debit MasterCard zblizeniowa
<b>Card issuance / renewal</b>	PLN 0	PLN 15 <sup>10</sup> / Not applicable	PLN 0	PLN 0
<b>Monthly fee for a card issued to</b>				
a) KONTO Mobi	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>
b) KONTO Direct	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>
c) KONTO Komfort	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>
d) KONTO Premium	PLN 0	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0
<b>Replacement of blocked/claimed/issued card after a change in the data provided on the card</b>	PLN 0	Not applicable	Not applicable	PLN 0
<b>Replacement of card image to Moja Karta ING / change in the image design of Moja Karta ING / issuance of Moja Karta ING</b>	PLN 15 <sup>3,4</sup>	Not applicable	Not applicable	PLN 15 <sup>3</sup>
<b>Renewal of Moja Karta ING</b>	PLN 0 <sup>6</sup>	Not applicable	Not applicable	PLN 0
<b>Card block /temporary card block</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 <sup>6</sup>	Not applicable	Not applicable	PLN 0
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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
<b>PAYMENT CARD (DEBIT CARD)</b>	<b>VISA zblżeniowa VISA NFC<sup>7</sup></b>	<b>Zbliżak VISA PAYWAVE w formie naklejki</b>	<b>Mastercard w telefonie</b>	<b>Debit MasterCard zblżeniowa</b>
<b>Change in a transaction limit</b>	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 a non-cash transaction in a currency other than the account currency</b>	3% of the transaction amount	3% of the transaction amount <sup>6</sup>	Not applicable	Not applicable
<b>Cash withdrawal package activation</b>				
a) Domestic cash withdrawal package:				
- To KONTO Direct, Mobi	5 PLN <sup>8</sup>	Not applicable	Not applicable	Not applicable
- To other accounts	Not applicable	Not applicable	Not applicable	Not applicable
b) Cash withdrawal package abroad:				
- To KONTO Direct, Mobi, Komfort, Premium, Student, Klasyczne	15 PLN <sup>9</sup>	Not applicable	Not applicable	Not applicable
- To other accounts	Not applicable	Not applicable	Not applicable	Not applicable
<b>Card transaction – cash withdrawal</b>				
a) Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	Not applicable	PLN 0
b) Cashback service (KONTO Mobi, Komfort, Premium and Direct)	PLN 0	PLN 0	Not applicable	PLN 0
c) Other cash withdrawals in PLN:				
- From KONTO Mobi, Direct	PLN 0 <sup>5</sup> / PLN 2,50	PLN 0 <sup>5</sup> / PLN 2,50 <sup>6</sup>	Not applicable	PLN 0 <sup>5</sup> / PLN 2,50
- From KONTO Komfort / Premium	PLN 0	PLN 0	Not applicable	PLN 0
d) Other cash withdrawals in a currency other than PLN	3% of the withdrawal amount	3% of the withdrawal amount	Not applicable	3% of the withdrawal amount
e) Cash withdrawals in the active cash withdrawal package	PLN 0	Not applicable	Not applicable	Not applicable
<b>Account balance check – fee collected at the end of a settlement period</b>				
a) ATMs of ING Bank and Planet Cash in Poland	PLN 0 <sup>4</sup>	Not applicable	Not applicable	PLN 0
b) Other ATMs	PLN 1.50 <sup>4</sup>	Not applicable	Not applicable	PLN 1.50
<b>Card transaction – cash deposit at the Bank's CDM</b>	PLN 0 <sup>4</sup>	Not applicable	Not applicable	PLN 0

<sup>1</sup> For Visa Zblżeniowa, Debit MasterCard Zblżeniowa and Mastercard w telefonie – the fee is not charged if in a given settlement period the user makes cashless transactions to the total amount of at least PLN 300 with the following payment cards issued for a given user to a single account: Visa Zblżeniowa, Debit MasterCard Zblżeniowa, Mastercard w telefonie and Zbliżak Visa, regardless of whether a transaction has been made with the use of a virtual or physical card. In case of Konto Direct holders aged 18 to 26 the required transaction amount is at least PLN 200. In case of Konto Direct holders aged 13 to 18 and Konto Mobi holders aged 13 to 26 the fee is not charged. The settlement period lasts from the 29th day of a given month to the 28th day of the following month. The fee for a given settlement period is collected on a last day of the following settlement period. The fee for Mastercard w telefonie is not charged until 28 December 2018.

<sup>2</sup> For Visa NFC – the fee is not charged if in a given settlement period the user makes cashless transactions to the total amount of at least PLN 300. The settlement period lasts from the 29th day of a given month to the 28th day of the following month. The fee for a given settlement period is collected on a last day of the following settlement period.

<sup>3</sup> This fee is not charged to the Konto Direct and Konto Mobi holders aged 13 to 26 for the first issuance of Moja

Karta ING or for the first change in the card's image design, regardless of the number of payment cards issued to Konto Direct or Konto Mobi.

<sup>4</sup> This fee does not apply to any Visa NFC.

<sup>5</sup> The first withdrawal settled by the Bank in a monthly period from the 29th day of a given month to the 28th day of the following month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.

<sup>6</sup> This fee/commission is charged for transactions made with the use of cards issued from 10 October 2016 onwards. This fee is not charged for any transaction made with the use of cards issued before 10 October 2016.

<sup>7</sup> The Visa NFC was withdrawn from sale on 14 November 2016.

<sup>8</sup> Domestic cash withdrawal package covers all PLN cash withdrawals made by card. The package is active for 30 days, counted from the day following its activation.

<sup>9</sup> Cash withdrawal package abroad covers all cash withdrawals in a currency other than PLN made by card. The package is active for 30 days, counted from the day following its activation.

<sup>10</sup> The fee is not charged for Konto Mobi holders aged 13-26.

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
<b>CREDIT CARD</b>	<b>VISA</b>	<b>MASTERCARD / VISA CLASSIC</b>	<b>VISA GOLD</b>	<b>MASTERCARD PLATINIUM</b>
<b>Card issuance:</b>				
• Main card	PLN 0	PLN 0	PLN 0	PLN 0
• Additional card	PLN 0	PLN 0	PLN 0	PLN 0
<b>Card use (annual fee)</b>				
• Main card	PLN 0 / PLN 35	PLN 0 / PLN 50	PLN 0 / PLN 100	PLN 0 / PLN 650
• Additional card	PLN 0 / PLN 25	PLN 0 / PLN 30	PLN 0 / PLN 60	PLN 0 / PLN 200
The annual 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 on the card account is lower than PLN 200	The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 500	The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 1,000	The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 12,500
<b>PIN</b>				
• PIN assignment (by phone or through the internet banking system)	PLN 0	PLN 0	PLN 0	PLN 0
• PIN change at the ATM of ING Bank Śląski S.A.	PLN 0	PLN 0	PLN 0	PLN 0
• PIN change (by phone)	PLN 0	PLN 0	PLN 0	PLN 0
• PIN change through the internet banking system	PLN 0	PLN 0	PLN 0	PLN 0
<b>Replacement of a card cancelled / lost with the same expiry date</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Card cancellation</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Transfer from the credit card account made through the internet banking system</b>	2% of the transfer amount, min. PLN 5	2% of the transfer amount, min. PLN 5	2% of the transfer amount, min. PLN 5	2% of the transfer amount, min. PLN 5
This fee is calculated on the transfer amount.				
<b>Cash withdrawal</b>	3% of the withdrawal amount, min. PLN 9 (2% at the ATMs of ING Bank Śląski, min. PLN 5)	3% of the withdrawal amount, min. PLN 9	3% of the withdrawal amount, min. PLN 9	PLN 0
This fee is calculated on the withdrawal amount.				

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
<b>Cashless transactions</b>	PLN 0	PLN 0	PLN 0	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	PLN 0	PLN 0	PLN 0
<b>Cash deposit to a credit card account at the Branch</b> (own funds or third party's)	PLN 0	PLN 0	PLN 0	PLN 0
<b>Automatic credit card repayment (direct debit)</b>				
a) Minimum credit card repayment	PLN 0	PLN 0	PLN 0	PLN 0
b) Full credit card repayment	PLN 0	PLN 0	PLN 0	PLN 0
<b>Change in the credit card limit at the customer's request</b>	PLN 0	PLN 0	PLN 0	PLN 0
<b>Credit card repayment notification service</b>	PLN 0	PLN 0	PLN 0	PLN 0

## INTERNET BANKING SERVICES

	KONTO Z LWEM MOBI <sup>5</sup>	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PREMIUM	SAVINGS ACCOUNTS
<b>Internet banking system</b>					
• Access to the system and its use	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
• Unblocking of access to the system	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
• Authorised code sent by a text message to the user of the internet banking systemj	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>HaloŚląski</b> – automatic or operator service					
• Access to the system and its use	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
<b>Automatic HaloŚląski service – definition of a transfer</b>					
• At the Bank's Branch	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0 /
• At the operator HaloŚląski service	Not applicable	PLN 0	PLN 0	PLN 0	Not applicable <sup>3</sup> PLN 0 /
					Not applicable <sup>3</sup>
<b>Serwis SMS</b>					
<b>Access to the Serwis SMS</b>	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
<b>SMS – Pakiet Darmowy<sup>2</sup></b>					
• Package fee	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
• Fee for a text message within the package	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
<b>SMS – Pakiet Abonamentowy<sup>2</sup></b>					
• Package fee	Not applicable	PLN 5	PLN 0	PLN 0	PLN 5
• Fee for a text message within the package	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
• Fee for a text message outside the package	Not applicable	PLN 0.25	PLN 0.25	PLN 0.25	PLN 0.25
<b>SMS – Pakiet Bezabonamentowy<sup>2</sup></b>					
• Package fee	Not applicable	PLN 0	PLN 0	PLN 0	PLN 0
• Fee for a text message within the package	Not applicable	PLN 0.25	PLN 0.25	PLN 0.25	PLN 0.25

<sup>2</sup> The Text Message service has been described in detail in the MESSAGE to the users of the HaloŚląski service.

<sup>3</sup> Not available with Otwarte Konto Oszczędnościowe DIRECT (OKO DIRECT).

<sup>5</sup> The Mobi Account-related fees shall apply from the start date of account offering by the Bank only to the persons who concluded the account agreement along with the new internet banking system agreement. For

the current clients of the internet banking system, the Mobi Account-related fees given in Chapter IV shall apply after the lapse of a 2-month period from the change notice date; i.e., from 5 August 2018. This provision shall expire on 6 August 2018.

## BLIK MOBILE PLATFORM

	KONTO Z LWEM MOBI <sup>5</sup>	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PREMIUM	SAVINGS ACCOUNTS
<b>BLIK activation</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>Monthly fee for BLIK</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>Change of a transaction limit for BLIK</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>Cashless transaction</b>	PLN 0	PLN 0	PLN 0	PLN 0	Not applicable
<b>Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>Cash withdrawal transaction</b>					
a) ING Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) Other ATMs in Poland (other than specified in pt. a) above)	PLN 0 <sup>4</sup> / PLN 2.50	PLN 0 <sup>3</sup> / PLN 2.50	PLN 0	PLN 0	Not applicable

<sup>3</sup> The first withdrawal settled by the Bank in a monthly period from the 29th day of a given month to the 28 day of the following month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.

<sup>4</sup> After the age of 26, the first withdrawal settled by the Bank over a monthly period started from the 29th day of a given month until the 28th day of the following month is free of charge (PLN 0); PLN 2.50 is charged for each additional withdrawal.

<sup>5</sup> The Mobi Account-related fees shall apply from the start date of account offering by the Bank only to the persons who concluded the account agreement along with the new internet banking system agreement. For the current clients of the internet banking system, the Mobi Account-related fees given in Chapter IV shall apply after the lapse of a 2-month period from the change notice date; i.e., from 5 August 2018. This provision shall expire on 6 August 2018.

## OVERDRAFT

<b>Granting overdraft</b>	PLN 0
<b>Increasing overdraft</b>	
• KONTO Premium	1.5% of the amount by which the overdraft is increased, min. PLN 68
• Other accounts	1.8% of the amount by which the overdraft is increased, min. PLN 68
• Premium (former Personal Banking), Private Banking, and Wealth Management customers for unsecured overdrafts over PLN 50,000 granted or annexed after 18 August 2014 onwards	0%

Note: This commission is collected on the day the overdraft is made available.

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT
<p><b>Servicing overdraft</b></p> <ul style="list-style-type: none"> <li>• KONTO Premium</li> <li>• Other accounts</li> <li>• Premium (former Personal Banking), Private Banking and Wealth Management customers for unsecured overdrafts over PLN 50,000 granted or annexed after 18 August 2014 onwards</li> </ul> <p>Note: This is an annual fee. The fee is collected at the beginning of each next annual period calculated from the day the overdraft concerned is made available, where for overdrafts granted:</p> <ul style="list-style-type: none"> <li>• Before 28 December 1998 – on 28 December</li> <li>• After 28 December 1998: <ul style="list-style-type: none"> <li>- Before the 28th day of a given month– on the 28th day of a given month</li> <li>- After the 28th day of a given month– on the 28th day of the following month</li> </ul> </li> </ul>	<p>1.5% of the amount by which the overdraft is increased, min. PLN 68</p> <p>1.8% of the amount by which the overdraft is increased, min. PLN 68</p> <p>0.9% of the overdraft granted. The fee is reduced to 0% if the average use in the past 12 months has been at least 10%</p>
<p><b>Processing applications</b></p> <p><b>Fee for processing a credit facility / loan / overdraft application</b></p>	<p>PLN 0</p>
<p><b>Drawing up annexes at the customer's request</b></p> <p><b>Fee for an annex to an overdraft agreement</b></p> <p>Note: This fee is not collected when an overdraft is increased.</p>	<p>PLN 20</p>

Any other fees and commissions are collected in accordance with the Table of Fees and Commissions at ING Bank Śląski Spółka Akcyjna for natural persons. 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 20 May 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.**

\* Charges may vary depending on your service provider.