

# Extract from the Table of Fees and Commissions

Individual customers

Applicable as from 19 November 2018



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# Chapter I

## PLN/FX Personal Accounts



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**a) Opening, maintenance, bank statements, duplicates, certificates, bank reference**

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT					
		KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP <sup>7</sup>	KONTO Z LWEM PREMIUM <sup>1</sup>	RACHUNKI OSZCZĘDNOŚCIOWO- ROZLICZENIOWE W WALUTACH OBCYCH
1.	Payment Account opening	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
2.	Payment account maintenance – monthly fee	PLN 0	PLN 0	PLN 12 / special offer <sup>2</sup>	PLN 0	PLN 0 <sup>3</sup> / PLN 30	PLN 0
3.	Bank statement, including preparation of payment transaction lists – fee per bank statement:						
	a) sent to the mailing address:						
	• monthly	not applicable	not applicable	PLN 0	PLN 0	PLN 0	PLN 0
	• after each change of the account balance <sup>5</sup>	PLN 9	PLN 9	PLN 9	not applicable	PLN 3.50	PLN 9
	b) collected at a Branch:						
	• monthly	PLN 9 <sup>6</sup>	PLN 9 <sup>6</sup>	PLN 9 <sup>6</sup>	PLN 9 <sup>6</sup>	PLN 5 <sup>6</sup>	PLN 9 <sup>6</sup>
	• after each change of the account balance <sup>5</sup>	PLN 9	PLN 9	PLN 9	not applicable	3,50 PLN	PLN 9
	• current	PLN 9	PLN 9	PLN 9	PLN 9	PLN 3	PLN 9
	• historical	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9
	c) made available via electronic banking service (Online Banking System):						
	• monthly	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
	• after each change of the account balance <sup>5</sup>	PLN 0	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
4.	Issuing the Client's transaction confirmation (duplicate) at a Branch – fee per item	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9
5.	Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (basic <sup>7</sup> )						
	a) collected via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
	b) collected at a Branch	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10

## a) Opening, maintenance, bank statements, duplicates, certificates, bank reference

FEE / COMMISSION TITLE		FEE / COMMISSION AMOUNT					
		KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP <sup>7</sup>	KONTO Z LWEM PREMIUM <sup>1</sup>	RACHUNKI OSZCZĘDNOŚCIOWO- ROZLICZENIOWE W WALUTACH OBCYCH
6.	<b>Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (extended<sup>6</sup>)</b>						
	a) collected via electronic banking service (Online Banking System) b) collected at a Branch	PLN 25 PLN 35	PLN 25 PLN 35	PLN 25 PLN 35	PLN 25 PLN 35	PLN 25 PLN 35	PLN 25 PLN 35
7.	<b>Issuing a certificate on holding a payment account requested at a Branch/ via Contact Centre (basic<sup>9</sup>)</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
8.	<b>Issuing a certificate on holding a payment account requested at a Branch/ via Contact Centre (extended<sup>10</sup>)</b>	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35
9.	<b>Preparing copies of agreements concluded with the Bank and other documents</b>	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100	PLN 10 per A4 page max. PLN 100
10.	<b>Ordering via Contact Centre and receiving by mail of the Client's transaction confirmation (duplicate)</b>	PLN 9	PLN 9	PLN 9	PLN 9	PLN 5	PLN 9

<sup>1</sup> Premium Account is offered to Clients that use the following Offers: Premium, Private Banking and Wealth Management. It is opened solely by advisors dedicated to those Clients. The description of the terms qualifying for the use of the aforementioned Offers is set forth in Chapter Definitions and Rules of Charging Fees and Commissions, items 17-20.

<sup>2</sup> special offer – for accounts opened from 29 April 2006 the account maintenance fee is 50% of the fee applicable to the ACCOUNT. The fee in the special offer price is charged over the following account maintenance period: month in which the account was opened, and over next 3 months. The special offer applies to new Clients not holding so far a PLN personal account at the Bank. The special offer applies to one account only.

<sup>3</sup> free of charge – for persons using the Premium, Private Banking or Wealth Management Offer

<sup>5</sup> option unavailable since 20 August 2012.

<sup>6</sup> fee charged when the Client visits the Branch to collect the bank statement.

<sup>7</sup> The Konto z Lwem PRP, a primary payment account introduced with the Act on amendment to the act on payment services and certain other acts. The primary payment account makes it possible to effect transactions listed in item 26 Definitions and Rules of Charging Fees and Commissions.

## b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘDNOŚCIOWO-ROZLICZENIOWE W WALUTACH OBCYCH
<b>1. Cash deposit</b>						
<b>1.1. Cash deposit at a Bank Branch by an account holder<sup>1</sup></b>	PLN 9	PLN 9	PLN 0	PLN 0	PLN 0	PLN 0/ PLN 9 <sup>2</sup>
<b>1.2. Cash deposit at a Bank CDM</b>	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	in line with Chapter 3 a) item 1.14.	not applicable
<b>1.3. Cash deposit at a Bank Branch by third parties (fees collected from the persons depositing cash)</b>	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9	PLN 9
<b>1.4. Additional fee to items 1.1. and 1.3. for cash deposit including more than 500 coins in a given calendar day</b>	PLN 30 for every 500 coins	PLN 30 for every 500 coins	PLN 30 for every 500 coins	PLN 30 for every 500 coins <sup>18</sup>	PLN 30 for every 500 coins	not applicable
<b>2. Cash withdrawal</b>						
<b>2.1. Cash withdrawal at a Bank Branch</b>	PLN 9	PLN 9	PLN 0	PLN 0	PLN 0	PLN 0/ PLN 9 <sup>2</sup>
<b>2.2. Non-collection of previously notified PLN and FX cash withdrawal</b>	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
<b>3. Transfers</b>						
<b>3.1. Internal transfer order placed: a) at a Bank Branch<sup>3</sup></b>	PLN 9 <sup>4</sup>	PLN 9 <sup>4</sup>	PLN 0/ PLN 9 <sup>5</sup>	PLN 0/ PLN 9 <sup>11</sup>	PLN 0	PLN 6 <sup>6</sup>

## b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘDNOŚCIOWO- ROZLICZENIOWE W WALUTACH OBCYCH
b) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	PLN 0
c) via electronic banking service (Online Banking System) – phone transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
d) via telephone banking service (HaloŚląski Telephone Service) – automatic service	not applicable	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	not applicable
e) via telephone banking service (HaloŚląski Telephone Service) – operator service	not applicable	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	not applicable
<b>3.2. Transfer order</b>						
3.2.1. Domestic transfer (in PLN, to an external account in Poland), placed:						
a) at a Bank Branch <sup>3</sup>	PLN 9 <sup>7</sup>	PLN 9 <sup>7</sup>	PLN 0/ PLN 9 <sup>8</sup>	PLN 0/ PLN 9 <sup>13</sup>	PLN 0	PLN 9
b) at a Bank Branch – Express ELIXIR transfer	PLN 10	PLN 10	PLN 10	PLN 10	PLN 6	not applicable
c) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	PLN 0
d) via electronic banking service (Online Banking System) – phone transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
e) via electronic banking service (Online Banking System) – Express ELIXIR or BlueCash transfer	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	not applicable
f) via telephone banking service (HaloŚląski Telephone Service) – automatic service	not applicable	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	not applicable
g) via telephone banking service (HaloŚląski Telephone Service) – operator service	not applicable	PLN 4	PLN 4	PLN 0/ PLN 4 <sup>14</sup>	PLN 0	not applicable

## b) Cash deposit/withdrawal, transfer, standing order, direct debit

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT					
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘDNOŚCIOWO- ROZLICZENIOWE W WALUTACH OBCYCH
3.2.2. FX transfer outside Poland, placed:						
a) at a Bank Branch <sup>3</sup>	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200	PLN 50	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200
b) via electronic banking service (Online Banking System)	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
3.2.3. TARGET transfer (FX transfer in EUR placed via electronic banking service (Online Banking System)) – European transfer <sup>10</sup>						
a) to an external account in Poland	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50
b) to an external account outside Poland	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50	PLN 5 PLN 50
3.3. SEPA credit transfer (FX transfer in EUR placed via electronic banking service (Online Banking System)) – European transfer						
a) to an external account in Poland	PLN 5	PLN 5	PLN 5	PLN 0/ PLN 5 <sup>15</sup>	PLN 5	PLN 5
b) to an external account outside Poland	PLN 5	PLN 5	PLN 5	5 PLN	PLN 5	PLN 5



## b) Cash deposit/withdrawal, transfer, standing order, direct debit

	WYSOKOŚĆ OPŁATY / PROWIZJI					
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘDNOŚCIOWO-ROZLICZENIOWE W WALUTACH OBCYCH
<b>3.4. FX transfer order (FX transfer in Poland in currencies other than PLN and EUR) placed:</b>						
a) at a Bank Branch <sup>3</sup>	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200	PLN 0 / PLN 50 <sup>16</sup>	0.25% of transfer amount, min. PLN 50 max. PLN 200	0.25% of transfer amount, min. PLN 50 max. PLN 200
b) via electronic banking service (Online Banking System)	PLN 40	PLN 40	PLN 40	PLN 0 / PLN 40 <sup>17</sup>	PLN 40	PLN 40
<b>3.5. FX transfer to the account at the Bank</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>3.6. Additional fee:</b>						
a) Transfer processed through the SORBNET system for amounts equal to or higher than PLN 1 million – additional fee to item 3.2.1. a) c) f)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
b) Transfer processed through the SORBNET system for amounts below PLN 1 million – additional fee to item 3.2.1. a) c) f)	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	not applicable
c) Non-STP transfer – additional fee to items 3.2.2., 3.4.	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
d) Urgent transfer (TODAY/TOMORROW) – additional fee to items 3.2.2., 3.4.	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
e) Preparing an additional confirmation for the processed transfer – additional fee to items 3.2.2., 3.2.3., 3.4.	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20

## b) Cash deposit/withdrawal, transfer, standing order, direct debit

TYTUŁ OPŁATY / PROWIZJI	WYSOKOŚĆ OPŁATY / PROWIZJI					
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘDNOŚCIOWO-ROZLICZENIOWE W WALUTACH OBCYCH
<b>4. Standing order</b>						
<b>4.1. Placement / change / cancellation of payment instruction:</b>						
a) at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
b) via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>4.2. Transaction processing</b>	PLN 0	PLN 0	PLN 0	PLN 0 <sup>12</sup>	PLN 0	not applicable
<b>4.3. Notification about the rejected transaction:</b>						
a) sent to the mailing address	PLN 9	PLN 9	PLN 5	PLN 0	PLN 0	not applicable
b) delivered via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
c) made available at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>5. Direct debit</b>						
<b>5.1. Submission / cancellation of the consent to debiting the account</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>5.2. Transaction processing</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>5.3. Transaction cancellation / return of funds</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>5.4. Notification about the rejected transaction:</b>						
a) sent to the mailing address	PLN 5	PLN 5	PLN 5	PLN 0	PLN 0	not applicable
b) delivered via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
c) made available at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable

- <sup>1</sup> the fee is debited at the end of the settlement period to the account to which the cash is deposited. The settlement period is calculated from the 29th day of a given calendar month until the 28th day of a subsequent calendar month.
- <sup>2</sup> the first transaction 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; subsequent transactions are charged at PLN 9 each.
- <sup>3</sup> the fee applies also to orders executed by relevant advisors dedicated to serve Clients covered by the Offers: Premium, Private Banking, Wealth Management.
- <sup>4</sup> the fee shall not apply to transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Securities S.A.
- <sup>5</sup> PLN 0 fee is applicable to the first internal transfer order (to the Bank account) or the first domestic transfer (in PLN, to an external account in Poland) over a monthly period started from the 29th day of a given month until the 28th day of the following month; subsequent transfers are charged at PLN 9 each. PLN 0 fee is always effective for transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Securities S.A.
- <sup>6</sup> the fee shall not apply to transfers to term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit).
- <sup>7</sup> the fee is not effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder.
- <sup>8</sup> PLN 0 fee is applicable to the first internal transfer order (to the Bank account) or the first domestic transfer (in PLN, to an external account in Poland) over a monthly period started from the 29th day of a given month until the 28th day of the following month; subsequent transfers are charged at PLN 9 each. PLN 0 fee is always effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder.
- <sup>9</sup> the fee is not charged for payment transactions as part of the standing order to accounts maintained at the Bank.
- <sup>10</sup> TARGET transfer is executed solely as urgent transfer (TODAY). The fee for effecting the transfer consists of the PLN 5 fee (transfer fee) and PLN 50 fee (fee for urgent mode (TODAY)).
- <sup>11</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 9 fee for each subsequent transaction. The fee shall not apply to transfers to PLN savings accounts, PLN Open Savings Account (for entrepreneurs), term deposit accounts, term deposit accounts during subscription (applicable to the Investment Term Deposit and Investment Term Deposit Plus), accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder and account holder's accounts at ING Securities S.A. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>12</sup> Transfer included in the statutory limit of 5 free transactions. However, for this transfer each subsequent fee will be PLN 0. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>13</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 9 fee for each subsequent transaction. The fee is not effective for transfers to accounts for purchase of mutual funds' participation units offered by the Bank to purchase participation units for the account holder. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>14</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 4 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>15</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 5 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>16</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 50 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>17</sup> Transfer included in the statutory limit of 5 free transactions. There is a PLN 40 fee for each subsequent transaction. Types of all transactions included in the statutory limit are listed in item 27 Definitions and Rules of Charging Fees and Commissions, while the settlement period is provided in item 28.
- <sup>18</sup> Additional fee to item 1.1. is not charged for the Lion Account Primary Payment Account. Additional fee to item 1.3. is charged for the Lion Account Primary Payment Account in the amount of PLN 30 for every 500 coins.

## Chapter II

# PLN/FX Savings Accounts and Term Deposit Accounts



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>1. Payment accounts (savings accounts)</b>	
<b>1.1. Payment account opening</b>	PLN 0
<b>1.2. Payment account maintenance – monthly fee</b>	PLN 0
<b>1.3. Bank statement, including preparation of payment transaction lists – fee per bank statement:</b>	
a) collected at a Branch	
▪ monthly	PLN 0
▪ current	PLN 3
▪ historical	PLN 5
b) available via electronic banking service (Online Banking System)	
▪ monthly	PLN 0
Note: The Bank does not send bank statements.	
<b>1.4. Cash deposit</b>	
1.4.1. Cash deposit at a Bank Branch by an account holder	PLN 0/ PLN 9 <sup>1</sup>
1.4.2. Cash deposit at a Bank Branch by third parties (fees collected from the person depositing cash)	PLN 9
<b>1.5. Cash withdrawal at a Bank Branch</b>	PLN 0/ PLN 9 <sup>1</sup>
<b>1.6. Transfers</b>	
1.6.1. Internal transfer orders to accounts maintained at the Bank placed:	
a) at a Bank Branch	PLN 0/ PLN 9 <sup>2</sup>
b) via electronic banking service (Online Banking System)	PLN 0
c) via telephone banking service (HaloŚląski Telephone Service) – automatic operator service	PLN 0/ PLN 9 <sup>2</sup>

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
1.6.2. PLN transfer order to external accounts in Poland (domestic transfer) placed: <ul style="list-style-type: none"> <li>a) at a Bank Branch</li> <li>b) via electronic banking service (Online Banking System)</li> <li>c) via telephone banking service (HaloŚląski Telephone Service) – automatic operator service</li> </ul>	PLN 0/ PLN 9 <sup>2</sup> PLN 0/ PLN 9 <sup>2</sup> PLN 0/ PLN 9 <sup>2</sup>
<b>1.7. Internal transfer order placed at a Bank Branch to term-deposit accounts and term-deposit accounts during subscription (applicable to Investment Term Deposit and Investment Term Deposit Plus)</b>	PLN 0
<b>1.8. PLN transfer order (domestic transfer) or internal transfer order to mutual funds accounts placed at the Bank Branch or via electronic banking system (Online Banking System)</b>	PLN 0
<b>1.9. Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (extended<sup>3</sup>)</b> <ul style="list-style-type: none"> <li>a) collected via electronic banking service (Online Banking System)</li> <li>b) collected at a Branch</li> </ul>	PLN 0 PLN 10
<b>1.10. Issuing a certificate on holding a payment account requested via electronic banking service (Online Banking System) (extended<sup>4</sup>)</b> <ul style="list-style-type: none"> <li>a) collected via electronic banking service (Online Banking System)</li> <li>b) collected at a Branch</li> </ul>	PLN 25 PLN 35
<b>1.11. Issuing a certificate on holding a payment account requested at a Branch/ via Contact Centre (basic<sup>5</sup>)</b>	PLN 0
<b>1.12. Issuing a (an extended<sup>6</sup>) certificate on holding a payment account requested at a Branch/ via Contact Centre</b>	PLN 35
<b>2. Individual Pension Security Account</b>	
<b>2.1. Individual Pension Security Account opening</b>	PLN 0
<b>2.2. Individual Pension Security Account maintenance – monthly fee</b>	PLN 0

TYTUŁ OPŁATY / PROWIZJI	WYSOKOŚĆ OPŁATY / PROWIZJI
2.3. Individual Pension Security Account cash deposit at a Bank Branch by an account holder	PLN 0/ PLN 9 <sup>1</sup>
2.4. Individual Pension Security Account cash deposit at a Bank Branch by third parties (fee collected from the person depositing cash)	PLN 9
2.5. Withdrawal/ transfer withdrawal/ Individual Pension Security Account reimbursement in the form of a transfer order placed at the Bank Branch within 12 months from concluding an Individual Pension Security Account agreement in PLN	
2.5.1. Withdrawal	1% of the amount of funds accumulated in the Individual Pension Security Account, max. PLN 300 (collected as a one-off charge when the first tranche is paid out)
2.5.2. Transfer withdrawal	1% of amount of transferred funds, min. PLN 100, max. PLN 300
2.5.3. Reimbursement	1% of reimbursed funds, min. PLN 100 max. PLN 300
2.6. Issuing a certificate on holding an Individual Pension Security Account requested via electronic banking service (Online Banking System) (basic <sup>3</sup> ) a) collected via electronic banking service (Online Banking System) b) collected at a Branch	PLN 0 PLN 10
2.7. Issuing a certificate on holding an Individual Pension Security Account requested via electronic banking service (Online Banking System) (extended <sup>4</sup> ) a) collected via electronic banking service (Online Banking System) b) collected at a Branch	PLN 25 PLN 30
2.8. Issuing a certificate on holding an Individual Pension Security Account requested at a Branch/ via Contact Centre (basic <sup>5</sup> )	PLN 0
2.9. Issuing a certificate on holding an Individual Pension Security Account requested at a Branch/ via Contact Centre (extended <sup>6</sup> )	PLN 35

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>3A. Term deposit account opened by 18 November 2018</b>	
3.1. Term deposit account opening	PLN 0
3.2. Term deposit account maintenance – monthly fee	PLN 0
3.3. Cash deposit to the term deposit account at a Bank Branch	PLN 0
3.4. Cash withdrawal/ internal transfer order from the term deposit account at a Bank Branch	PLN 0
3.5. Confirmation of term deposit assignment	PLN 15
3.6. Issuing a certificate on holding a term deposit	PLN 0
3.7. Issuing a certificate on holding a term deposit and its balance	PLN 0
3.8. Issuing a certificate (bank reference) on holding a term deposit for the period of the last 12 months	PLN 20 per 1 account
3.9. Issuing a certificate (bank reference) on holding a term deposit for the period preceding the last 12 months (for each started calendar year)	PLN 30 per 1 account
<b>3B. Term deposit account opened as of 19 November 2018</b>	
3.1. Term deposit account opening	PLN 0
3.2. Term deposit account maintenance – monthly fee	PLN 0
3.3. Cash deposit to the term deposit account at a Bank Branch	PLN 0
3.4. Cash withdrawal/ internal transfer order from the term deposit account at a Bank Branch	PLN 0
3.5. Confirmation of term deposit assignment	PLN 15



FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>3.6. Issuing a certificate on holding a term deposit requested via electronic banking service (Online Banking System) (basic<sup>7</sup>)</b> a) collected via electronic banking service (Online Banking System) b) collected at a Branch	PLN 0 PLN 10
<b>3.7. Issuing a certificate on holding a term deposit requested via electronic banking service (Online Banking System) (extended<sup>8</sup>)</b> a) collected via electronic banking service (Online Banking System) b) collected at a Branch	PLN 25 PLN 35
<b>3.8. Issuing a certificate on holding a term deposit requested at a Branch/ via Contact Centre (basic<sup>9</sup>)</b>	PLN 0
<b>3.9. Issuing a certificate on holding a term deposit requested at a Branch/ via Contact Centre (extended<sup>10</sup>)</b>	PLN 35
<b>4. Automatic overnight deposit with flexible interest scheme for Clients covered by Private Banking and Wealth Management offer</b>	
<b>4.1. Term deposit account opening</b>	PLN 0
<b>4.2. Monthly subscription fee:</b> a) for a term deposit opened on each business day b) for a term deposit opened on the last business day of a week	PLN 50 PLN 20
<b>5. Other fees</b>	
<b>5.1. Non-collection of previously notified PLN and FX cash withdrawal</b>	PLN 50
<b>5.2. Issuing at a Bank Branch of a confirmation (duplicate) of the Client's savings accounts transaction – fee per item</b>	PLN 5

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>5.3. Preparing copies of agreements concluded with the Bank and other documents</b>	PLN 10 per A4 page, max. PLN 100
<b>5.4. Ordering via Contact Centre and receiving by mail of a confirmation (duplicate) of the Client's savings accounts transaction</b>	PLN 5
<b>5.5. Additional fee to items 1.4.1., 1.4.2., 2.3 and 2.4 for cash deposit including more than 500 coins in a given calendar day</b>	PLN 30 for every 500 coins

<sup>1</sup> the first transaction 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; subsequent transactions are charged at PLN 9 each.

<sup>2</sup> the first transaction 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, regardless of the transfer type (to accounts of the persons entitled to manage the account from which the internal transfer order is placed/ PLN transfer order – domestic transfer); subsequent transactions are charged at PLN 9 each.

<sup>3</sup> Basic certificates requested via electronic banking service (Online Banking System) cover: account number, opening date, account flows, available balance as at today, account inflows, account debits, seizure information.

<sup>4</sup> Extended certificates requested via electronic banking service (Online Banking System) cover the information not listed hereinabove (footnote 3).

<sup>5</sup> Basic certificates requested at a Branch/ via Contact Centre cover: information on account holder/ on holding an account and the available balance as at today.

<sup>6</sup> Extended certificates requested at a Branch/ via Contact Centre cover the information not listed hereinabove (footnote 5).

<sup>7</sup> Basic certificates requested via electronic banking service (Online Banking System) cover: term deposit account number, first deposit amount, principal amount as at today, compounded interest, non-compounded interest, opening date, termination/extension date, termination/extension mode, interest per annum, closing amount as at today, seizure information.

<sup>8</sup> Extended certificates requested via electronic banking service (Online Banking System) cover the information not listed hereinabove (footnote 7).

<sup>9</sup> Basic certificates requested at a Branch/ via Contact Centre cover: current principal amount, deposit amount, compounded interest for the last ended contractual term, interest accrued, term deposit opening date, term deposit termination/extension date, instruction concerning term deposit termination/extension, current interest, closing balance as at today.

<sup>10</sup> Extended certificates requested at a Branch/ via Contact Centre cover the information not listed hereinabove (footnote 9).

# Chapter III

## Services Concerning Payment Cards Issuance and Service



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## a) Payment card with the account (debit card)

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT				
	VISA ZBLIŻENIOWA VISA NFC <sup>7</sup>	ZBLIŻAK VISA PAYWAVE W FORMIE NAKLEJKI	MASTERCARD W TELEFONIE	DEBIT MASTERCARD ZBLIŻENIOWA	MAESTRO W EUR <sup>9</sup> MASTERCARD W EUR
<b>1.1. Payment card issuance/ payment card renewal</b>	PLN 0	PLN 15 <sup>13</sup> / not applicable	PLN 0	PLN 0	PLN 0
<b>1.2. Monthly fee for servicing a debit card issued with:</b>					
a) KONTO Mobi	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	not applicable	not applicable
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>	not applicable
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>	not applicable
d) KONTO PRP	PLN 0	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	not applicable	not applicable
e) KONTO Klasyczne	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>	not applicable
f) KONTO Student	PLN 0 / PLN 7 <sup>1,2</sup>	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	PLN 0 / PLN 7 <sup>1</sup>	not applicable
g) KONTO Premium	PLN 0	PLN 0	PLN 0 / PLN 7 <sup>1</sup>	0 PLN	not applicable
h) rachunek oszczędnościowo-rozliczeniowy w EUR	not applicable	not applicable	not applicable	not applicable	PLN 1.50
<b>1.3. Issuance of a new card for the blocked / complained about card / card issued upon card data change</b>	PLN 0	not applicable	not applicable	PLN 0	PLN 0
<b>1.4. Change of the image card to Moja Karta ING / change of the image 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>	PLN 15 <sup>3,8,10</sup>
<b>1.5. Moja Karta ING renewal</b>	PLN 0 <sup>4</sup>	not applicable	not applicable	PLN 0	PLN 0 <sup>10</sup>
<b>1.6. Card blocking</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>1.7. Card PIN code</b>					
a) assigning PIN by phone/ via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) PIN code change at Bank ATMs	PLN 0 <sup>4</sup>	not applicable	not applicable	PLN 0	PLN 0

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT				
	VISA ZBLIŻENIOWA VISA NFC <sup>7</sup>	ZBLIŻAK VISA PAYWAVE W FORMIE NAKLEJKI	MASTERCARD W TELEFONIE	DEBIT MASTERCARD ZBLIŻENIOWA	MAESTRO W EUR <sup>9</sup> MASTERCARD W EUR
c) PIN code change by phone	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
d) PIN code change via electronic banking service (Online Banking System)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>1.8. Transactional limit change</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>1.9. Domestic/foreign payment transaction including cross-border payment transaction with the use of debit card for cashless payments</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>1.10. Conversion of a cashless transaction made 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	not applicable
<b>1.11. Cash withdrawal package activation</b>					
a) domestic cash withdrawal package					
• for KONTO Direct, Mobi	PLN 5 <sup>4,11</sup>	not applicable	not applicable	not applicable	not applicable
• for other accounts	not applicable	not applicable	not applicable	not applicable	not applicable
b) cash withdrawal package abroad					
• for KONTO Direct, Mobi, Komfort, Premium, Student, Klasyczne	PLN 15 <sup>4,12</sup>	not applicable	not applicable	not applicable	not applicable
• for other accounts	not applicable	not applicable	not applicable	not applicable	not applicable
<b>1.12. Cash withdrawal including cross-border payment transaction with the use of debit card for cash withdrawals</b>					
a) at Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	not applicable	PLN 0	PLN 0
b) under the Cashback service					
• from KONTO Student, Klasyczne	PLN 0	PLN 0	not applicable	PLN 0	not applicable
• from KONTO Mobi, Komfort, Premium, Direct, PRP	PLN 0	PLN 0	not applicable	PLN 0	not applicable
• from rachunek oszczędnościoworozliczeniowy w EUR	not applicable	not applicable	not applicable	not applicable	PLN 0

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT				
	VISA ZBLIŻENIOWA VISA NFC <sup>7</sup>	ZBLIŻAK VISA PAYWAVE W FORMIE NAKLEJKI	MASTERCARD W TELEFONIE	DEBIT MASTERCARD ZBLIŻENIOWA	MAESTRO W EUR <sup>9</sup> MASTERCARD W EUR
c) other cash withdrawals in PLN <ul style="list-style-type: none"> <li>• from KONTO Student, Klasyczne</li> <li>• from KONTO Mobi, Direct</li> <li>• from KONTO PRP</li> <li>• from KONTO Komfort, Premium</li> <li>• from rachunek oszczędnościowo-rozliczeniowy w EUR</li> </ul>	3% of withdrawal amount PLN 0 <sup>5</sup> / PLN 2,50 0 PLN <sup>14</sup> / PLN 2,50 PLN 0 not applicable	3% of withdrawal amount PLN 0 <sup>5</sup> / PLN 2,50 <sup>6</sup> 0 PLN <sup>14</sup> / PLN 2,50 PLN 0 not applicable	not applicable not applicable not applicable not applicable	3% of withdrawal amount PLN 0 <sup>5</sup> / PLN 2,50 not applicable PLN 0 not applicable	not applicable not applicable not applicable 3% of withdrawal amount
d) other cash withdrawals in a currency other than PLN	3% of withdrawal amount	3% of withdrawal amount	not applicable	3% of withdrawal amount	3% of withdrawal amount
e) cash withdrawals in the active cash withdrawal package	PLN 0	not applicable	not applicable	not applicable	not applicable
<b>1.13. Checking the available account balance – fee charged at the end of the settlement cycle</b>					
a) at Bank and Planet Cash ATMs in Poland	PLN 0 <sup>4</sup>	not applicable	not applicable	PLN 0	PLN 0
b) in other ATMs	PLN 1,50 <sup>4</sup>	not applicable	not applicable	PLN 1,50	PLN 1,50
<b>1.14. Cash deposit at a Bank CDM</b>	PLN 0 <sup>4</sup>	not applicable	not applicable	PLN 0	not applicable
<b>1.15. Preparing copies of agreements concluded with the Bank and other documents</b>	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100	PLN 10 per A4 page, max. PLN 100

- <sup>1</sup> for Visa zblizeniowa, Debit MasterCard zblizeniowa and Mastercard w telefonie – we do not charge a monthly fee when in one settlement period the user makes cashless transactions totalling at least PLN 300 with the cards issued with one account: Visa zblizeniowa, Debit MasterCard zblizeniowa, Mastercard w telefonie and Zblizak Visa, regardless of the card form – virtual or physical card. For konto Direct holders aged 18-26, the amount of transactions exempting the user from the fee is at least PLN 200. For konto Direct holders aged 13-18 and konto Mobi holders aged 13-26, we do not charge a card fee. The settlement period spans from the 29th day of a given month to the 28th day of a subsequent month. A given settlement period fee will be charged on the last day of the subsequent settlement period. The fee for Mastercard w telefonie is not charged until 28 December 2018.
- <sup>2</sup> for Visa NFC – we do not charge a monthly fee when in one settlement period the user makes cashless transactions totalling at least PLN 300. The settlement period spans from the 29th day of a given month to the 28th day of a subsequent month. A given settlement period fee will be charged on the last day of the subsequent settlement period.
- <sup>3</sup> fee is not charged for konto Mobi, Direct holders aged 13-26 for first order of Moja Karta ING or first change of the card image, regardless of the number of payment cards held for konto Mobi, Direct.
- <sup>4</sup> service is not available for Visa NFC.
- <sup>5</sup> 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; any additional withdrawals are charged at PLN 2.50 each.
- <sup>6</sup> fee/commission is charged for transactions made with cards issued from 10 October 2016. The fee / commission is not charged for transactions made with cards issued before 10 October 2016.
- <sup>7</sup> Visa NFC card was withdrawn from sale as of 14 November 2016.
- <sup>8</sup> service of issuing Moja Karta ING for Maestro w EUR was withdrawn from the offer as of 14 August 2017.
- <sup>9</sup> Maestro w EUR was withdrawn from sale as of 20 May 2018.
- <sup>10</sup> service is not available for card agreements concluded as of 20 May 2018.
- <sup>11</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>12</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>13</sup> fee is not charged for konto Mobi holders aged 13-26.
- <sup>14</sup> the first five withdrawals 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 are free of charge; any additional withdrawals are charged at PLN 2.50 each. Cash withdrawals are summed for all cards issued with one account.

# Chapter IV

## Electronic Banking Service (Online Banking System)



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The Online Banking System is a trade name of the “electronic banking service” referred to in the Regulation. The Online Banking System also encompasses the services not linked to payment accounts.

The Table of Fees and Commissions indicates the two names – both the one required by law and the trade name – and provides the “Online Banking System” trade name in parentheses because:

- the Online Banking System satisfies the requirements for considering it an electronic banking service being a representative service as defined by the Regulation and
- pursuant to the Act on Payment Services of 19 August 2011, the Bank is obligated to apply the term provided for in the Regulation (“electronic banking service”) to the services considered representative in line with the Regulation.

In keeping with the Online Banking System General Terms and Conditions, the Online Banking System also encompasses the services not linked to payment accounts and covers the mobile application. This means that one may use the electronic banking service also via the mobile application.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT						
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘD- NOŚCIOWE	RACHUNEK OSZCZĘDNOŚCIOWO- ROZLICZENIOWY / RACHUNEK OSZCZĘDNOŚCIOWY <sup>1</sup> W WALUTACH OBCYCH
<b>1. Electronic banking service (Online Banking System) – general part</b>							
a) provision and usage of the service	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
b) service access unblocking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
c) dispatch of a text message with the authorisation code to the User	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>2. Electronic banking service (Online Banking System) – My bills service</b>							
<b>2.1. Filing/cancellation of consent to My bills service</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable
<b>2.2. Effecting of a transaction as part of My bills service (in PLN, to an account with the Bank)</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable
<b>2.3. Effecting of a transaction as part of My bills service (in PLN, to an external account in Poland)</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT						
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘD- NOŚCIOWE	RACHUNEK OSZCZĘDNOŚCIOWO- ROZLICZENIOWY / RACHUNEK OSZCZĘDNOŚCIOWY <sup>1</sup> W WALUTACH OBCYCH
<b>3. Electronic banking service (Online Banking System) – Finance management assisting services</b>							
<b>3.1. Finance management assisting services</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
<b>4. Electronic banking service (Online Banking System) – BLIK Mobile Platform<sup>2</sup></b>							
<b>4.1. BLIK activation</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>4.2. Monthly BLIK fee</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>4.3. BLIK transactional limit change</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>4.4. Domestic payment transaction</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	not applicable
<b>4.5. Cash deposit to the account at Bank and Planet Cash CDMs in Poland</b>	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
<b>4.6. Cash withdrawal</b>							
a) at Bank and Planet Cash ATMs in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
b) at other ATMs in Poland (other than ATMs listed under a))	PLN 0 <sup>4</sup> / PLN 2,50	PLN 0 <sup>5</sup> / PLN 2,50	PLN 0	PLN 0	PLN 0 <sup>5</sup> / PLN 2,50	PLN 0 not applicable	not applicably

- <sup>1</sup> FX savings account: Open Savings Account, Premium Open Savings Account,
- <sup>2</sup> the BLIK mobile platform services are a part of the services covered by the Online Banking System General Terms and Conditions
- <sup>3</sup> 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; any additional withdrawals are charged at PLN 2.50 each.
- <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); any additional withdrawals are charged at PLN 2.50 each.
- <sup>5</sup> the first five withdrawals 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 are free of charge; any additional withdrawals are charged at PLN 2.50 each

# Chapter IVa

## Telephone Banking Service (HaloŚląski Telephone Service)



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The Haloślqski Telephone Service is a trade name of the “telephone banking service” referred to in the Regulation. The Haloślqski Telephone Service also encompasses the services not linked to payment accounts.

The Table of Fees and Commissions indicates the two names – both the one required by law and the trade name – and provides the “Haloślqski Telephone Service” trade name in parentheses because:

- The Haloślqski Telephone Service satisfies the requirements for considering it a telephone banking service being a representative service as defined by the Regulation and
- pursuant to the Act on Payment Services of 19 August 2011, the Bank is obligated to apply the term provided for in the Regulation (“telephone banking service”) to the services considered representative in line with the Regulation.

The text message notification – is a service within the meaning of the Regulation. If the term “text message notification” is used in the other chapters of this Table of Fees and Commissions, then it is understood in accordance with the above-referred Regulation. The “Text Message Service” term is a trade name of the “text message notification” service available within the Haloślqski Telephone Service and it also encompasses the services not linked to payment accounts.

The Table of Fees and Commissions may also provide for a separate service of “text message notification” wherein the notification is not a part of the Haloślqski Telephone Service but it is effected in line with a separate client instruction (notifications for credit card accounts are such notifications).

The Table of Fees and Commissions indicates the two names, providing in parentheses the “Text Message Service” trade name next to the “text message notification” term.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT						
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘD- NOŚCIOWE	RACHUNEK OSZCZĘDNOŚCIOWO- ROZLICZENIOWY / RACHUNEK OSZCZĘDNOŚCIOWY <sup>1</sup> W WALUTACH OBCYCH
1. Telephone banking service (HaloŚląski Telephone Service) – automatic operator service provision and usage of the service	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2. Defining the transfer order and the internal transfer order for the automatic service							
a) at a Bank Branch	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 / not applicable <sup>3</sup>	not applicable
b) operator service	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 / not applicable <sup>3</sup>	not applicable
3. Text message notification (Text Message Service)							
3.1. Provision of the text message notification (Text Message Service)	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
3.2. Text message notification – Free Package <sup>2</sup>							
a) fee for the Package use,	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
b) fee for text messages available under the Package.	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT						
	KONTO Z LWEM MOBI	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO Z LWEM PRP	KONTO Z LWEM PREMIUM	RACHUNKI OSZCZĘD- NOŚCIOWE	RACHUNEK OSZCZĘDNOŚCIOWO- ROZLICZENIOWY / RACHUNEK OSZCZĘDNOŚCIOWY <sup>1</sup> W WALUTACH OBCYCH
<b>3.3. Text message notification – Subscription Package<sup>2</sup></b>							
a) fee for the Package use,	not applicable	PLN 5	PLN 0	PLN 5	PLN 0	PLN 5	not applicable
b) fee for text messages available under the Package,	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
c) fee for text messages after using the text messages limit available under the Package.	not applicable	PLN 0,25	PLN 0,25	PLN 0,25	PLN 0,25	PLN 0,25	not applicable
<b>3.4. Text message notification – No-Subscription Package<sup>2</sup></b>							
a) fee for the Package use,	not applicable	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
b) fee for text messages available under the Package.	not applicable	PLN 0,25	PLN 0,25	PLN 0,25	PLN 0,25	PLN 0,25	not applicable

<sup>1</sup> FX savings account: Open Savings Account, Premium Open Savings Account,

<sup>2</sup> details of the Text Message Service offer are in the *Communication for Users of the HaloŚląski Telephone Service*.

<sup>3</sup> the service is not offered for the Direct Open Savings Account product.



## Chapter VIII

### Other Banking Services



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FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>1. Cash deposit made by the Client (housing community member) to housing community accounts</b>	in line with the Table of Fees and Commissions of ING Bank Śląski Spółka Akcyjna
<b>2. Cash deposit at the Branch cashier desk, being a donation made to the current and savings accounts maintained with the Bank for public benefit organisations (e.g. foundations, associations, other institutions running socially useful business)</b>	
<b>3. A call to supplement/adjust the data in the FX transfer</b>	EUR 30
<b>4. Return/cancellation of the payment transaction at the Client's request:</b> <ol style="list-style-type: none"> <li>1. processed during previous 13 months:               <ol style="list-style-type: none"> <li>a) domestic transfer (PLN)</li> <li>b) FX transfer</li> </ol> </li> <li>2. processed earlier than 13 months ago:               <ol style="list-style-type: none"> <li>a) domestic transfer (PLN)</li> <li>b) FX transfer</li> </ol> </li> </ol>	PLN 0 EUR 30  PLN 40 EUR 100
<b>5. Searching for/tracking the payment transaction at the Client's request:</b> <ol style="list-style-type: none"> <li>1. processed during previous 13 months:               <ol style="list-style-type: none"> <li>a) domestic transfer (PLN)</li> <li>b) FX transfer</li> </ol> </li> <li>2. processed earlier than 13 months ago:               <ol style="list-style-type: none"> <li>a) domestic transfer (PLN)</li> <li>b) FX transfer</li> </ol> </li> </ol>	PLN 0 EUR 30  PLN 40 EUR 100
<b>6. Processing the instruction with a backward value date at the Client's or another bank's request</b>	PLN 400
<b>7. Purchase of mutilated foreign tenders</b> – the fee amount depends on the banknote damage degree, determined in accordance with the <i>General Terms and Conditions of the Purchase of Mutilated Foreign Tenders</i>	3% or 10%, or 15% of the banknote nominal value, min. PLN 2

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>8. Blockade of funds in Client accounts in favour of:</b> a) the Bank b) another bank or other institutions	PLN 0 0.1% of the sum total of blocked funds resulting from one request min. PLN 15 max. PLN 150
<b>9.1. Acceptance of the account holder's instruction in case of death</b>	PLN 15
<b>9.2. Cancellation of the account holder's instruction in case of death</b>	PLN 0
<b>10. Issuing an account balance certificate to the person authorised after the account holder's death</b>	PLN 10 per 1 account
<b>11. Preparing copies of agreements concluded with the Bank and other documents for open and closed accounts</b>	PLN 10 per A4 page max. PLN 100
<b>12. Issuing (at the Client's request) a certificate / bank reference / transaction feeds in the closed account</b>	PLN 35
<b>13. Preparing, drafting and transferring the information being bank secrecy – to the persons, bodies and institutions authorised under the Banking Law (excluding the cases set out in Article 110 of the Banking Law Act) and other laws:</b> Note! a) The fee is charged by each Bank organisational unit providing positive information, that is when the Client is an account holder or uses other services (if the information is negative, no fee is charged). b) The fee is also charged when information is directly provided to statutory auditors, based on a written consent of the account holder, in favour of whom the audit is performed; the fee is charged to the account holder. c) The charging of fees may be relinquished for banks under the reciprocity rule.	PLN 70 (including the VAT due) + additional fees laid down in item 14.1.

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>13.1. Additional fees for delivery of documents</b> <ul style="list-style-type: none"> <li>a) Poland                             <ul style="list-style-type: none"> <li>a. Standard mode – registered letter</li> <li>b. Express mode – courier dispatch</li> </ul> </li> <li>b) Abroad                             <ul style="list-style-type: none"> <li>a. Standard mode – registered letter</li> <li>b. Express mode – courier dispatch</li> </ul> </li> </ul>	<p style="text-align: right;">                             PLN 6                              PLN 50                         </p> <p style="text-align: right;">                             PLN 15/ PLN 30 for an accelerated mode of documents delivery                              PLN 150                         </p>
<b>14. Storage of deposits (documents or locked items) of a standard size, in a safe envelope or in a locked safe deposit box</b> Note! If the size or weight of deposited items is non-standard, the fee shall be negotiated individually.	<p style="text-align: right;">PLN 25 per each month started</p>
<b>15. Renting a safe-deposit box</b> Note! The service has been phased out from the Bank's offer; the fee is applicable to agreements concluded until 1 July 2015.	<p style="text-align: right;">PLN 25 per each month started</p>
<b>16. Storing a vehicle being the credit facility collateral seized by the Bank</b>	<p style="text-align: right;">                             PLN 10 per each vehicle storage day                              max. PLN 600 for the entire period of vehicle storage                         </p>
<b>17. ID card stoplisting/ cancelling ID card stoplisting, covering with its range:</b> <i>the Bank and other banks – participants in the Central Database – Restricted Documents</i>	<p style="text-align: right;">PLN 0</p>
<b>18. Sending information to the employer/authority paying out the pension and retirement allowance about the Client's account number to which the salary/ pension/ retirement allowance payment shall be made</b>	<p style="text-align: right;">PLN 0</p>
<b>19. Investment Advisory Service for Clients covered by the Private Banking or Wealth Management Offer:</b> <ul style="list-style-type: none"> <li>a) issuing an investment recommendation<sup>1</sup></li> <li>b) drawing up an annex to the Investment Advisory Agreement</li> </ul>	<p style="text-align: right;">                             PLN 0                              PLN 0                         </p>

FEE / COMMISSION TITLE	FEE / COMMISSION AMOUNT
<b>20. Processing of bill collection/ documentary collection</b>	
<b>20.1. Documentary and bill collection</b>	0.25% of the collection amount min. PLN 15, max. PLN 300
<b>20.2. Additional fees for bill collection and documentary collection</b>	
20.2.1. Bill collection, documentary collection <ul style="list-style-type: none"> <li>a) Poland</li> <li>b) abroad</li> </ul>	PLN 10 PLN 18
<b>21.1. Providing the account holder with aggregate information on their bank accounts</b>	PLN 35 (including the VAT due)
<b>21.2. Providing the person authorised, e.g. an heir, with aggregate information on bank accounts of the deceased person</b>	PLN 35 (including the VAT due)
<b>22. Performing the activities related to transfer of a payment account</b>	
22.1.1. Transferring a list of standing orders, direct debit consents, information on incoming transfer orders and direct debts <sup>2</sup>	PLN 0
22.1.2. Transferring the funds deposited with the payment account	PLN 0
<b>22.2. Payment account closing</b>	PLN 0
<b>23. List of fees for a payment account</b>	PLN 0

<sup>1</sup> The fees for preparing an Investment Recommendation and for other activities captured in the Table of Fees and Commissions are accrued and charged once the service/activity has been performed.

<sup>2</sup> A list of existing standing orders for transfer orders and debtor consents to processing direct debits, if available, as well as available information on regular transfer orders and direct debits placed by a creditor

effected in the consumer's payment account within 13 months preceding the day of the client's information about his/her intention to open an account.



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 19 November 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 the English version of this document, the Polish shall prevail.**

\* Charges may vary depending on your service provider.