

Extract from the Table of Fees and Commissions

Entrepreneurs

Applicable as from 3 March 2019



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Chapter I

PLN/FX Accounts



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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
1. Opening a bank account	PLN 0	PLN 0
2. Maintenance of the first account² – monthly fee	PLN 0 ²	PLN 19
3. Maintenance of the next account² – monthly fee	PLN 0 ²	PLN 19
4. Statement – fee paid per each statement:		
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

² 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".

³ Except for cash deposits and cash withdrawals.

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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
1. Cash deposit		
1.1. Cash deposit (own funds) in PLN at the Bank's Branch:		
<ul style="list-style-type: none"> • Over-the-counter at the Bank's Branch 	0.50% of the deposit amount and PLN 10 ⁷	Not applicable
2. Cash withdrawal		
2.1. Cash withdrawal in the bank account currency at a Bank Branch	0.50% of the withdrawal amount and PLN 10 ⁷	0.30% of the withdrawal amount and PLN 3
2.2. Failure to collect the previously advised cash withdrawal:		
<ul style="list-style-type: none"> a) in PLN b) in a foreign currency 	PLN 200 PLN 300	PLN 200 PLN 300
3. Transfer order		
3.1. Internal transfer (to the Bank's account) made:		
<ul style="list-style-type: none"> a) At the Bank's Branch b) At the Bank's Branch – split payment c) Through the internet banking system d) Through the internet banking system – split payment e) Through the internet banking system – transfer to a mobile phone f) Through ING BusinessOnLine⁴ g) Through ING BusinessOnLine⁴ split payment h) Through the automatic HaloŚląski service i) Through the operator HaloŚląski service 	PLN 10 ²⁻³ PLN 10 ²⁻³ PLN 0 PLN 0 PLN 0 PLN 0 PLN 0 PLN 0 PLN 0 PLN 0	PLN 8 ⁶ Not applicable PLN 0 Not applicable Not applicable PLN 0 Not applicable Not applicable Not applicable

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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
3.2. Domestic transfer (in PLN to any account with any other bank in Poland) made:		
a) At the Bank's Branch	PLN 10	PLN 10
b) At the Bank's Branch – split payment	PLN 10	Not applicable
c) At the Branch – Express ELIXIR transfer	PLN 11	Not applicable
d) Through the internet banking system	PLN 0 ⁵	PLN 0.90
e) Through the internet banking system – split payment	PLN 0 ⁵	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 ELIXIR transfer – split payment	PLN 10	Not applicable
i) Through ING BusinessOnLine ⁴	PLN 0 ⁵	PLN 0.90
j) Through ING BusinessOnLine ⁴ – split payment	PLN 0 ⁵	Not applicable
k) Through the automatic HaloŚląski service	PLN 0.90	Not applicable
l) Through the operator HaloŚląski service	PLN 10	Not applicable
3.4. Domestic transfer (in PLN) to the Social Insurance Institution [ZUS] / Tax Office [US] account, made:		
a) At the Bank's Branch	PLN 10	Not applicable
b) Through the internet banking system	PLN 0	Not applicable
c) Through ING BusinessOnLine ⁴	PLN 0	Not applicable
d) Through the automatic HaloŚląski service	PLN 0	Not applicable

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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
3.5. FX transfer outside Poland placed:		
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	PLN 40	PLN 40
c) Through ING BusinessOnLine ⁴	PLN 40	PLN 40
3.6. TARGET transfer (FX transfer in EUR placed via online banking system / ING BusinessOnLine⁴) – European transfer⁵:		
a) To an external account in Poland	PLN 5	PLN 5
	PLN 50	PLN 50
b) To an external account outside Poland	PLN 5	PLN 5
	PLN 50	PLN 50
3.7. SEPA transfer (FX transfer in EUR placed via online banking system / ING BusinessOnLine⁴) – European transfer:		
a) To an external account in Poland	PLN 5	PLN 5
b) To an external account outside Poland	PLN 5	PLN 5
3.8. Transfer in a foreign currency (FX transfer in Poland in currencies other than PLN and EUR) placed:		
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	PLN 40	PLN 40
c) Through ING BusinessOnLine ⁴	PLN 40	PLN 40
3.11. Transfer in EUR currency in Poland placed at a Bank 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
4. Standing order		
4.1. Standing order submission / change:		
a) At the Bank's Branch	PLN 1	Not applicable
b) Through the internet banking system	PLN 0	Not applicable

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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
KONTO Z LWEM	KONTO DIRECT DLA FIRMY	KONTO Z LWEM W WALUTACH OBCYCH
4.2. Standing order withdrawal:		
a) At the Bank's Branch	PLN 0	Not applicable
b) Through the internet banking system	PLN 0	Not applicable
4.3. Standing order payment	PLN 1	Not applicable
4.4. Standing order failure notice:		
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
5. Direct debit – for payers		
5.1. Direct debit consent / withdrawal	PLN 0	Not applicable
5.2. Transaction execution	PLN 0	Not applicable
5.3. Transaction cancellation / executed transaction amount reimbursement	PLN 0	Not applicable
5.4. Transaction execution refusal notice:		
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

- ² 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.
- ³ This fee is not applicable to any Konto z Lwem under the Notary [Rejent] offer from 1 December 2016 onwards.
- ⁴ A transfer made by an administrator of a housing community through the ING BusinessOnLine system.
- ⁵ 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".

- ⁶ This fee is not applicable to transfers to deposit accounts.
- ⁷ This fee is not applicable to any Konto z Lwem under the Notary [Rejent] offer.
- ⁸ 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)).

Chapter II

Otwarte Konto Oszczędnościowe oraz rachunek lokaty terminowej in PLN / foreign currencies



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FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT	
1. Otwarte konto oszczędnościowe¹		
1.1. Opening a savings account		PLN 0
1.2. Maintenance of a savings account – monthly fee		PLN 0
1.3. Statements		
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
1.4. Cash deposit (own funds) at the Branch	0.35% of the cash payment amount and PLN 4	
1.5. Cash deposit by third parties (charged to the person making the payment)	0.35% of the cash payment amount and PLN 4	
1.7. Internal / Domestic transfer²		
1.7.1. to an account with the Bank or to an account with any other bank, made:		
	first transfer in the settlement month ³	any further transfer in the settlement month ⁴
a) At the Bank's Branch	PLN 0	PLN 6
b) At the Bank's Branch - split payment	PLN 0	PLN 6
c) Through the internet banking system	PLN 0	PLN 6
d) Through the internet banking system - split payment	PLN 0	PLN 6
e) Through the automatic HaloŚląski service	PLN 0	PLN 6
f) Through the operator HaloŚląski service	PLN 0	PLN 6

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT
<p>1.7.3. to the Social Insurance Institution (ZUS) / Tax Office (US) account, made:</p> <ul style="list-style-type: none"> a) At the Bank's Branch b) Through the internet banking system <p>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.</p>	<p>PLN 10</p> <p>PLN 6</p>
<p>1.9. Cash withdrawal from an account:</p> <ul style="list-style-type: none"> a) In PLN b) In foreign currency 	<p>0.15% of the withdrawal amount and PLN 3</p> <p>0.30% of the withdrawal amount and PLN 3</p>
<p>3. Lokata terminowa¹</p>	
<p>3.1. Opening a deposit account</p>	<p>PLN 0</p>
<p>3.2. Maintenance of a deposit account</p>	<p>PLN 0</p>
<p>3.4. Transfer from a deposit account</p>	<p>PLN 0</p>
<p>3.5. Deposit account statement</p>	<p>PLN 0</p>

¹ This account is available only to the KONTO Z LWEM holders.

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

³ Only one transfer is free of charge regardless of the place where it is made.

⁴ This fee is not applicable to transfers to deposit accounts.

Chapter III

Services Concerning Payment Cards Issuance and Service



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FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE ⁵
I. PAYMENT CARD (DEBIT CARD)				
1. Card issuance	PLN 0	PLN 0	PLN 0	PLN 0
2. Monthly fee for a card issued to:				
a) Konto Direct dla Firmy	PLN 0 / PLN 7 ¹	PLN 0 / PLN 7 ¹	Not applicable	PLN 0 / PLN 7 ¹⁻⁵
d) KONTO Z LWEM w EUR	Not applicable	Not applicable	PLN 5	Not applicable
3. Replacement of blocked / claimed / issued card after a change in the data provided on the card	PLN 0	PLN 0	PLN 0	Not applicable
4. Card block / temporary card block	PLN 0	PLN 0	PLN 0	PLN 0
5. Change in a transaction limit	PLN 0	PLN 0	PLN 0	PLN 0
6. PIN:				
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
7. Non-cash transaction	PLN 0	PLN 0	PLN 0	PLN 0
8. Currency conversion fee for non-cash transaction in a currency other than the account currency	3% of the transaction amount	Not applicable	Not applicable	Not applicable
9. Card transaction execution – cash withdrawal:				
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

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT			
	VISA BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS ZBLIŻENIOWA	MASTERCARD BUSINESS W EUR	MASTERCARD W TELEFONIE ⁵
I. PAYMENT CARD (DEBIT CARD)				
c) Other cash withdrawals in PLN: <ul style="list-style-type: none"> • From Konto Direct dla Firmy • From KONTO Z LWEM in EUR 	PLN 0 ⁴ / PLN 2.50 Not applicable	PLN 0 ⁴ / PLN 2.50 Not applicable	Not applicable 3% of the withdrawal amount	Not applicable 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
10. Account balance check – fee collected at the end of a settlement period				
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
11. Card transaction execution – cash deposit at the Bank and Planet Cash CDMs in Poland				
	PLN 0 ³	PLN 0 ³	Not applicable	Not applicable

¹ 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 Contactless 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.

³ For cash deposits at the CDM to Konto DIRECT 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.

⁴ 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.

⁵ For MasterCard w telefonie the monthly fee is not collected until 31 December 2019. The MasterCard w telefonie is issued exclusively to owners and attorneys in sole proprietorships.

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT
IV. VISA CREDIT CARD	
1. Card issuance: a) Main card b) Additional card	PLN 0 PLN 0
2. Card use (annual fee): a) Main card b) Additional card The fee is collected in advance on each anniversary of the validity date of the main / additional card.	PLN 0 / PLN 50 PLN 0 / PLN 30 The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled at the card account is lower than PLN 500.
3. PIN: a) PIN assignment (by phone or through the internet banking system) b) PIN change at an ATM of ING Bank Śląski S.A. c) PIN change (by phone) d) PIN change through the internet banking system	PLN 0 PLN 0 PLN 0 PLN 0
4. Replacement of a card cancelled / lost with the same expiry date	PLN 0
5. Card cancellation	PLN 0
6. Cash withdrawal <i>This fee is calculated on the withdrawal amount.</i>	3% of the withdrawal amount, min. PLN 9
7. Cashless transactions	PLN 0
8. Change in the credit card limit at the customer's request	PLN 0
9. Exceeding the credit limit – the fee is calculated and collected in each settlement period, in which the credit card account is overdrawn	PLN 0
10. Domestic transfer order / Internal transfer order from the card account, made through the internet banking system	3% of the transfer amount min. PLN 9

Chapter IV

Internet banking services and BLIK mobile platform



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a) Internet banking services

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
1. Internet banking system:			
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 system	PLN 0	PLN 0	PLN 0
2. HaloŚląski service – automatic or operator system			
a) Access to the system and its use	PLN 0	Not applicable	PLN 0
3. Automatic HaloŚląski service – definition of a transfer:			
a) At the Bank's Branch	PLN 0	Not applicable	PLN 0
b) At the operator HaloŚląski service	PLN 0	Not applicable	PLN 0
4. Serwis SMS			
4.1. Access to the Serwis SMS	PLN 0	Not applicable	PLN 0
4.2. SMS - Pakiet Darmowy			
a) Package fee	PLN 0	Not applicable	PLN 0
b) Fee for text messages within the package	PLN 0	Not applicable	PLN 0
4.3. SMS - Pakiet Abonamentowy¹			
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

a) Internet banking services

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
4.4. SMS - Pakiet Bezabonamentowy¹			
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

¹ The Text Message service has been described in detail in the *NOTICE to the users of the HaloŚląski service*.

b) BLIK mobile platform

FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT		
	KONTO DIRECT DLA FIRMY	RACHUNEK ROZLICZENIOWY / OTWARTE KONTO OSZCZĘDNOŚCIOWE IN FOREIGN CURRENCIES	OTWARTE KONTO OSZCZĘDNOŚCIOWE
1. BLIK activation	PLN 0	Not applicable	Not applicable
2. Monthly fee for BLIK	PLN 0	Not applicable	Not applicable
3. Change of the transaction limit for BLIK	PLN 0	Not applicable	Not applicable
4. Cashless transaction	PLN 0	Not applicable	Not applicable
5. Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland²	PLN 0	Not applicable	Not applicable
6. Transaction processing – cash withdrawal:			
a) ING Bank and Planet Cash ATMs in Poland	PLN 0	Not applicable	Not applicable
b) Other ATMs in Poland (other than specified in pt. a) above)	PLN 0 ¹ / PLN 2,50	Not applicable	Not applicable

¹ 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.

Chapter VII

Lending products



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FEE / COMMISSION FOR	FEE / COMMISSION AMOUNT
I. CREDIT LINE/ CASH LOAN/ CREDIT FACILITY APPROVAL/ DISBURSEMENT/ EXTENSION	
1. Fee for credit facility provision / extension / increase / decrease: <ul style="list-style-type: none"> a) Credit facility granting fee b) Fee for credit facility extension for another period (collected no later than on the last day of the month in which the credit facility is renewed) c) Fee for credit facility increase/decrease if requested by the customer 	<p>2.0% of the amount, min. PLN 200</p> <p>2.0% of the amount, min. PLN 200</p> <p>2.0% of the amount, min. PLN 200 (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 formula¹</p>
2. Fee for granting a borrowing: <ul style="list-style-type: none"> a) Price option without a fee b) Price option with a fee 	<p>0%</p> <p>Between 2.5% and 7% of the amount extended, min. PLN 200</p>
III. OTHER FEES	
2. Fee for total / partial prepayment of a loan / borrowing	<p>PLN 0</p>
3. Fee for amending the agreement: <ul style="list-style-type: none"> a) Upon the customer's request b) At the Bank's initiative 	<p>PLN 60</p> <p>PLN 0</p>

¹ Max (PLN 200, 2%X - 2%Y*(Z/365)), where X - new credit facility amount, Y - credit facility amount available as at the submission of an application for an annex, Z - number of days remaining for repayment

of the Y credit facility amount calculated from the signing of an annex (amending the credit facility amount) and the day on which the Y credit facility amount was granted.



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.ing.pl • ING Bank Śląski S.A. / ul. Sokolska 34 / Katowice

Information applicable as from 3 March 2019. • Additional information: www.ing.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.

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* Charges may vary depending on your service provider.