

# Tariff Brochure for Transaction Services

Italy

## ING Bank N.V., Milan Branch

Effective as of 1 July 2026

ING is one of the largest providers of financial products in Europe. ING offers Clients financial products in payment services, loans, mortgages, and investments. In addition, ING acts as an intermediary in insurances and pensions.

This Tariff Brochure for Transaction Services is effective as of 1 July 2026 and applicable to the transaction services offered by ING Bank N.V., Milan Branch (referred to as "ING Bank"). Rates offered in this brochure are subject to change. All fees shown in this brochure are exempt from VAT unless expressly stated otherwise. Exchange rates can be found via your local ING Office. The fees and costs applicable to the Account and Services will be set up in the relevant Summary Document (Documento di Sintesi).

# Tariffs

## Accounts

### Current account in local or foreign currency

Current Account Opening	€	2,500.00	
Current Account Maintenance <sup>1</sup>	€	1,750.00	per month
Non-Resident Current Account Maintenance <sup>1</sup>	€	1,750.00	per month
Current Account Closing	€	0.00	
Stamp Duty	€	29.50	per quarter
<b>Interest conditions</b>			
Credit interest (Credit interest is based on a reference rate minus a margin) <sup>2</sup>	%	0.20	Minus Euribor 1M with a maximum of 0,00%
Debit interest	%	4.00	Plus Euribor 1M

## Global Channels

### InsideBusiness Payments

InsideBusiness Payments Subscription	€	8.50	per month
InsideBusiness Payments User	€	8.00	per user, per month

### InsideBusiness Connect File Transfer

Inside Business Connect File Transfer Subscription <sup>3</sup>	€	280.00	per month
InsideBusiness Connect File Transfer Set-up	€	5,000.00	one-off
InsideBusiness Connect File Transfer - Add Client to Service Bureau	€	350.00	one-off, per occurrence

### InsideBusiness Connect for EBICS

InsideBusiness Connect for EBICS Subscription <sup>3</sup>	€	280.00	per month
InsideBusiness Connect for EBICS Set-up	€	5,000.00	one-off
InsideBusiness Connect for EBICS - Add Client to Service Bureau	€	350.00	one-off, per occurrence

### InsideBusiness Connect for Swift

InsideBusiness Connect for Swift Subscription <sup>3</sup>	€	280.00	per month
InsideBusiness Connect for Swift Set-Up	€	5,000.00	one-off
InsideBusiness Connect for Swift - Add Client to Service Bureau	€	350.00	one-off, per occurrence

## Local Channels

### INGTel

INGTel Set-Up	€	50.00	one-off
INGTel Subscription	€	200.00	per month

## Account, Balance and Transaction Reporting

### Interactive Channel (IBP)

End of Day and Intraday Reporting (All available formats)	€	50.00	per month, per account
<b>InsideBusiness Connect (File Transfer, EBICS, Swift) <sup>4</sup></b>			
End of Day Reporting (MT940, CAMT.053, CAMT.054)	€	50.00	per month, per account, per format, per channel
Intraday Reporting (MT942, CAMT.052)	€	50.00	per month, per account, per format, per channel

<sup>1</sup> If the account is pledged, an additional cost of EUR 500.00 will be applied to the monthly Current Account Maintenance.

<sup>2</sup> If market circumstances require, the credit interest can be negative, as a result of which the Client will have to pay interest to the Bank over a credit balance. Credit interest rates vary per currency. ING will inform you as changes occur to ING's credit interest policy.

<sup>3</sup> The monthly fee subscription includes, for up to 100 accounts, maintained with ING or 3rd banks::

- The exchange of files via SWIFTNet FileAct, InsideBusiness Connect or EBICS
- The exchange of messages via SWIFTNet FIN

The number of 3rd bank accounts cannot exceed 20 % of the total number of accounts managed in the subscription

<sup>4</sup> The electronic reporting may be chosen by the client at the time of the conclusion of the Current Account Agreement or thereafter.

### Third Party Bank Reporting

End of Day Reporting to third parties	€	50.00	per month, per account, per format, per BIC
Intraday Reporting to third parties	€	50.00	per month, per account, per format, per BIC
End of Day Reporting from third bank	€	50.00	per month, per account, per format, per channel
Intraday Reporting from third bank	€	50.00	per month, per account, per format, per channel

### Additional Reporting Services

Aggregation Services	€	25.00	per month, per account
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### Account statements

Paper Statement (per Statement)	€	0.00	per statement
Paper Statement Replacement < 1 Y	€	50.00	per statement
Paper Statement Replacement > 1 Y	€	75.00	per statement
E-Statement (PDF)	€	0.00	per statement

## Billing, Invoices and Fee Report

Fee Reporting PDF and XLS Report	€	50.00	per month, per report
Fee Reporting (Camt.086)	€	275.00	per month, per report

## Credit transfers<sup>5</sup>

### Real Time credit transfer

Euro Credit Transfer Real Time	€	10.00	per transaction	Code word 'TREA' required
Incoming Euro Credit Transfer Real Time	€	6.00	per transaction	

### Domestic credit transfer<sup>6</sup>

Domestic Credit Transfer (Tax)	€	0.00	per transaction	F24
Domestic Credit Transfer (CBILL-pagoPA) <sup>7</sup>	€	300	per transaction	

### SEPA credit transfer

SEPA Credit Transfer	€	5.00	per transaction	
SEPA Credit Transfer Intra-Company	€	5.00	per transaction	Code word 'INTC' required
SEPA Credit Transfer ING In-House	€	5.00	per transaction	
SEPA Credit Transfer Batch	€	2.00	per batch	
SEPA Credit Transfer in Batch	€	5.00	per transaction	
SEPA Credit Transfer Batch (Salary)	€	2.00	per batch	Code word 'SALA' required
SEPA Credit Transfer in Batch (Salary)	€	5.00	per transaction	
Incoming SEPA Credit Transfer	€	0.50	per transaction	
SEPA Instant credit transfer	€	5.00	per transaction	
Incoming SEPA Instant Credit Transfer	€	0.50	per transaction	

### International credit transfer

International Credit Transfer (OUR/BEN/SHA)	€	25.00	per transaction	
International Credit Transfer Urgent (OUR/BEN/SHA)	€	35.00	per transaction	
International Credit Transfer Intra-Company (OUR/BEN/SHA)	€	25.00	per transaction	
International Credit Transfer ING In-House (OUR/BEN/SHA)	€	25.00	per transaction	
ING Book Transfer (SHA)	€	0.00	per transaction	
Incoming International Credit Transfer (OUR/BEN/SHA)	€	25.00	per transaction	
Incoming International Credit Transfer Intra-Company (OUR/BEN/SHA)	€	25.00	per transaction	
Incoming International Credit Transfer ING In-House (OUR/BEN/SHA)	€	25.00	per transaction	
Incoming ING Book Transfer (SHA)	€	0.00	per transaction	

<sup>5</sup> All payments within the European Economic Area (EEA), regardless of their currency, will be processed with payment option SHA (Shared Cost). This means that both payers and payees will pay their own costs

<sup>6</sup> Available only for accounts in EUR (payment is only available from EUR denominated accounts)

<sup>7</sup> Domestic Credit Transfer (CBILL-pagoPA) available only on Italian channel INGTel.

## Additional services and fees

Cost option OUR <sup>8</sup>	€	-	per transaction	Additional fee
Revocation Credit Transfer (International Credit Transfer only)	€	10.00	per occurrence	Possible until D-1
Reject Credit Transfer	€	10.00	per occurrence	
Return SEPA Credit Transfer	€	0.00	per occurrence	
Recall SEPA Credit Transfer on Behalf of Client	€	50.00	per occurrence	
Repair – Manual	€	30.00	per occurrence	
Standing orders set-up	€	150.00	per occurrence. Plus transaction fee	
Standing orders amendment <sup>9</sup>	€	75.00	per occurrence. Plus transaction fee	

## Other Services

Audit Letter – Standard	€	150.00	per item	
Bank Reference – Standard	€	70.00	per item	
Bank Reference - Detailed	€	400.00	per item	
Inquiry and investigations for SEPA and International Credit Transfer	€	70.00	per occurrence plus fees claimed by 3rd party Banks	
Proof of payment	€	25.00	per item	

## Direct Debits<sup>6above</sup>

### SEPA Direct Debit (as creditor)

SEPA Direct Debit Core Batch (as creditor)	€	2.00	per batch	
SEPA Direct Debit B2B Batch (as creditor)	€	2.00	per batch	
SEPA Direct Debit Core Transaction (as creditor)	€	1.70	per transaction	
SEPA Direct Debit B2B Transaction (as creditor)	€	1.70	per transaction	
Unpaid SEPA Direct Debit Refusal / Reject / Return	€	3.50	per transaction	
Request for cancellation SEPA Direct Debit (as creditor) <sup>10</sup>	€	3.50	per occurrence	
Refund Authorised SEPA Direct Debit	€	3.50	per transaction	
Refund Unauthorised SEPA Direct Debit - Core (as creditor)	€	60.00	per transaction	

### SEPA Direct Debit (as debtor)

SEPA Direct Debit Core Transaction (as debtor)	€	0.00	per transaction	
SEPA Direct Debit B2B Transaction (as debtor)	€	0.00	per transaction	
SEPA Direct Debit - B2B Mandate Set-Up (as debtor)	€	5.00	per occurrence	
SEPA Direct Debit - B2B Mandate Amendment (as debtor)	€	5.00	per occurrence	
SEPA Direct Debit - B2B Mandate Block Settings (as debtor)	€	5.00	per occurrence	
SEPA Direct Debit - Core Mandate Block Settings (as debtor)	€	5.00	per occurrence	
Copy of SEPA Direct Debit Mandate (as debtor)	€	30.00	per occurrence	
Unjustified Request Unauthorised SEPA Direct Debit Refund (as debtor)	€	60.00	per occurrence	

### Domestic Direct Debit (as creditor) RiBa

Domestic Direct Debit Batch	€	2.00	per batch	
Domestic Direct Debit Transaction	€	1.70	per transaction	
Unpaid Domestic Direct Debit (as creditor)	€	3.50	per occurrence	
Revocation Domestic Direct Debit D-180 to D-21 (as creditor)	€	3.50	per occurrence	
Revocation Domestic Direct Debit D-20 to D-3 (as creditor)	€	25.00	per occurrence	

### Domestic Direct Debit (as debtor) RiBa

Domestic Direct Debit Transaction (as debtor)	€	0.00	per transaction	
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<sup>8</sup> This fee applies only for payments outside the European Economic Area (EEA). "OUR" international payments are charged the standard fee plus fees levied by the correspondent banks.

<sup>9</sup> The set-up, amendment or cancellation of Standing Orders in paper form have to be received by ING at least three Business Days before the Execution Date.

<sup>10</sup> It is possible to revoke an entire SDD batch, or a single transaction within a batch, before the requested execution date. Please note that such request must be duly signed and received by ING Bank NV – Milan Branch no later than: D-3 for SDD B2B, D-7 for SDD CORE FIRST or ONE-OFF; D-4 for RECURRENT, where "D" refers to business days.

### Additional services and fees

SEDA (SEPA-Compliant Electronic Database Alignment)<sup>11</sup>

€ 500.00 per month

## Cash Management

### Domestic Cash Balancing

ING Bank provides Domestic Cash Balancing to its clients. The fees and commissions are subject to separate agreement.

### Cross Border Cash Balancing

ING Bank provides Cross Border Cash Balancing to its clients. The fees and commissions are subject to separate agreement.

### International Cash Funding & Sweeping

ING Bank provides International Cash Funding & Sweeping to its clients. The fees and commissions are subject to separate agreement.

### MultiBank Funding and Sweeping

ING Bank provides MultiBank Funding and Sweeping (MBFS) to its clients. The fees and commissions are subject to separate agreement.

### Intercompany Loan Administration

ING Bank provides Intercompany Loan Administration (ICLA) to its clients. The fees and commissions are subject to separate agreement.

## Cheques<sup>6</sup> above

### Cheque disbursement

Bank Draft Issuance

€ 10.00 per occurrence

<sup>11</sup> SEDA is an additional optional service of the SEPA schemes. The service replicates the functions of the national AEA procedure.

# Conditions

## Business Days

Information regarding the national public and banking holidays and the execution of Payment Services can be found on: [http://www.governo.it/Presidenza/ufficio\\_cerimoniale/cerimoniale/giornate.html](http://www.governo.it/Presidenza/ufficio_cerimoniale/cerimoniale/giornate.html).

Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

## Debit and Credit interest rates

If, for any reason, any of the clients' Accounts kept with ING shows a negative (debit) balance or, in the event of an overdraft arrangement between ING and the client, the debit balance of the relevant Account exceeds the permitted limit approved for the client, default interest shall be accrued on the amount of such debit balance or of such excess, as the case may be. Interest paid on credit balances on Current Accounts are at ING's discretion and are available upon request.

## Refusal Domestic Direct Debit

The client is able to refuse a Domestic Direct Debit collection until 1 Banking Business Day before the due date of the Domestic Direct Debit. Requests received after Cut-Off Time will lead to a regular debit of the account.

## Paper delivery

The set-up, amendment or cancellation of Standing Orders in paper form have to be received by ING at least three Business Days before the Execution Date.

## Revocation or modification of a credit transfer, RiBa or SEPA Direct Debit (SDD)

In case of a credit transfer, RiBa or SDD, it is possible to revoke the entire batch or to cancel a single transaction within a batch. A cancellation or modification must be made by sending a duly signed request to ING Milan within the following days prior to the execution date: revocation or modification of a credit transfer (1 day prior), revocation of a RiBa (21 days prior), revocation of a SDD (1 day prior). The modification of a RiBa or SDD must be received one day (INGTel) or two days (Telelink6) prior.

The privacy statement applicable between the ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/privacy-statement>

ING improves its delivery and process times on a regular basis. The most actual Cut-off times can be found online:

<https://www.ingwb.com/binaries/content/assets/support-content/payments-and-reporting/what-is-payment-cut-off-times/cut-off-times.pdf#page=3>

The complaint procedure applicable between the ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>

# Want to know more about ING?

Visit [www.ingwb.com](http://www.ingwb.com) or contact your local ING Office

<b>Business Hours</b>	08:00 – 17:00 GMT +1
<b>Business Days</b>	Monday to Friday
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ING Bank N.V., Milan Branch with its registered office at viale Fulvio Testi 250, 20126 Milan (MI), Italy, registered at the Commercial Register of Milan under nr. 11241140158 and under nr. REA 1446792, ABI code 3475.1