

Tariff Brochure for Transaction Services France

ING Bank N.V., French branch

Effective as of 01 January 2027

This Tariff Brochure for Transaction Services is effective as of 01 January 2027 and applies to the transaction services offered by ING Bank N.V., French branch. Rates offered in this brochure are subject to change. All tariffs in this brochure are shown exclusive of VAT. When applicable, VAT calculated at the rate prevailing on the transaction date is indicated on the invoices made available to the Client by the Bank.

Tariffs

Accounts

Current account	(in local or foreign currency)			
Opening	€	0.00	per account	
Maintenance	€	50.00	per month, per account	
Non-resident Maintenance	€	150.00	per month, per account	
Account Maintenance Low Volume/High complexity[1]	€	250.00	per month, per account	
Account turnover	%	0.08	per quarter, per account	Min. 9€. Calculated on the basis of the total amount of debit transactions, excluding intra-company flows[2], interest and commission fees
Commission on maximum overdraft	%	0.05	per quarter, per account	Calculated on the basis of the highest overdraft balance per month
Administrative fee	€	750.00	per year	Administrative and legal updates
Premium Business Account	€	0.00	per account	
Closing	€	100.00	per account	Waived for non-resident accounts
Interest conditions (EUR accounts)[3]				
Debit interest[4]	%	1m EURIBOR plus 10.00%, with a minimum of 10.00%		
Credit interest		No interest payable to the client		In the context of negative credit interest rates, the client shall pay interest over the account's credit (positive) balance.
End-of-year fee	%	0.015		Over any year-end extra balances[5]

Global Channels

InsideBusiness Payments			
Subscription	€	10.50	per month, per module
User subscription	€	10.00	per month, per user
Multibank reporting subscription	€	22.50	per month
Multibank payment subscription	€	15.70	per month
Multibank payment subscription per account	€	8.00	per month
InsideBusiness Connect (File Transfer, EBICS, Swift)			
Subscription	€	280.00	per month, per structure
Set-up	€	5000.00	one-off, per structure
Adding customer to current contract of a Service Bureau	€	350.00	per occurrence

[1] The 'Maintenance Fee for Low Volume/ High Complexity' applies to clients or accounts designated by ING as low volume or high complexity, (including as a result of their corporate structure, security over account balances, client moneys accounts, or other relevant factors). The applicability of this fee will be set out in a separate pricing document. Where this fee applies, it will replace the standard maintenance fee or the non-resident maintenance fee.

[2] Code "INTC" must be used for intracompany flows to exclude these from the account turnover fee.

[3] Interest rates for other currencies and other conditions are available via Interest rates on current accounts • ING. Please also refer to Conditions (page 7).

[4] If, for any reason, any of the client's accounts 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, debit interest shall accrue on the amount of such debit balance or of such excess, as the case may be.

[5] As ING is exposed to extra costs in case there are extra balances placed at year-end, ING reserves the rights to charge a flat fee of 15 basis points over the extra balances (see Interest rates on current accounts • ING)

InsideBusiness Connect API

Payment Initiation API Account reporting & insights API	ING Bank provides Payment Initiation API and the Account reporting & insights API to its clients. The fees and commissions are subject to agreement.

Account, Balance and Transaction Reporting

Interactive Channel (IBP)				
End of Day and Intraday Reporting (All available formats)	€	0.08	per line	
InsideBusiness Connect (File Transfer, EBICS, Swift)				
End of Day (MT940, CAMT.053, CAMT.054)	€	20.00	per month, per account, per format, per channel	
Intraday (MT942, CAMT.052)	€	25.00	per month, per account, per format, per channel	
Third Party Bank Reporting				
End of Day Reporting to third bank	€	50.00	per month, per account, per format, per BIC	
Intraday Reporting to third bank	€	50.00	per month, per account, per format, per BIC	
End of Day Reporting from third bank	€	30.00	per month, per account, per format, per channel	
Intraday Reporting from third bank	€	30.00	per month, per account, per format, per channel	
Paper Statement				
Account Statements Consulted Online	€	0.00	per month, per user	Up to 5 users
Paper account statements	€	Min 100.00	per month, per account	High frequency statements, copies, other statements, advices

Billing, Invoices and Fee Report

Global Fee report	€	50.00	per month, per report	PDF and XLS format
	€	275.00	per month, per report	XML (CAMT.086) format

Credit transfer[6]

Real Time credit transfer				
Euro Real Time	€	10.00	per transaction	Via T2. Codeword 'TREA' required. [7]
SEPA credit transfer				
Same day - single	€	0.31	per transaction	
Intra-company	€	0.31	per transaction	Code word 'INTC' required[7]
Batch	€	2.00	per batch	
Salary in batch	€	0.25	per item	Code word 'SALA' required
Same day in batch	€	0.25	per item	
Incoming	€	0.07	per transaction	
SEPA Instant Credit Transfer				
Outgoing	€	0.31	per transaction	
Incoming	€	0.07	per transaction	
International credit transfer				
Standard	€	20.00	per transaction	
Urgent	€	25.00	per transaction	
Intra-company	€	20.00	per transaction	Code word 'INTC' required [7]
	€	9.00	per transaction	Within ING. Code word 'INTC' required[7]
Incoming	€	15.00	per transaction	

[6] 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.
[7] Free of account turnover fee.

Incoming Intra-company	€	0.00	per transaction	Including Intra-company within ING
Additional services and fees				
Revocation	€	20.00	per occurrence	Cancellation before settlement date
Recall	€	30.00	per occurrence	Cancellation after settlement date
Reject	€	0.00	per occurrence	
Manual repair	€	16.00	per occurrence	Additional fee in case of intervention on electronic files
Cost option OUR[8]	€	25.00	per transaction	Additional fee

Direct Debit

SEPA Direct Debit (as creditor)[9]				
Set-up	€	200.00	per occurrence	Including request for creditor identifier
Batch	€	2.00	per batch	
Transaction	€	0.42	per transaction	Including ING In-house
Request for cancellation	€	30.00	per occurrence	Until D-1 before 9:00 am
Unpaid	€	30.00	per transaction	
Refund authorised collection	€	30.00	per transaction	
Refund unauthorised collection	€	97.50	per transaction	
SEPA Direct Debit (as debtor)				
Transaction	€	0.00	per transaction	
Mandate set-up	€	5.00	per occurrence	Also, in case of amendment and/or cancellation
Mandate block settings	€	5.00	per occurrence	Until D-1 before 11:00 am
Mandate copy	€	30.00	per occurrence	
Unjustified request for refund	€	97.50	per occurrence	

Cheques[10]

Cheque disbursement				
Domestic cheque[11]	€	0.00	per transaction	Commercial cheques
Domestic cheque cashed abroad[12]	%	0.05	per transaction	Min. €25.00
Cheque book	€	0.00	per item	
Cheque collection				
Incoming domestic cheque	€	10.00	per cheque	Commercial and bank cheques
Additional services and fees				
Postage costs related to cheques[13]	€	6.00	per mailing	Via post in France
	€	12.00	per mailing	Via post abroad
Stop cheque	€	25.00	per occurrence	Or cheque book
Unpaid cheque	€	30.00	per cheque	Insufficient funds and cheque ≤ €50.00
	€	50.00	per cheque	Insufficient funds and cheque > €50.00
	€	20.00	per occurrence	Domestic cheque and other reason. To be paid by remitter

[8] This fee applies only for payments outside the European Economic Area (EEA)
[9] Subject to prior approval
[10] Services on cheques concern Euro-denominated cheques only
[11] Cheque presented for payment in France. To be processed, such cheques must be sent to ING with a duly completed remittance slip and each cheque must be endorsed by the Client (signature and company stamp on the back of each cheque).
[12] Cheque presented for payment outside France
[13] Sending of the customised remittance slips or cheque books

Other Services

Audit letter	€	200.00	per legal entity	Compliance, statutory auditing etc.
Confirmation of deposit for company incorporation or capital increase	€	300.00	per item	
Bank reference	€	50.00	per item	Also for other certificates
Inquiry and investigations	€	65.00	per occurrence	Plus possible third bank charges
Proof of payment	€	25.00	per occurrence	Including copy of SWIFT message
Security over account balance	€	500.00	per occurrence	Registration in our systems and amendments
Administrative account seizure (saisie administrative à tiers détenteur)	%	10	per occurrence	Max. €100.00
Account seizure (saisie attribution ou conservatoire)	€	120.00	per occurrence	
Document retrieval / Additional copies[14]	€	50.00	per occurrence	
Buying and selling of foreign currencies	%	0.05	per transaction	Spot/forward. ≤ 100.000. Min. €25.00
	%	0.03	per transaction	Spot/forward. > 100.000. Min. €25.00
MT101 set-up	€	100.00	per bank	
MT101 subscription	€	60.00	per month, per account	

Cash Management

Domestic Cash Management

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

International Cash Management

ING Bank provides International Cash Management to its clients. The fees and commissions are subject to agreement.

MultiBank Funding and Sweeping

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

Virtual Cash Management

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

Intercompany Loan Administration

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

Cards

This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands. The tariffs can be found in the tariff brochure of the Netherlands.

[14] A quotation should be delivered according to the complexity of the request and the amount of research.

Bill of Exchange (LCR)/ Promissory Note (BOR)

LCR / BOR collection (credit to the account)				
Batch	€	4.00	per batch	
Transaction	€	0.60	per transaction	Electronic LCR/BOR
LCR / BOR disbursement (debit to the account)				
Domestic	€	0.00	per transaction	
Additional services				
LCR/BOR event	€	20.00	per occurrence	Unpaid, cancellation, rejection

Trade Finance Services

ING Bank offers Trade Finance Services to its clients. Fees and commissions are subject to agreement.

Conditions

Interest conditions

Unless otherwise agreed, interest conditions are those indicated in this brochure and on https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts with the following conditions being specific to France:

- The overnight rates (€STR, SOFR, SONIA, TONAR, or SONAR) applied on the end-of-day balance for any day are those published for that day.
- The 1-month EURIBOR rate, which will be used in the end-of-day balance each day will be the rate as published two TARGET days before such date.
- interest payable is calculated quarterly in arrears on the last day of each calendar quarter (such day excluded and the last day of the preceding calendar quarter included).

Currencies

Payment Instructions can be executed in any major currency.

Exchange rates

The Bank executes payment transactions where a currency conversion is required by using the Euro foreign exchange reference rates published by Refinitiv (formerly known as Thomson Reuters) on the day of execution plus a service spread. For actual exchange rates you may contact the Bank. The exchange rate may be negotiated on the exchange market for amounts > or = to €100,000. Buying and selling of foreign currencies (spot/forward): not subject to tax.

Revocation/Block/Cancellation of an instruction

Wherever possible, revocation/block/cancellation requests should be sent by email in PDF format to cs.fr@ing.com and all the information initially provided for the execution of the instructions involved should also be provided.

The Wholesale Banking Conditions applicable between the ING and its Clients is available online:
https://www.ingwb.com/wbc

The privacy statement applicable between 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/en/service/payments-and-collections/what-is-payment-cut-off-times

The complaint procedure applicable between ING and its Clients is available online:
https://www.ingwb.com/en/service/compliance/privacy-and-legal-statements/complaints-procedures

Your deposits are covered by the Dutch deposit guarantee scheme up to the maximum amount of €100,000 - For more information on applicable conditions:
https://www.ingwb.com/en/service/privacy-and-cookie-statements/deposit-guarantee-scheme

Want to know more about ING?

Visit www.ingwb.com or
contact your local ING office

Business Hours	09:00 – 18:00 (GMT+1 from last Sunday in March to last Sunday in October)
Business Days	Monday to Friday (with the exception of bank holidays)
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ING Bank N.V., French branch, located at 104 rue de Richelieu, 75002 Paris, France, registered with the trade and companies register of Paris under number 791 866 890, a branch of ING Bank N.V., a public limited liability company incorporated under the laws of the Netherlands, having its registered address at Bijlmerdreef 106 - 1102 CT Amsterdam, the Netherlands, registered with the trade register of the Chamber of Commerce of Amsterdam under number 33031431.