

Tariff brochure for transactions services Austria

ING Austria
Branch of ING Bank NV

Effective as of 1 January 2027

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 January 2027 and applicable to the transaction services offered by ING Austria, Branch of ING Bank NV (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.

Tariffs

Accounts

Current Account	(in local or foreign currency)		
Opening	€	0.00	per account
Maintenance	€	50.00	per month, per account
Non-resident Maintenance[1]	€	150.00	per month, per account
Account Maintenance Low Volume/ High Complexity[2]	€	250.00	per month, per account
Closing	€	25.00	per account
Interest conditions[3]			
Credit interest	%	0.00	
Debit interest (authorised overdraft)	%	-	Subject to agreement
Debit interest (unauthorised overdraft)	%	1m EURIBOR plus 10.00%, with a minimum of 10.00%	
Savings and deposits			
Overnight deposit account	%	-	Subject to agreement
Term deposit account	%	-	Subject to agreement

Global Channels

InsideBusiness Payments			
Subscription	€	10.50	per month, per module
User subscription	€	10.00	per month, per user
InsideBusiness Connect (File Transfer, EBICS, Swift)			
Subscription	€	280.00	per month
Set-Up	€	5000.00	one off
Add Client to Service Bureau	€	350.00	per occurrence
InsideBusiness Connect API			
Initiation Payment API	ING Bank provides Initiation Payment API and the Account reporting & insights API to its clients. The fees and commissions are subject to agreement.		
Account reporting & insights API			

Account, Balance and Transaction Reporting

Interactive Channel (IBP)			
End of Day and Intraday Reporting (All Available format)	€	30.00	per month, per account
InsideBusiness Connect (File Transfer, EBICS, SWIFT)			
End of day Reporting (MT940, CAMT.053, CAMT.054)	€	20.00	per month, per account
Intraday Reporting (MT942, CAMT.052)	€	30.00	per month, per account

[1] This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.
[2] Applies to clients or accounts designated by ING as low volume or high complexity, (including as a result of their corporate structure, pledged accounts, client money 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.
[3] Check www.ingwb.com the amount of interest and how it is calculated, as well as the interest on the foreign currency and third-party accounts.
If market circumstances require, the credit interest rate 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 and can be found via www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts
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 15bps over the extra balances (see above mentioned link)

Third-Party Bank Reporting

End of day to third bank	€	40.00	per month, per account	
Intraday to third bank	€	40.00	per month, per account	
End of day from third bank	€	25.00	per month, per account	
Intraday Reporting from third bank	€	40.00	per month, per account	

Additional Reporting Services

Aggregation Services	€	25.00	per month, per account	

Paper account statements

Paper statement	€	15.00	per statement	Postage charges per statement
Paper statement replacement	€	50.00	per statement	

Credit transfers[4]

Real Time credit transfer				
Euro Real Time	€	15.00	per transaction	Code word 'TREA' required
SEPA credit transfer				
Same day	€	0.35	per transaction	
Intra-company	€	0.35	per transaction	Code word 'INTC' required
ING In-house	€	0.35	per transaction	
Batch	€	2.00	per batch	
Same day in batch	€	0.35	per item	
Batch salary	€	2.00	per batch	Code word 'SALA' required
Salary in batch	€	0.35	per item	
Incoming	€	0.35	per transaction	
SEPA Instant credit transfer				
Incoming	€	0.35	per transaction	
Outgoing	€	0.35	per transaction	
International credit transfer				
Standard	%	0.25	per transaction	Min € 15.00, max. € 100.00. Plus possible third bank charges
Urgent	%	0.25	per transaction	Min. € 15.00, max € 100.00. Plus € 10.00 and possible third bank charges
Incoming	€	20.00	per transaction	
Cost option OUR[5]	€	9.00	per transaction	Additional fee for Zone 1[6]
	€	15.00	per transaction	Additional fee for Zone 2[6]
	€	25.00	per transaction	Additional fee for Zone 3[6]
	€	50.00	per transaction	Additional fee for Zone 4[6]
Additional services and fees				
Revocation	€	36.34	per occurrence	Possible until D-1
Reject	€	0.00	per occurrence	
Return	€	5.00	per occurrence	
Manual repair	€	15.00	per occurrence	
Modification	€	36.34	per occurrence	
Standing order set-up	€	30.00	per occurrence	Plus transaction fee per individual item
SEPA Recall (manual work)	€	50.00	per occurrence	

[4] 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.
[5] This fee applies only for payments outside the European Economic Area (EEA).
[6] Zone 1: Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin, Suriname, United States. Zone 2: Andorra, Australia, Bosnia and Herzegovina, Canada, China, Croatia, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Switzerland, Ukraine, Vietnam, Yemen.
Zone 3: Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Reunion, San Marino, Singapore, South Africa, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Tunisia, Turkey, United Arab Emirates, Uruguay.
Zone 4: Rest of the world.

Other Services

Audit letter	€	150.00	per item	
Bank reference	€	25.00	per item	Includinng bank confirmation of paid share capital for limited liability companies (GmbHs) under establishment
Inquiry and investigations	€	35.00	per occurrence	
Proof of payment	€	25.00	per item	Debit. Paper confirmation to third parties
Value correction	€	89.00	per occurrence	Plus 1% p.a. for the period to be corrected
MT101 set-up	€	100.00	per occurrence	Remote Initiation Services
MT101 to or from third bank	€	0.00	-	Transaction fee per item

Direct Debits

SEPA Direct Debit (as creditor)				
Batch	€	2.00	per batch	
Transaction	€	0.50	per transaction	
Unpaid	€	3.00	per transaction	In case of rejects, refusals or returns[7]
Request for cancellation	€	36.34	per occurrence	In case of revocations or reversals
Refund authorised collection	€	3.00	per transaction	
Refund unauthorised collection	€	97.50	per transaction	
SEPA Direct Debit (as debtor)				
Transaction	€	0.30	per transaction	
Mandate set up	€	5.00	per occurrence	Also, in case of amendment and/or cancellation
Mandate block settings	€	5.00	per occurrence	
Mandate copy	€	30.00	per occurrence	
Unpaid because of insufficient funds	€	6.00	per transaction	
Unjustified request for refund	€	97.50	per occurrence	

Cash Management

Domestic Cash Balancing

ING Bank provides Domestic Cash Balancing 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.

Cards

Corporate Card

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.

[7] Certain banks charge interchange fees for the processing of R-transactions, these charges will be directly debited from your account in addition to the R-transaction

Conditions

Business Days

Information regarding Business Days and the execution of Payment Services can be found on:
https://www.oenb.at/Service/Bankfeiertage.html

Information regarding TARGET closing days be found on:
https://www.ecb.europa.eu/paym/target/target2/profuse/calendar/html/index.en.html

Debit and Credit interest rates

Debit and Credit interest rates Unless agreed otherwise, the interest applied to the account is set in accordance with Wholesale Banking Conditions. The rate and calculation method are available via:
https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts

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.

In the event of negative rates relative to some currencies, the Bank reserves the right to recover said negative interest rates on all deposits made by customers by way of prior information in accordance with Article 16 of the general part of the Wholesale Banking Conditions.

Applied exchange rate

The Bank executes payment transactions where a currency conversion is required in the following way[8]:

- Transactions up to € 100K: using independent market standard reference rates published by Refinitiv (formerly known as Thomson Reuters) every day at 07:00, 11:00, 14:00 and 17:00 hrs. CET. Payments are processed immediately applying the rates of the last previously published Refinitiv rate update plus a service spread.

- Transactions over € 100K: using a "real time ING rate", established using a base rate determined on the principle of best execution including a service spread. ING guarantees the best execution principle by applying the best FX rate offered by any of 11 FX market liquidity providers (6 leading banks, 3 Electronic Communication Networks and 2 interbank brokers).
The resulting base rate is updated every 2 seconds in our FX platform.
Details of exchange rate used for specific payment transactions are available on account statements / reporting.

Compensated value date

In case the Client requests a Payment Order with same day value (SDVA codeword), ING will make sure that the debit value date will correspond with the date on which the PSP of the Beneficiary is credited. Compensated value date is chargeable according to these Tariff Brochure for Payment Services.

Repair

The ING Office reserves the right to, in individual cases, make automatic or manual repairs to Payment Orders. Such repairs are chargeable according to this Tariff Brochure for Payment Services.

Refusal SEPA Direct Debit

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

Revocation or modification Multiple SEPA credit transfer

In case of a Multiple SEPA credit transfer it is possible to cancel the entire batch or to cancel a maximum of 5 individual credit transfers within a batch. A revocation or modification must be received by ING one Business Day prior to the execution date.

Revocation

The request to revoke a Payment Transaction can be submitted via the E-mail addresses which can be found on the last page of this document.

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

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 the ING and its Clients is available online:
https://www.ingwb.com/en/service/compliance/privacy-and-legal-statements/complaints-procedures

[8] The above process is valid for all currencies processed via accounts maintained by ING Austria in the currencies concerned. For other currencies ING Austria uses a partner who provides us a competitive real time mid-rate on which a service spread will be applied. Please contact your service representative for any details on a currency level

Want to know more about ING?

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

Business Hours	09:00 – 17:00 GMT +1 (+2 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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