

Tariff Brochure for Transaction Services Bulgaria

ING Bank N.V., Sofia Branch

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 Bank N.V. - Sofia 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.

Tariffs

Accounts

Current account			(in local or foreign currency)	
Opening	€	15.34	per account	
Maintenance	€	35.00	per month, per account	
Non-resident Maintenance[1]	€	150.00	per month, per account	
Premium Business Account	€	0.00	per account	
Closing	€	15.34	per account	

Currency	Threshold for excessive credit balance	Applicable rate for excessive credit balance fee
JPY	JPY 0	0.25%
DKK	DKK 0	0.70%

Global Channels

InsideBusiness Payments				
IBP Subscription fee	€	10.50	per month, per company	
IBP User fee	€	10.00	per month, per user	
InsideBusiness Connect (File Transfer, EBICS, Swift)				
Subscription	€	280.00	per month, per structure	FIN, FileAct
Set-up	€	5,000.00	one-off, per structure	
Add customer to current contract of a 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				
Other Channels				
Paper/ Fax/ Face fall back channel	€	3.00	per transaction	Surcharge

Accounts, Balance and Transaction Reporting

Interactive Channel (IBP, IBP CEE)				
End of Day and Intraday Reporting (All available format)	€	0.00	per month, per account	
InsideBusiness Connect (File Transfer, EBICS, SWIFT))				
End of Day Reporting (MT940, CAMT.053)	€	25.56	per month, per account, per format, per channel	
Intraday Reporting (MT942, CAMT.052)	€	25.56	per month, per account, per format, per channel	
Third Party Bank Reporting				
End of Day Reporting to third parties	€	25.56	per month, per account, per format, per BIC	Plus VAT
Intraday Reporting to third parties	€	25.56	per month, per account, per format, per BIC	Plus VAT
End of Day Reporting from third bank	€	25.56	per month, per account, per format, per channel	
Intraday Reporting from third bank	€	25.56	per month, per account, per format, per channel	
Additional Reporting Services				
Aggregation Services	€	25.56	per month, per account	
Paper Statements				
E-Statement (self-service via IBP)	€	0.00	per month, per account	
Paper / via email in PDF	€	0.00	per month, per account	Monthly Plus VAT
	€	5.11	per month, per account	Weekly, Plus VAT
	€	5.11	per month, per account	Daily, Plus VAT

1-Company with registered address outside Republic of Bulgaria.
2-Excessive credit balance is any positive balance over account above certain threshold. Excessive credit balance fee is calcul ated as a percentage on annual basis over daily excessive credit balance

Billing, Invoices and Fee Report

Billing Invoice

E-Invoice (local)	€	0.00	per month, per E-Invoice	
Global Fee Report	€	50.00	per month, per report	PDF and XLS format
	€	275.00	per month, per report	XML (CAMT.086) format

Credit transfers[3]

Real Time credit transfer				
Euro Real Time	€	7.67	per transaction	Code word 'TREA' required
SEPA credit transfer				
SEPA Same day	€	1.28	per transaction	
SEPA Instant Credit Transfer	€	1.28	per transaction	
Tax	€	1.28	per transaction	
ING In-house	€	0.00	per transaction	
Batch	€	5.00	per batch	
Batch Instant	€	5.00	per batch	
Transaction in batch	€	1.28	per transaction in batch	
Transaction in batch Instant	€	1.28	per transaction in batch	
Batch Salary	€	5.00	per batch	Code word 'SALA' required
Salary transaction in batch	€	1.28	per transaction in batch	
Incoming	€	0.00	per transaction	
SEPA Incoming Instant	€	0.00	per transaction	
Incoming ING in-house	€	0.00	per transaction	
International credit transfer				
Standard	%	0.10	per transaction	Min. € 20.00, max. € 200.00
Urgent	%	0.30	per transaction	Min. € 50.00, max. € 350.00
Intra-company	%	0.10	per transaction	Min. € 20.00, max. € 200.00. Code word 'INTC' required
ING In-house	€	5.11	per transaction	
Incoming	€	5.00	per transaction	
Incoming intra-company	€	5.00	per transaction	
Incoming ING in-house	€	0.00	per transaction	
Cost option OUR[4]	€	30.00	per transaction	Additional fee
R-messages				
Reject	€	0.00	per transaction	
Reject salary	€	0.00	per transaction	
Revocation	€	10.23	per occurrence	Plus VAT
Return SEPA CT	€	0.00	per transaction	
Recall SEPA CT by ING	€	40.00	per transaction	
Recall SEPA CT by third bank	€	0.00	per transaction	
Automatic repair	€	0.00	per occurrence	
Manual repair	€	10.23	per occurrence	Plus VAT
Credit Transfer services				
Order status reporting	€	0.00	per occurrence	
Proof of payment	€	5.11	per occurrence	
Standing order set-up	€	0.00	per occurrence	Via IBP CEE
Standing order amendment	€	10.23	per occurrence	Via IBP CEE
Payment modification via channel	€	2.56	per occurrence	

3-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.
4-This fee applies only for payments outside the European Economic Area (EEA).

Other Services

Inquiry and investigations

Inquiry and investigations	€	2.56	per occurrence	Domestic credit transfers. Plus VAT
	€	10.23	per occurrence	SEPA and International credit transfers. Plus VAT

Document issuance

Audit letter – standard	€	80.00	per occurrence	Plus VAT
Audit letter - urgent delivery	€	105.00	per occurrence	Plus VAT
Bank reference – standard	€	30.00	per occurrence	Plus VAT
Bank reference – urgent delivery	€	35.00	per occurrence	Plus VAT
Client authentication towards third parties	€	20.45	per occurrence	Plus VAT

Direct Debits

SEPA Direct Debit (as debtor)

Transaction	€	1.28	per transaction	One-off, recurrent, last. Core, B2B
Reversal	€	0.00	per transaction	Core, B2B
Refund unauthorized collection	€	97.50	per transaction	Core, B2B
Unjustified request for refund	€	97.50	per occurrence	
Mandate set-up	€	5.00	per occurrence	B2B
Mandate block settings	€	10.00	per occurrence	Core, B2B
Mandate amendment	€	5.00	per occurrence	B2B

Cash management

Domestic Cash Management

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

International Cash Management

ING Bank provides International Cash Management 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.

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.

6-This fee is incorporated in the amount of the transaction. The currency conversion rates are published at https://www.mastercard.com/global/en/personal/get-support/convert-currency.html

Cash[7]

Denomination Exchange Services				
Via counter	%	5.00	per transaction	Coins and/or notes
	%	2.00	per transaction	Notes
Via CIT	%	2.00	per transaction	Coins. Plus VAT
	%	1.00	per transaction	Coins and/or notes. Plus VAT
Deposits via counter in EURO				
Coins	%	3.00	per transaction	
Notes	%	1.00	per transaction	Unsorted.
	%	0.50	per transaction	Sorted.
Foreign Currency	%	1.00	per transaction	
Third Party Deposits via counter				
Coins	%	3.00	per transaction	min. € 5.11
Notes	%	1.00	per transaction	Unsorted, min. € 5.11
	%	0.50	per transaction	Sorted, min. € 5.11
Foreign currency[8]	%	1.00	per transaction	min. € 5.11
Deposits via CIT				
Subscription	€	281.21	per month	Plus VAT
Trip	€	21.99	per occurrence	Plus VAT
Additional trip	€	25.56	per occurrence	Plus VAT
Refused trip	€	25.56	per occurrence	Plus VAT
Seal bag	€	1.02	per item	Plus VAT
Counting commission	%	0.50	per month	
Withdrawals via counter				
Coins	%	3.00	per transaction	
Notes	%	0.50	per transaction	
Foreign currency	%	1.00	per transaction	
Withdrawals via CIT				
Subscription	€	281.21	per month	Plus VAT
Trip	€	21.99	per occurrence	Plus VAT
Additional trip	€	25.56	per occurrence	Plus VAT
Seal bag	€	1.02	per item	Plus VAT
Counting commission	%	0.50	per month	

7-ING provides cash services - withdrawal and cash deposit for the following currencies only: Euro, US Dollars and British Pounds. Cash Deposits: Please list all denominations on the deposit slip provided. Please arrange all banknotes facing the same way. Cash Withdrawals: Amounts above those listed hereafter or in other currencies are subject to one day notice before 14:00 h. Please call 02 917 6530, 02 917 6531 or 02 917 6532. Amounts:, USD 5.000 (five thousand), EUR 5.000 (five thousand). Working time cash desk: Mon – Fr 09:00 – 12:00 (with the exception of bank holidays).
8-ING provides cash services - withdrawal and cash deposit for the following currencies only: , US Dollars and British Pounds. Cash Deposits: Please list all denominations on the deposit slip provided. Please arrange all banknotes facing the same way.

Documentary Payments[9]

Export Letters of Credit				
Advising fee	%	0.15		Min. € 50.00, max. € 1000.00
Confirmation commission	€	-		Subject to agreement
Transfer commission	%	0.30		Min. € 150.00
All-in fee (handling, forwarding and payment)	%	0.25		Min. € 100.00
Handling fee	%	0.10		Min. € 50.00
Acceptance/ deferred payment commission	%	0.25	per quarter or part thereof	Min. € 100.00
Acceptance/ deferred payment commission	%	0.25	per quarter or part thereof	Min. € 100.00
Negotiation of documents	€	-		Subject to agreement
Amendment fee	€	30.00		
Handling charges tracers	€	30.00		Plus VAT
Cancellation fee	€	50.00		
Assignment commission	%	0.15		Min. € 100.00
Import Letters of Credit				
Pre-advice	€	30.00		Plus VAT
Issuance commission with cash deposit[10]	%	0.30	per quarter or part thereof	Min. € 150.00. Plus € 50.00 opening fee
Issuance commission without cash deposit	€	-		Subject to agreement
Issuance commission (Increase / Extension for a new quarter)	%	0.30	per quarter or part thereof	Min. € 150.00
Documents commission	%	0.20		Min. € 100.00
Acceptance/ deferred payment commission	%	0.25	per quarter or part thereof	Min. € 100.00
Amendment fee/Extension within one	€	30.00		
Discrepancy fee	€	50.00	per set of documents	
Cancellation fee	€	50.00		
Import Collection[11]				
Against payment: Payment commission	%	0.20		Min. € 50.00
Against acceptance: Handling charges acceptance	%	0.20		Min. € 100.00
Remittance 'Free of Payment'	€	50.00		
Handling charges amendment	€	30.00		
Handling charges tracers	€	50.00		Plus VAT
Avalising charges	€	-		Subject to agreement
Handling charges protest	€	100.00		Within the Sofia Regional Court region
Handling charges protest	€	200.00		Outside the Sofia Regional Court region
Export Collection				
Payment commission	%	0.20		Min. € 100.00
Handling charges amendment	€	30.00		
Handling charges tracers	€	50.00		Plus VAT
Avalising charge	€	-		Subject to agreement
Issued - General	0	0.00		
Pre-advice	€	30.00		Plus VAT

9-Communication charges, excluding those for special courier services, are included in commissions for documentary credits and collections. Commissions for Issuing or Increase / Extension are payable upon issuance as well as at the beginning of each quarter or part thereof during the period of validity of the contingent engagement. Special courier services will be charged, based on actual cost. Documentary Credits are subject to Uniform Customs and Practice for Documentary Credits of the ICC Paris (Revision 2007, Publication 600). Collections are subject to Uniform Rules for Collections of the ICC Paris (Revision 1995, Publication 522).
10-For the establishment of facility limit for issuance of Letters of Credits the Bank applies a one -off application processing flat fee of EUR 250.00. For additional complexity, urgency, control of back-to-back L/Cs, transfer of L/Cs, etc., the commission can be subject to negotiation.
11-All out of pocket expenses related to the protest procedure will be presented for payment additionally.

Bank Guarantees[12]

Issued - General				
Pre-advice	€	30.00		Plus VAT
Issued - Credit facility				
Opening: Handling fee of a new bank guarantee request	€	-		Subject to agreement
Extension: Handling fee an extension request	€	-		Subject to agreement
Issued - Stand-alone (cash covered)				
Guarantee commission	%	0.30	per quarter or part thereof	Min. € 150.00. Plus € 50.00 handling fee
Guarantee commission (increase/extension request)	%	0.30	per quarter or part thereof	Min. € 150.00
Received - General				
Advising charge	%	0.15		Min. € 30.00, max. € 1000.00
Miscellaneous				
Authentication of bank guarantees issued directly to the beneficiary	%	0.10		Min. € 30.00, max. € 300.00
Claim fee	%	0.20		Min. € 75.00
Handling and forwarding fee of demand for payment or documents	%	0.10		Min. € 50.00, max. € 500.00
Amendment fee / extension within one quarter	€	30.00		
Cancellation of demand for payment	€	30.00		
Assignment of proceeds / beneficiary's rights	€	-		Subject to agreement

Cross currency

Transfers which are ordered in a currency different from that of the account

When any transfer exceeds EUR 100,000 equivalent preferential rate can be agreed with the Bank and confirmed in writing to the Bank. For amounts below EUR 100,000 (or equivalent in other currency) the respective rate from the daily exchange rates bulletin will be applied. The bulletin is available at the Bank's premises, on https://ingwb.bg/en/exchange-rates or upon client's request.

Foreign Exchange and Money Market Products

Foreign Exchange	
Charge	free of charge
Type of product	FX spot, FX forward, FX swap
Exchange rates	As published in the daily Exchange Rates bulletin, available in the Bank's premises and https://ingwb.bg/en/exchange-rates . In case the amount of the transaction is bigger than EUR 100,000 (or equivalent in other currency) a preferential rate may be negotiated
Value date	As requested by the client. For FX transactions with maturity above Spot limits should be pre-agreed with the Bank and all required documentation will be signed.
Cut-off time for same day FX	16:00 h
FX Confirmations:	- any FX transaction with value date up to Spot with a client who has no relevant pair of accounts at the Bank shall be confirmed by the client immediately in the written form prescribed by the Bank; - any FX transaction above Spot should be confirmed by the client within two business days in the written form prescribed by the Bank; - any FX transaction executed and confirmed by the client via ING Trade does not require additional written confirmation by the client.

12-For the establishment of facility limit for issuance of Bank Guarantees the Bank applies up -front a one-off application processing flat fee of EUR 250.00. For additional complexity, urgency, control of counter guarantees, etc., the commission can be subject to negotiation. Communication charges, excluding those for special courier services, are INCLUDED in commissions for documentary credits. Commissions for Issuing or Increase / Extension are payable upon issuance as well as at the beginning of each quarter or part thereof during the period of validity of the contingent engagement. Special courier services will be charged, based on actual cost. Documentary Credits are subject to Uniform Customs and Practice for Documentary Credits of the ICC Paris (Revision 2007, Publication 600).

Money Market Products

Charge for opening of deposit	free of charge
Type of product	Fixed period deposits (referred to as “term deposits”)
Deposit interest rates	As published regularly in the Interest Rates bulletin, available in the Bank’s premises
Maturities of deposits	As requested by the client
MM Confirmations:	- any MM transaction shall be confirmed by the client immediately in the written form prescribed by the Bank; - any MM transaction executed and confirmed by the client via ING Trade does not require additional written confirmation by the client.

Corporate Finance

ING Bank N.V. – Sofia branch offers credit facilities in Bulgarian leva and foreign currency to corporate clients operating in leading industries – utilities power, telecommunications, transport, food and beverage, trade, as well as other industrial sectors of the economy.

Types of Corporate Financing

- Short-term facilities in the form of overdraft or revolving credit facility
- Import or export financing
- Limits for issuance of Bank Guarantees or Letter of Credits
- Project financing
- Co-financing with other international finance institutions
- Investment financing

The Bank does not offer lending products to corporate clients with standard terms and conditions. Lending terms and conditions – purpose, amount, term, collateral, interest rate and other are subject to concrete negotiation.

List of the Main Foreign Correspondents

Cur.	Bank	BIC Code	Cur.	Bank	BIC Code
USD	JPMorgan Chase Bank, N. A. New York	CHASUS33	DKK	ING Bank N.V., Amsterdam	INGBNL2A
EUR	ING Bank N.V., Amsterdam	INGBNL2A	NOK	ING Bank N.V., Amsterdam	INGBNL2A
CHF	ING Bank N.V., Amsterdam	INGBNL2A	AUD	ING Bank N.V., Amsterdam	INGBNL2A
GBP	ING Bank N.V., Amsterdam	INGBNL2A	CZK	ING Bank N.V. – Prague Branch	INGBCZPP
CAD	The Bank of Montreal, Montreal	BOFMCAM2	HUF	ING Bank N.V. – Hungary Branch	INGBHUHB
JPY	Mizuho Corporate Bank Ltd, Tokyo	MHCBJPJT	PLN	ING Bank Slaski N.A.	INGBPLPW
SEK	Skandinaviska Enskilda Banken, Stockholm	ESSESESS	RON	ING Bank N.V. – Bucharest Branch	INGBROBU

Overview

On June 16, 1994 Bulgarian National Bank granted ING Bank N.V. a full license for banking activities in Bulgaria. ING Bank N.V. - Sofia Branch commenced operations in October 1994.
Following Bulgaria's accession in the European Union on January 1st 2007, the Dutch National Bank started to perform prudential supervision over ING Bank N.V. – Sofia Branch activities, while the Bulgarian National Bank continues to be responsible for company's day-to-day operations.
As of January 1, 2026, the official currency of Bulgaria is the Euro, replacing the previously used Bulgarian Lev currency.

Activities
ING Bank N.V. – Sofia Branch (ING Bank Sofia) as a wholesale banking player provides services in the areas of Corporate Banking, Trade and Commodity Finance, Investment financial instruments services under Art. 5, Para. 2 of the Law on the Markets in Financial Instruments Law /MFIL/, including additional services under Art. 5, Para.3 of the MFIL and Payments and Cash Management products

Target Clients for ING Bank Sofia are:
- Multinational and international companies
- Large, export oriented Bulgarian companies
- Major importers/exporters to/from Bulgaria

Transaction services offered by ING Bank Sofia are:
Payment and Cash Management Services
- Bank Accounts
- Interactive channels
- Local and Foreign single credit transfers
- Domestic Direct Debit
- Commercial cards
- Reporting
- Cash Deposit and Cash Withdrawal
- Foreign Exchange Products – Spot, Forward and Swaps in major currencies and BGN
- Money Market Products –Term Deposits (major currencies, BGN)

Trade Finance
- Export and Import finance
- Export L/C advising and confirmation
- Import L/C opening
- Guarantees

Corporate Financing
- Short-term facilities in the form of overdraft or revolving credit facility
- Import or export financing
- Limits for issuance of Bank Guarantees or Letter of Credits
- Project financing
- Co-financing with other international finance institutions
- Investment financing

Conditions

Business Days
Information regarding Business Days and the execution of Payment Services can be found on: http://www.government.bg A Business Day is each Business day, except the official holidays in Bulgaria as listed in the Labour Code, weekly non-working days (Saturday and Sunday) and/or other official holidays and non-working days as announced by the Council of Ministers. Information regarding TARGET closing days can be found on: https://www.ecb.europa.eu/ecb/contacts/working-hours/html/index.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. Default interest is calculated on the daily debit balance based on fix rate of 7.00% for USD and 5.00% for EUR and all other currencies. Interest paid on credit balances on Current Accounts are at ING's discretion and are available upon request.

Standard Corporate Customer Terms and Conditions
The present Standard Corporate Customer Terms and Conditions (also referred to as the Tariff Brochure for Transaction Services) are an integral part of ING's Wholesale Banking Condition as in force from time to time and apply to the relationship between any client and ING and to all Services provided by ING as agreed in the agreement with such client. The present Standard Corporate Customer Terms and Conditions apply to normal transactions. An additional charge may be negotiated for special services.

Calculation of commissions and taxes
The fixed values of commissions and taxes, expressed in one currency, if payable in other currencies, shall be calculated at the official exchange rate announced by the BNB for the date of the transaction.

Party to pay commissions
All commissions, postal and other out-of-pocket expenses are due by the party, which initiates the transaction, unless otherwise expressly stipulated.

Compensated value date
In case the Client requests a Payment Order with same day value (SDVA code word), 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 Tariffs and Conditions.

Modification of credit transfer
The client is able to modify a credit transfer, provided that such request has been received by the Bank in original latest one Business Day prior to the execution date. Modification is chargeable according to these Standard Corporate Customer Terms and Conditions.

Revocation of credit transfer
The client is able to revoke a credit transfer, provided that such revocation has been received by the Bank in original latest one Business Day prior to the execution date. Revocation is chargeable according to these Standard Corporate Customer Terms and Conditions.

Direct debit blocks
The client completes the Agreement for Direct Debit in three originals. All 3 copies should be brought to ING first. One remains for ING, the second copy is for the client and the third copy should be delivered to requesting bank. In case the client wants to terminate the Agreement for Direct Debit, or to make any amendment (such as to increase the maximum debited amount threshold or to change the debited account) this should be done by ING and the receiving bank must be informed afterwards about the changes. If the client does not state the exact expiration date of the Agreement for Direct Debit, then the Agreement is considered to be valid until the debtor revokes it or it lapses due to inactivity, expiring after 36 months without a direct debit being presented. To remain valid, mandates must contain the debtor's signature and essential details, but they can be renewed and remain in effect indefinitely if used regularly.

Specific forms
The applicable forms accepted by the Bank are available in the Bank premises / Client Service area and on the website of the Bank.

Paper delivery
The execution time of outgoing Payment Orders can be extended by ING by one Business Day if Payment Orders are initiated by the Account Holder in paper form. It is not possible to submit Payment Orders in paper form for Batch Payments and Standing Orders.

Fixed Period Deposits Terms and Conditions
All interest rates are annual (per annum) and fixed for the term of the deposit. The method used for calculation of the accrued interest is simple interest formula. The interest basis for calculation of accrued interest is actual number of days / 360 (ACT/360). The payment of accrued interest of a term deposit is usually done on the maturity date of the deposit. Payment of accrued interest is also possible to be posted on a monthly basis. It is possible deposits to have amortizing Principal amount. Term deposits are not revolving i.e. cannot be renewed (rolled-over) automatically by the Bank. It is the obligation of every client to monitor its deposits maturities, and as an option at the maturity of a deposit a Client can negotiate new term deposit with the Bank at the current interest rates. Minimum amount for a term deposit negotiated via phone is 1,000.000 currency units. Exceptions from this requirement can be made for clients, who have other deposits above the minimum required amount or average daily balances on current accounts from the previous month above the minimum required amount. Minimum amounts for term deposits executed via ING Trade is whatever the ING Trade system accepts as minimum denomination. Early termination of a term deposit (before the agreed maturity date) at a Client request is possible. In that case, the Client sends to the Bank a written notification one business day prior to the desired date of early termination. The term deposit settlement amount will be equal to the principal amount plus half of the accrued interest to the day before the early termination date minus the breakage cost. The breakage cost will be calculated as the principal amount multiplied by the difference between the borrowing interest rate and the fixed rate of the deposit for the number of days from the early termination date until maturity date. However, if the borrowing interest rate is less than the fixed rate of the deposit the breakage cost shall be zero. The Borrowing interest rate is the interest rate at which the Bank is able to borrow the Principal amount in the interbank market for the period from the deposit early termination date to its original maturity date. In case of excess market volatility as determined by the Bank, the Bank's Interest Rates Bulletin will not apply and the deposit interest rates shall be determined solely at the discretion of the Bank.

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

Cut-off times
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

Complaint Procedure
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

Want to know more about ING?

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

Business Hours	
Client Services	09:00 – 16:00 CET
Cash Desk	09:00 – 12:00 CET
Business Days	Monday to Friday (excluding bank holiday and other public holiday)
Contact details	ING Bank N.V. - Sofia Branch 69 Bulgaria Blvd, Office Tower B, floor 10 1404,Sofia Bulgaria
SWIFT BIC	INGBBGSF
Customer Service Desk	
Telephone	+359 2 917 64 00 +359 2 917 67 00
Fax	+359 2 917 65 78

ING Bank N.V. - Sofia Branch, registered address at 69 Bulgaria Blvd, office tower B, floor 10, Sofia 1404, Bulgaria, registered in the Commercial Register with the Entries Agency, EIK 831553811, operationally regulated in Bulgaria by the Bulgarian National Bank , 1, Knyaz Alexander I Sq., Sofia 1000, Bulgaria.