Tariff brochure for transactions services

Netherlands

ING Bank N.V., Amsterdam branch

Effective date 1 July 2026

Tariff Brochure for Transaction Services is effective as of 1 July 2026 and applies to the transaction services offered by ING Bank N.V., Amsterdam branch. Rates offered in this brochure are subject to change. All tariffs in this brochure are shown exclusive of VAT.

Tariffs

Accounts

Current account[1]	(in local or foreign currency)			
Opening	€	0.00	per account	
	€	500.00	per account	Surcharge for special accounts such as under incorporation,etc.
Maintenance[2]	€	50.00	per month, per account	
Account Maintenance Low Volume/ High complexity Client[3]	€	250.00	per month, per account	
Non-resident Maintenance[4]	€	100.00	per month, per account	
G-account	€	50.00	per month, per account	
Third party account	€	50.00	per month, per account	
Foreign currency account[5]	€	50.00	per month, per account	
Liquidity Management account	€	0.00	per account	
Premium Business Account	€	0.00	per account	
Closing	€	0.00	per account	
Re-account Services				
Nordic Re-account Service subscription (One Re-account)	€	350.00	recurrent, per account, per month	
Nordic Re-account Service transaction	€	0.40	recurrent, per transaction	
Interest condition[6]				
Debit interest (unauthorized overdraft)	%		1m EURIBOR plus 10.00%, with a minimum of 10.00%	
Credit interest	%		1m EURIBOR minus 0.20%, with a maximum of 0.00%	

Global Channels

InsideBusiness Payments			
Subscription	€	10.50	per month
User subscription	€	10.00	per month, per user
Multibank reporting subscription	€	22.50	per month, per account
Multibank payment subscription	€	15.70	per month per subscription
Multibank payment subscription per account	€	8.00	per month, per account
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 and InsideBusiness Connect/EBICS	€	350.00	per occurrence

[1] Check http://www.ingwb.com for the amount of interest and how it is calculated, as well as the interest on the foreign currency and third-party accounts.
[2] For those PSP clients where an increase to the account maintenance fee is applicable due to Incremental Compliance Costs (ICC), please contact your WB TS Consultant for additional provisions in accordance with this fee.
[3] This fee is applicable for clients that have a low transaction volume or due to the company structure could be considered complex. This fee will replace the general Maintenance Fee € 50.00 per month per account, the Non-Resident Maintenance Fee € 100.00 per month per account, the Foreign currency account €50.00 per month per account, the Non-resident Foreign Currency Accounts Fee of € 100.00 per month per account or the Third-Party Account Maintenance € 50.00 per month per account. Whether this 'Maintenance Fee for Low Volume/ High Complexity Clients' applies to you, will be set out in an additional Pricing Agreement between you and ING.
[4] This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.
[5] For Non-resident Foreign Currency Accounts a Non-resident Account Maintenance Fee of € 100.00 per month will be charged
[6] 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 https://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)

InsideBusiness Connect API

Initiation Payment API Account reporting & insights 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, Balance and Transaction Reporting

Interactive Channel (IBP)			
End of Day and Intraday Reporting (All available formats)	€	0.095	per transaction, per subscription
InsideBusiness Connect (File Transfer, EBICS, Swift)			
End of Day Reporting (MT940, CAMT.053, CAMT.054)	€	0.095	per transaction, per subscription, per file
Intraday Reporting (MT942, CAMT.052)	€	0.095	per transaction, per subscription, per file
Third Party Bank Reporting			
End of Day Reporting to third parties	€	20.00	per account, per month per BIC address plus
		€ 0.095	per transaction per subscription, per format
Intraday Reporting to third parties	€	40.00	per account, per month per BIC address plus
		€ 0.095	per transaction per subscription, per format
End of Day Reporting from third bank	€	25.00	per account, per month, per format, per channel
Intraday Reporting from third bank	€	50.00	per account, per month, per format, per channel
Additional reporting services			
Aggregation Services	€	25.00	per account, per month
Account statements			
Paper Statements[7]	€	3.00	per statement
Account information	€	0.095	per booked transaction Statements
Copy of statement	€	6.25	per statement
E-Statements			Tentative
Monthly statement Business Card	€	2.25	per statement
Monthly statement Corporate Card	€	3.00	per statement
Copy of Business Card/Corporate Card	€	8.00	per statement
Audit Letter			
Audit Letter	€	150.00	
Bank reference – Standard confirmation letter	€	40.00	
Customised 'solvency statement' and 'account confirmation letter'	€	100.00	

Billing, Invoices and Fee Reports

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

[7] This concerns daily statements, weekly statements, monthly statements and duplicate statements

Cards

Debit Card	€	1.50	per card, per month	
Back-up Debit Card[8]	€	4.50	per card	
Corporate Card, corporate Pay	€	35.00	per card, per year	
Corporate Card, individual Pay	€	80.00	per card, per year	
Purchase Card	€	35.00	per card, per year	
Emergency provision of Corporate Card/Purchase Card	€	129.00	per card	
ING Purchase Control[9]		on request		
Late payment charge for Corporate Card Purchase Card and ING Purchase Control[10]		1.50% of the outstanding balance		
Paper-based statement	€	3.00	per month, per statement	
Copy statement (incl.VAT)	€	8.00	per statement	Including VAT
Government Stamp Duty[11]	€	30.00		
Smart Data Reporting Implementation	€	750.00	one-off	Includes one training
Smart Data Reporting subscription	€	500.00	per year	Recurring fee
		Free	In combination with ING Central travel Solution and/or ING Purchase Control	
File delivery set-up	€	1000.00	one-off	
File delivery subscription	€	1200.00	per year	
File delivery file re-creation	€	50.00	per month	Up to 100 cards
	€	100.00	per month	For 101-250 cards
	€		per month	More than 250 cards, available upon request
Purchase control (user interface)	€	750.00	one-off	Implementation Fee
	€	500.00	per year	Recurring Fee
Purchase Control (API)	€		one-off	Available upon request

Transfers within the SEPA countries

Incoming credit transfers in euros			
Standard/Instant credit transfer	€	0.14	per transaction
Outgoing credit transfers in euros			
Single credit transfer	€	0.14	per transaction
SEPA Instant Credit Transfer	€	0.14	per transaction
Return single credit transfer	€	0.25	
Multiple credit transfer[12]	€	0.14	per item
	€	2.00	per batch
Cancellation fee multiple credit transfer	€	1.60	per item
	€	1.40	per batch
Return multiple credit transfer	€	0.25	per item
	€	2.00	per batch
Euro Credit Transfer Real Time	€	5.50	per transaction
Investigations and inquiries of SEPA credit transfers	€	35.00	

[8] This fee will not be charged in case of replacement caused by damage to the debit card.
[9] The fees and commissions are subject to separate agreement.
Information about ING Purchase Control can be found at http://www.ingwb.com/commercialcards.
[10] For the Business Card the rate is 1.2%.
[11] If the Irish Government Stamp Duty applies, then a fee of € 30.00 per year will be levied for each Corporate Card issued.
[12] Transactions to non-SEPA countries in a multiple credit transfer are charged at € 5 per item.

Recall SEPA transaction	€	35.00	

Direct Debit

Batch	€	2.00	per batch
Transaction	€	0.145	per transaction
Refusal, reject, return, refund direct debit[13 14]	€	0.40	per occurrence
Refund unauthorised collection[12 13]	€	97.50	per awarded claim

Cards acceptance: products

Acceptance of consumer Debit Cards issued in the EEA[15] POS transactions in the Netherlands

You will be charged a fee for the POS transactions executed by your customers. You can accept Maestro, V PAY, Debit Mastercard and VISA Debit for cards issued within the EEA (European Economic Area) (excluding prepaid cards, business cards, gift cards and transactions without an IFR tag[16]).

Transactions via POS terminal with debit card issued within the EEA	€0.065 per transaction
Refund	€0.075 per transaction

No other charges are applied for the acceptance of debit cards issued within the EEA.

Acceptance of other cards[17]- POS transactions in the Netherlands

The rate below applies to Mastercard and Visa credit cards and for debit cards issued outside the EEA (European Economic Area) (incl. prepaid cards, business cards, gift cards and transactions without an IFR tag[12]). The rate you are charged for a POS transaction with such a card consists of a percentage calculated based on the amount of the transaction.

POS Transactions with Mastercard and VISA credit cards issued within the EEA (European Economic Area) excluding business cards	1.70%

POS Transactions with Mastercard and VISA credit cards and debit cards issued outside the EEA, including business cards from inside or outside the EEA and transactions without IFR tag[12] 2.50%

Acceptance of Bancontact cards

POS Transactions with Bancontact consumer debit	on request[18]
POS Transactions with Bancontact commercial debit	on request[18]
Bancontact Refund Transactions	on request[18]

Preauthorisation Fee

Per Transaction

The fee is a direct pass-through charge as stipulated by the Cards Schemes

Account Status Inquiry

Per transaction	€	0.04

Fee per Point of Sale terminal or SoftPOS

Per Point of Sales per month	€	3.65
Per SoftPOS per month	€	6.00
Per SoftPOS Transaction Additional Charge	€	0.02

Activation Fee

Per Point of Sale terminal or SoftPOS when activated

Update Fee

[13] Payable by collecting bank.
[14] 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 fee.
[15] We offer Interchange fee Plus pricing and Interchange fee Plus Plus pricing. Please contact your account manager for more information
[16] Your payment terminal must be updated with the required software updates to correctly recognize IFR tags and to send transactions with the correct tag to ING
[17] We offer Interchange fee Plus pricing and Interchange fee Plus Plus pricing. Please contact your account manager for more information
[18] We offer Interchange fee Plus Plus pricing. Please contact your account manager for more information

Per additional Point of Sale terminal or SoftPOS	after contract activation € 10.00		
Contract activation	€	10.00	
Per contract update			
Store and Forward			
Store and Forward Fee	on request		
Chargebacks			
Per chargeback	€	45.00	
Per arbitration case	€	100.00	
iDeal (including Payment Request)			
Connection	€	0.00	
Subscription	€	20.00	per month
1 - 10.000 transactions per month	€	0.35	per transaction
More than 10.000 transactions per month			on request
Automatic iDEAL Refund	€	0.28	per transaction

eMandates			
Subscription eMandates Standard and/or – Business	€	20.00	per month
Receive eMandate Standard	€	0.75	per mandate
Receive eMandate Business	€	1.00	per mandate
Professional administrators			
Maintenance fee for each account of clients supported by a professional administrator [19]	€	0.50	per month

Transfers outside the SEPA countries[20]

Incoming credit transfers			
International SHA[21]	€	15.00	per transaction
International BEN[22]	€	15.00	per transaction plus additional foreign bank charges
Outgoing credit transfers			
International SHA[23]	€	15.00	per transaction
International OUR[24]	€	15.00	per transaction plus additional foreign bank charges[25]
International Account Funding	€	9.00	
Investigations and inquiries of International credit transfers	€	35.00	
Payments at Point-of-Sale terminal			
Via Debit Card in foreign currency		1.40%	exchange rate surcharge[26]
Via Business Card in foreign currency		2.50%	exchange rate surcharge[25]

[18]The base for the cost charge is the number of managed accounts on the 26th of the previous month, or if the 26th is no workday, the first following workday.
[20] ING will perform a currency conversion in case the payment instruction requires this. The conversion costs are incorporated in the transaction amount. The Bank executes payment transactions where a currency conversion is required in the following way:
- Transactions up to EUR 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 EUR 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.

The Details of exchange rate used for specific payment transactions are available on account statements/reporting
[21] SHA: client and beneficiary each pay their own transaction fees
[22] BEN: beneficiary pays all costs.
[23] SHA: client and beneficiary each pay their own transaction fees
[24] OUR: client pays all costs.
[25] Bank charges vary per country.
[26] The exchange rate surcharge is included in the cost of the transaction. The currency conversion rates are published at https://www.mastercard.com/global/currencyconversion/

Via Corporate Card in foreign currency		1.95%	exchange rate surcharge[25]

Cash money

Cash deposits packaged			
Banknotes via Seal bag safe[27]	€	8.19	per deposit plus 0.26% of a transactional value[28]
Cash deposits unpackaged			
Deposit banknotes via Geldmaat machine	€	4.91	per deposit plus 0.26% of a transactional value
Deposit coins via Geldmaat machine	€	4.91	per deposit plus 0.26% of a transactional value

Cash Withdrawals

Withdrawal from automatic teller machine			
Via Debit Card withdrawal in euros in the EEA	€	0.86	per transaction
Via Debit Card withdrawal in euros outside the EEA countries[28]	€	3.81	per transaction
Coinage withdrawal at Geldmaat machine	€	0.38	per roll (standard quantities) + € 7.64 per withdrawal
Via Debit Card withdrawal in foreign currency	€	3.81	per transaction + 1.4% exchange rate surcharge[30]
Via Corporate Card in euros	€	4.50	per transaction
Via Corporate Card in foreign currency	€	4.50	per deposit + 1.95% exchange rate surcharge

Bank guarantees

Issuance bank guarantee	€	125.00	ING Online request
	€	225.00	for paper request
Commission		1.50%	per year, with a minimum of € 150.00 per quarter
Surcharge for guarantees without an expiry date		0.5%	per year
Amendment bank guarantee	€	80.00	
Customised text bank guarantee[31]	€	125.00	per draft
Issuance via Swift	€	25.00	plus the charges of the foreign bank
Claim handling fee	€	225.00	
Cancellation before expiry fee	€	50.00	
Urgent treatment fee	€	150.00	
Duplicate bank guarantee	€	125.00	
Advising fee incoming bank guarantee	€	150.00	

[27] Includes cash deposit material.
[28] On a non-qualitative deposit, a surcharge of € 7.50 is applied
[29] The complete list of EEA countries can be found at: https:/www.ingwb.com/
[30] ING uses the exchange rates that are provided by MasterCard International. The exchange rates may differ per currency and per day.
[31] Excludes the costs of requesting a new bank guarantee. Legal review fee will also be charged if the bank guarantee won't be issued.

Communication and other charges bank guarantees

Swift per message	€	25.00	
Courier charges (overnight)	€	15.00	within the Netherlands
	€	35.00	outside the Netherlands
Urgent courier charges			will be calculated per transaction
Other handling charges[32]	€	40.00	

Costs of any third party will be charged separately.

Documentary Payments

Collections Import

Handling charges import collection	€	250.00	
Protest charges Bill of Exchange	€	100.00	
Handling charges amendment	€	80.00	
Handling charges discount	€	150.00	plus discount percentage
Handling charges aval	€	110.00	
Commission aval		0.125%	for each month started (minimum of €75 per month) based on the total full term and on the total amount of the commitment
Release of goods	€	200.00	

Collections Export

Handling charges export collection	€	250.00	
Handling charges amendment	€	80.00	
Handling charges discount	€	150.00	plus discount percentage

Import Letters of Credit and Standby Letters of Credit Import

Opening charges			
• Instruction via InsideBusiness Trade	€	125.00	
• Paper based	€	200.00	
Amendment fee[33]			
• Via InsideBusiness Trade	€	80.00	
• Paper based	€	125.00	
LC drafting fee	€	125.00	per draft
Handling charges documents	€	110.00	
Handling charges discount	€	150.00	plus discount percentage
Release of goods	€	200.00	
Discrepancy fee	€	150.00	per presentation
Commission opening commitment			0.125% for each opening and each month (minimum of €75.00 per month), paid at once based on the full term and the total amount of the commitment
Documents commission		0.15%	of the value of the documents amount, with a minimum of € 150.00
Commission acceptance/deferred payment commitment			A percentage to be charged for each acceptance/deferred payment and each month started (minimum of € 75.00 per month), paid at once, based on the full term and the total amount of the commitment.

[32] A.o sending of documents to third parties.
[33] If the amendment of a credit involves an increase in the amount, implying increased risk for the bank, opening commitment commission is charged on imports and confirmation commitment commission is charged on exports

Export Letters of Credit and Standby Letters of Credit Export

Handling charges advice	€	130.00	
Amendment fee	€	80.00	
Handling charges documents	€	110.00	
Handling charges transfer		0.15%	of the value of the transferred amount (minimum of €275.00)
Handling charges discount	€	150.00	plus discount percentage
Confirmation commitment			A percentage to be charged for each LC and month started (minimum of €100.00 per month), calculated monthly on the amount of the commitment outstanding.
Documents commission		0.15%	of the value of the documents amount, with a minimum of €150.00.
Acceptance/deferred payment commission			A percentage to be charged for each acceptance/deferred payment and each month started (minimum of € 100.00 per month), paid at once,based on the full term and the total amount of the commitment.
Pre-checking of documents	€	140.00	

Communication and other charges documentary payments

Urgent treatment fee	€	150.00	
Other handling charges[34]	€	40.00	
Swift message[35]	€	75.00	Letters of Credit
		50.00	Collections
Courier charges (overnight)	€	35.00	
Urgent courier charges			will be calculated per transaction

Costs of any third party will be charged separately.

[34] A.o. for forwarding documents to a third party, advising documents via email or endorsing documents per set.
[35] For inquiry about the status of the payment, sending opening of an LC via swift, or other communication via swift.

Cash Management

Domestic Cash Management

Physical Pooling

Zero or Target Balancing	€	35.00	per account, per month
Notional Pooling			
Balance Set-off	€	25.00	per account, per month
Interest Set-off	€	35.00	per account, per month

International Cash Management

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

Multi Bank Funding and Sweeping

ING Bank provides Multi Bank 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.

Conditions

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 Schedule Payment Services of Wholesale Banking Conditions ("Interest").

Wholesale Banking Conditions

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

Privacy Statement

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

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/privacy-and-legal-statements/complaints-procedures

Want to know more about ING?

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

Client Services

Business Hours	08:00 – 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)
Contact details	ING Bank N.V. Bijlmerplein 106 1102 CT Amsterdam The Netherlands
SWIFT BIC	INGBNL2AXXX

ING Bank N.V., Amsterdam branch, ING Bank N.V., Bijlmerdreef 106, 1102 CT Amsterdam, the Netherlands registered with the Trade Register of the Chamber of Commerce of Amsterdam under number 33031431.