

Tariff Brochure for Transaction Services

ING Bank, a branch of ING-DiBa AG

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Effective as of 1 February 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 February 2027 and applicable to the transaction services offered by ING Bank, a Branch of ING-DiBa AG (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 and Interest conditions

Current account[1]	(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	
Closing	€	0.00	per account	
Account Maintenance Low Volume/High complexity Client[2]	€	250.00	per month, per account	
Interest conditions[3]				
Credit interest	EUR	%	per annum	Credit interest % is 0.00%[4]
	USD	%	per annum	SOFR minus 25bps with a maximum of 0,00%
	GBP	%	per annum	SONIA minus 25bps with a maximum of 0,00%
	CHF	%	per annum	SARON minus 25bps with a maximum of 0,00%
	JPY	%	per annum	TONAR minus 25bps with a maximum of 0,00%
Credit interest other currencies		%	per annum	for all other currencies ING applies a base rate or a quotation at request. The client rate is: local base rate or quotation minus 25bps, with maximum of 0%
Debit interest (unauthorized overdraft)	%	10.00	per annum plus reference rate, with a minimum of 10,00%	Reference Rate is €STR (for EUR), SOFR (for USD) and SONIA (for GBP). Other currencies upon request

1 Provision of accounts in currencies other than Euro (EUR), US Dollar (USD) or British Pound Sterling (GBP) is subject to separate negotiation and agreement.

2 The 'Maintenance Fee for Low Volume/ High Complexity Clients' 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 and/or the non-resident maintenance fee.

3 Overdrafts on accounts are not permitted by default. Should nevertheless an overdraft be agreed at short notice with ING Bank, the debit interest rates referenced here will be applied at that time. ING Bank reserves the right to unilaterally adjust these debit interest rates for unauthorized overdrafts without further notice.

4 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. Determination time of reference rate: The 1-month EURIBOR is fixed on the last business day of the previous month.

Global Channels

InsideBusiness Payments			
Subscription	€	10.50	per month, per module
User subscription	€	10.00	per month, per user
InsideBusiness Connect (File Transfer, Global, EBICS, Swift)			
Subscription	€	280.00	per month
Set-up	€	5000.00	one-off
Add customer to current contract of a Service Bureau	€	350.00	per occurence

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.

Local Channels

Other applications

The use of other electronic banking applications of ING Group (e.g. Telelink@Isabel, etc.), is subject to the terms and conditions of the respective provider.

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 (MT940, CAMT.053, CAMT.054)	€	20.00	per month, per account, per format, per channel	
Intraday (MT942, CAMT.052)	€	30.00	per month, per account, per format, per channel	
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	€	25.00	per month, per account, per format, per channel	
Intraday Reporting from third bank	€	25.00	per month, per account, per format, per channel	
Additional Reporting Services				
Aggregation Services	€	25.00	per account, per month	
Account statement replacement	€	50.00	per statement	by email
Yearly account statement (PDF)	€	50.00	Per statement	by email

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 transfers[5]

Real Time credit transfer				
Euro Real Time	€	10.00	per transaction	Code word “TREA” required
SEPA credit transfer				
Same day	€	0.14	per transaction	
Batch	€	2.00	per batch	
Same day in batch	€	0.14	per item	
Batch salary	€	2.00	per batch	Code word “SALA” required
Salary in batch	€	0.14	per item	Code word “SALA” required
Incoming	€	0.14	per transaction	
SEPA Instant Credit Transfer				
Incoming	€	0.14	per transaction	
Outgoing	€	0.14	per transaction	
International credit transfer				
Standard	€	20.00	per transaction	
Urgent	€	26.00	per transaction	
Incoming	€	20.00	per transaction	
Additional services and fees				
Cost option OUR[6]	€	-	per transaction	Additional fee
Revocation[7]	€	25.00	per occurrence	Prior to execution
Recall[7]	€	50.00	per occurrence	After execution
Return	€	0.00	per occurrence	
Reject Credit Transfer	€	0.00	per occurrence	
Payment rejection notification	€	0.00	per occurrence	
Manual repair[8]	€	15.00	per occurrence	Surcharge to transaction fee
Standing order set-up	€	30.00	per occurrence	Guaranteed execution by last day of month if received by 25th of the month
Standing order amendment	€	20.00	per occurrence	

Other Services

Audit confirmation letter	€	150.00	per item	
Account Confirmation	€	0.00	per item	Annual bank confirmation
Inquiry and investigations	€	50.00	per occurrence	Plus possible third bank charges
Proof of payment	€	100.00	per written notification	Credit and/or debit
Pledge of accounts	€	500.00	per pledge	
Confirmation of deposit for company under incorporation	€	100.00	per request	
Tax certificate	€	0.00	per occurrence	
	€	50.00	per replacement	In case of replacements
MT101 from third bank set-up	€	100.00	per account	
MT101 to third bank maintenance	€	25.00	per month, per account	

Direct Debit

5 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.
6 This fee applies only for payments outside the European Economic Area (EEA). “ OUR” international payments are charged the standard fee plus fees levied by correspondent banks.
7 ING Bank cannot guarantee the successful recall or successful revocation of a Payment Order.
8 Orders containing errors may be rejected as 'non-executable'. However, we do reserve the right, in individual cases, to make repairs to payment orders.

SEPA Direct Debit (as creditor)[9]				
Batch	€	2.00	per batch	
Transaction	€	0.14	per transaction in batch	Core and B2B
Unpaids	€	3.00	per transaction	In case of rejects, refusals or returns. In addition to 3rd party fees
Request for cancellation	€	0.00	per occurrence	
Refund authorized collection	€	0.00	per transaction	
Refund unauthorized collection	€	97.50	per transaction	
SEPA Direct Debit (as debtor)				
Transaction	€	0.14	per transaction	Core and B2B
Unpaid because of insufficient funds	€	3.00	per transaction	
Mandate set up	€	5.00	per occurrence	Also, in case of amendment and/or cancellation
Mandate block settings	€	5.00	per occurrence	
Mandate copy	€	30.00	per occurrence	
Unjustified request for refund	€	97.50	per occurrence	

Cash Management[10]

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.

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.

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.

Cheques

Cheque collection

9 Following the successful implementation of additional agreement

10 The services described in this section must be separately agreed with ING Bank. These services require among others the arrangement of credit facilities with the customer. For this reason, the terms and conditions described in this section are only informative in nature. They do not represent an offer or a commitment by ING Bank to provide such credit facilities.

Incoming domestic cheque in EUR	€	5.00	per transaction	Commercial cheques
Additional services and fees				
Investigations	€	25.00	per cheque	In case of incomplete credit information or missing cheque collection forms

Trade Finance Services[11]

Guarantees				
Guarantees fees	€	-	per year	On request. Min. €500.00
Other fees		-		
Advise of a guarantee	%	0.10		Min. €100.00, max. €300.00
Opening	€	100.00	per guarantee	
Amendment	€	100.00		
Legal checking of text	€	100.00		Text provided by Client
Claim of a guarantee	%	0.30		Min. €300.00
Import Letters of Credit		-		
Pre-advice	€	100.00		
Risk openings commission	€	-	per commencing month	On request. Min. €100.00
Opening commission	€	100.00		
Amendment commission	€	100.00		
Documents handling commission	%	0.30		Min. €150.00
Commission discrepant documents	€	100.00		
Refusal and return of documents	%	0.30		Min. €150.00
Release of goods	€	200.00		
Document(s) acceptance commission /deferred payment commitment	€		(i) a percentage to be agreed upon and to be charged for each acceptance/deferred payment commitment (ii) calculated for each month (with a **minimum** of € 100.00 per month); and (iii) to be paid at once based on the full term and the total amount of the commitment	
Export Letters of Credit		-		
Pre-advice of a letter of credit	€	100.00		
Advice of a letter of credit	%	0.10		Min. €100.00, max. €300.00
Commission for transferred letter of credit	%	0.30		Min. €250.00
Confirmation commission	€	-	per commencing month	On request. Min. €100.00
Amendment commission	€	100.00		
Increase of a confirmed Letter of Credit	€	-		On request
Pre-check commission documents	€	100.00	per document set	
Documents handling commission	%	0.30		Min. € 150.00
Commission for discrepant documents	€	100.00		
Document(s) acceptance commission /deferred payment commitment	€		(i) a percentage to be agreed upon and to be charged for each acceptance/deferred payment commitment (ii) calculated for each month (with a **minimum** of € 100.00 per month); and (iii) to be paid at once based on the full term and the total amount of the commitment	
Supervisory commission for advised letter of credit with deferred payment	%	0.10		Min. €100.00, max. €300.00
Notice of assignment	€	100.00		

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Reimbursement commission	€	50.00		
Import Collection		-		
Collection Commission	%	0.30		Min. €100.00
Supervisory commission for handling	€	100.00		
Amendment of collection instructions	€	100.00		
Release of goods	€	200.00		
Export Collection		-		
Collection Commission	%	0.30		Min. €100.00
Supervisory commission for handling “documents against acceptance”	€	100.00		
Amendment of collection instructions	€	100.00		
Tracers under collection	€	25.00		
Draft		-		
Draft payable at our counters	%	0.30		Min. €100.00
Draft collection, domestic	%	0.30		Min. €100.00

Additional services and fees				
Postage | Letter	€	3.50	per mailing	
Postage | Pricing	€	3.60	per mailing	
Postage | Registered mail	€	7.50	per mailing	
Postage | Courier	€	15.00	per mailing	Domestic
	€	27.50	per mailing	Europe
	€	32.50	per mailing	USA
	€	37.50	per mailing	Asia and Africa
Postage | SWIFT	€	15.00	per message	

Conditions

These Tariffs and Conditions are subject to the Wholesale Banking Conditions of ING Bank, a Branch of ING-DiBa AG (https://www.ingwb.com/wbc), to the specific terms and conditions for other banking services, and to the following additional terms and conditions:
Unless explicitly otherwise state, all prices are quoted in Euro and net of VAT.
The Tariffs and Conditions refer only to the services of ING Bank and related charges. Charges of other payment service providers (in particular charges of correspondent banks) are not included and, where applicable, shall be invoiced separately to the customer.
We reserve the right to regularly review our Tariffs and Conditions and, where appropriate, to make adjustments to them in accordance with clause 9 of the general part of the Wholesale Banking Conditions and clause 5 of the schedule country specifics Germany of the Wholesale Banking Conditions, in particular

- in the event of changes to the legal or regulatory environment with a corresponding impact on our cost or fee structure,
- where there are changes to market conditions with a corresponding impact on our services (e.g. interest rates). The Tariffs and Conditions shall be deemed valid for one calendar year after entering a business relationship. We specifically reserve the right of early modification of our Tariffs and Conditions
- when the customer's creditworthiness deteriorates,
- in the event of a change of the volumes agreed with the customer, of the STP-Rate for handling transactions, or of the intended implementation (e.g. number of accounts maintained).

In the event of changes in the Tariffs and Conditions, the customer may terminate the use of the services affected by the changes, or the overall framework agreement for payment services, prior to those changes becoming effective, without notice period and exempt from charges, on the basis of the Wholesale Banking Conditions.
ING Bank can determine and apply fees and charges for other services, not listed in these Tariffs and Conditions, at its reasonable discretion (§ 315 BGB), when such services are delivered based on a customer's instruction or in the presumed interest of a customer, and when such services can only be delivered against compensation due to circumstances.
Customer deposits at ING DiBa AG, including ING Bank, a Branch of ING-DiBa AG are twofold guaranteed: by the statutory deposit guarantee scheme and by the voluntary deposit guarantee of the German Bankers Association in which we participate. Details of the deposit guarantee can be found a. o. in clause 11 of the schedule country specifics Germany of the Wholesale Banking Conditions.

Foreign Exchange

The Bank executes payment transactions where a currency conversion is required in the following way[12]: ▪ 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.

Return of cheques with insufficient cover

In case of insufficient cover, checks will not be honored and will be returned after one (1)Business Day, without notification to the customer.

Address for cheques submitted for collection

Cheques submitted for collection per post should be addressed as follows:
ING Bank, a branch of ING-DiBa AG
P.O. Box 16 03 48
60066 Frankfurt am Main

Revocation and Recall

Requests for revocation or recall of a Payment Instruction must be submitted to ING Bank in written form. ING Bank cannot guarantee the successful revocation or recall of a Payment Instruction.

Blocks and Filter for SEPA Direct Debits

Blocks and filters on SEPA products refer to blocking all requests to honor SEPA direct debits, blocking requests to honor SEPA direct debits from specific creditors, from specific mandates or from specific transactions, and putting a cap on amounts per mandate. Blocks and Filters for SEPA Direct Debits must be submitted in written form.

Payment Orders Delivery

When delivering instructions (e.g. Payment Orders) to ING Bank, Clients should use the means of communications agreed with ING Bank, such as the agreed electronic banking channel.

Incoming International Transfers

Incoming international transfers are credited to the account stated in the payment instruction. If the currency of the incoming transfer differs from the currency of the beneficiary account, ING will convert the amount into the currency of the beneficiary account, at the bank's conversion rate.

[12] The above process is valid for all currencies in which accounts maintained by ING Bank, a branch of ING-DiBa AG, are denominated. For other currencies ING Bank, a branch of ING-DiBa AG, 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.

Privacy Statement

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

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 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.de or
contact your local ING Office

Business Hours	08:00 – 17:00 CET
Business Days	Monday to Friday
Contact details	ING Bank, a Branch of ING DiBa AG Hamburger Allee 1 60486 Frankfurt am Main Germany
SWIFT BIC	INGBDEFF
Telephone	+49 (0)69 27 222 62591
E-mail Address	ClientLoyalty@ing.de

The registered office of ING Bank, a Branch of ING-DiBa AG is located at Hamburger Allee 1, 60486 Frankfurt am Main. It is registered with the Commercial Register Frankfurt am Main, Local Court, HRB 7727. ING Bank, a Branch of ING-DiBa AG is subject to the supervision of the European Central Bank, Sonnemannstraße 20, 60314 Frankfurt am Main and the Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Str.108, 53117 Bonn.