



Tariff Brochure for Transaction Services Switzerland

ING Bank N.V., Amsterdam, Lancy/Geneva Branch

Effective as of 1 July 2025

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 July 2025 and applicable to the transaction services offered by ING Bank N.V., Amsterdam, Lancy/Geneva Branch (referred to as "ING Bank"). Rates offered in this brochure are subject to changes. 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)	
Current Account Opening	CHF	0.00	per account
Current Account Maintenance	CHF	450.00	per month, per account For residents
Non-resident Current Account Maintenance	CHF	600.00	per month, per account
Current Account Closing	CHF	0.00	per account
Interest conditions			
Debit interest (unauthorized overdraft)	%		reference rate ¹ plus 7.00%, with a minimum of 7.00%
Credit interest	%		negative interest rates on credit balances may apply as per market conditions ²
Savings and deposits			
Term deposit	%	-	Subject to agreement

Global Channels

InsideBusiness Payments

Subscription	EUR	8.50	per month, per module
User subscription	EUR	8.00	per month, per user

InsideBusiness Connect (File Transfer, EBICS, Swift)

Subscription	EUR	280.00	per month, per structure
Set-up / Implementation fee	EUR	5'000.00	one off, per structure
Add customer to contract of a Service Bureau	EUR	350.00	per occurrence

Account, Balance and Transaction Reporting

InsideBusiness Payments

End of Day and Intraday Reporting (all available formats)	EUR	40.00	per month, per account
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InsideBusiness Connect (File Transfer, EBICS, Swift)

End of day Reporting (MT940, CAMT.053)	EUR	15.00	per month, per account
Intraday Reporting (MT942, CAMT.052)	EUR	25.00	per month, per account

Electronic Reporting to 3rd Bank or Provider

End of day Reporting (MT940)	EUR	30.00	per month, per account
Intraday Reporting (MT942)	EUR	50.00	per month, per account

Billing, Invoices and Fee Report

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

¹ Reference rate is calculated monthly based on the daily fixings (e.g., Saron for CHF, ESTR for EUR)

² If market circumstances require, the credit interest rate can be negative, as a result of which the Client will pay interest to the Bank over a credit balance with a rate that varies per currency and which is adapted to market conditions. Applicable rates per currency available per request. CHF rate based on Swiss National Bank Rate. EUR rate based on Euribor. ING will inform you if changes occur to its' credit interest policy.

Real Time credit transfer

Euro Real Time	EUR	10.00	per transaction	
Incoming Euro Credit Transfer Real Time	EUR	10.00	per transaction	

Domestic credit transfer

Outgoing (same day)	CHF	0.35	per transaction	Single or per item in Global Debit
Outgoing (urgent)	CHF	5.00	per transaction	
Global Debit Batch	CHF	2.00	per batch	
ING In-house / book transfer	CHF	0.00	per transaction	
Incoming, including QR Bill ³	CHF	0.35	per transaction	Single
Incoming ING In-house / book transfer	CHF	0.00	per transaction	Incoming ING In-house

SEPA credit transfer

Outgoing (same day)	EUR	0.35	per transaction	Single or per item in Global Debit
Global Debit Batch	EUR	2.00	per batch	
Incoming	EUR	0.35	per transaction	

International credit transfer

Standard	CHF	20.00	per transaction	
Urgent	CHF	25.00	per transaction	
Incoming ³	CHF	20.00	per transaction	

Additional services and fees

Cost option OUR	CHF	35.00	per transaction	Amounts in CHF
	EUR	20.00	per transaction	Amounts in EUR
	USD	25.00	per transaction	Amounts in USD
	GBP	21.00	per transaction	Amounts in GBP
	CHF	30.00	per transaction	Amounts in other currencies
Revocation / Reject / Return	CHF	30.00	per occurrence	
Manual repair / Correction / Modification	CHF	30.00	per occurrence	
Standing order set-up	CHF	50.00	per occurrence	Plus transaction fee per processed item

Other services ⁴

Audit letter	CHF	200.00	per item	
Bank reference	USD	350.00	per item	
Administrative Fee	CHF	--	at request	Various interventions, investigations or declarations, fee at request
Inquiry and investigations	CHF	50.00	per occurrence	Domestic credit transfers
	CHF	120.00	per occurrence	SEPA and International credit transfers
	CHF	250.00	per occurrence	Correspondent banks inquiries on specific regulatory requirements
Proof of payment	CHF	50.00	per item	Credit and/or debit. E.g. SWIFT MT910, SWIFT copy or fax confirmation/call

³ Any processing fees of PostFinance for transactions initiated through or in the Post Office will be rebilled separately alongside ING handling fees.

⁴ Subject to any applicable VAT for Swiss or Liechtenstein entities

Direct Debits

Domestic Direct Debit (as creditor)

Transaction (LSV+ / BDD)	CHF	0.35	per transaction	
Global Credit Batch	CHF	5.00	per batch	
Request for cancellation	CHF	30.00	per occurrence	Reversal
Refund unauthorized collection	CHF	60.00	per occurrence	

Domestic Direct Debit (as debtor)

Transaction (LSV+ / BDD)	CHF	0.35	per transaction
Mandate set up	CHF	30.00	per occurrence
Mandate copy	CHF	30.00	per copy
Unjustified request for refund	CHF	60.00	per occurrence

SEPA Direct Debit (as debtor)

Transaction	EUR	0.35	per transaction	Core and B2B
Mandate set up	EUR	5.00	per occurrence	Also, in case of amendment and/or
Mandate block settings	EUR	5.00	per occurrence	
Mandate copy	EUR	30.00	per occurrence	
Unjustified request for refund	EUR	60.00	per occurrence	

Cash Management

Domestic Cash Balancing

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.

Conditions

Business Days

Information regarding the national public and banking holidays and the execution of Payment Services can be found on: <https://www.six-group.com/en/market-data/news-tools/trading-currency-holiday-calendar.html#/>

Information regarding TARGET closing days can be found on: <https://www.ecb.europa.eu/ecb/contacts/working-hours/html/index.en.html>

Refusal of Domestic Direct Debit

In case the Client wants to refuse a Direct Debit payment (Client has been debited), he has to send a duly signed instruction via e-mail or fax.

Revocation or modification of Payment Orders

In case of a credit transfer it is possible to cancel the entire batch or to the single payment. A revocation or modification must be received by ING three Business Days prior to the execution date – delivered duly signed in writing via e-mail or fax.

Currencies

ING Switzerland allows you to hold accounts and/or to initiate or receive payments in the following currencies: CHF, EUR, USD, GBP as well as in AUD, CAD, CNH, CZK, DKK, HKD, HUF, JPY, NOK, NZD, PLN, SEK, SGD, TRY and ZAR

Exchange Rates

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

- Transactions up to CHF 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 CHF 100k: using a “real time ING rate”, established using a base rate determined on the principle of best execution including a service spread. As 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

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>

Wholesale Banking Conditions

The functioning of our banking relationship and your account(s) is subject to the Wholesale Banking Conditions as available for Switzerland on

<https://www.ingwb.com/wbc>

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.com or
contact your local ING Office

Client Services

Business Hours	8:30 -17:30 CET
Business Days	Monday to Friday (with the exception of bank holidays)
Contact details	ING Bank N.V., Amsterdam, Lancy/Geneva Branch P.O. Box 726 1213 Petit-Lancy 1 Switzerland

SWIFT BIC	BBRUCHGT
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Customer Service Desk

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