

# Amendment No. 2 to the Wholesale Banking Conditions

## Amendments and supplementations to the Wholesale Banking Conditions

Wholesale Banking Conditions of ING Bank N.V., pobočka zahraničnej banky, effective as of 1 September 2021 as amended and supplemented by Amendment No.1 effective as of 5 November 2024 (hereinafter referred to as the “Wholesale Banking Conditions”) are being amended and supplemented by this Amendment No. 2 to the Wholesale Banking Conditions (hereinafter referred to as the “Amendment”) with effect from 1 May 2025, as follows:

- 1.1. In the schedule to the Wholesale Banking Conditions named “Schedule Country Specifics Slovakia” in Miscellaneous part new provision 23 is added in the following wording:

### **“23 Financial Transactions Tax**

- 23.1 New sub-clause (vi) shall be inserted into Clause 9.3 of the General Part that shall read as follows: “(vi) financial transactions tax under Act No. 279/2024 Coll. on Financial Transactions Tax and Amending Some Other Laws, as amended, in connection with the Client or any Service (the “Financial Transactions Tax”).” In relation to the insertion under the preceding sentence, the full stop in Clause 9.3 (v) of the General Part shall be changed to semicolon, and the last conjunction “and” after the semicolon in Clause 9.3 (iv) of the General Part shall be moved to after the semicolon in Clause 9.3 (v) of the General Part.
- 23.2 A new sub-clause (viii) shall be inserted into Clause 21 of the General Part that shall read as follows: “(viii) Financial Transactions Tax, including any sanctions imposed on ING in connection with the Financial Transactions Tax.” In relation to the insertion under the preceding sentence, the full stop in Clause 21 (vii) of the General Part shall be changed to semicolon, and the last conjunction “and/or” after the semicolon in Clause 21 (vi) of the General Part shall be moved to after the semicolon in Clause 21 (vii) of the General Part.
- 23.3 A new sub-clause (xiv) shall be inserted into Clause 7 of Schedule Payment Services that shall read as follows: “(xiv) (only for Payment Orders) the Available Balance on the Account is insufficient for collection and payment of the Financial Transactions Tax.”. In relation to the insertion under the preceding sentence, the full stop in Clause 7 (xiii) of Schedule Payment Services shall be changed to semicolon, and the last conjunction “or” after the semicolon in Clause 7 (xii) of the Schedule Payment Services shall be moved to after the semicolon in Clause 7 (xiii) of Schedule Payment Services.
- 23.4 The Client must maintain Available Balance which is sufficient for collection and payment of the Financial Transactions Tax.
- 23.5 The Client must make sure that any notice by the Client made to ING in accordance with Section 12(7) of Act No. 279/2024 Coll. on Financial Transactions Tax and Amending Some Other Laws, as amended, as well as any other notice or representation made by the Client to ING in connection with the Financial Transactions Tax be accurate and true. For the avoidance of any doubts, inaccuracy or falsehood of any notice or representation under the preceding sentence shall be deemed to be in connection with the Financial Transactions Tax for the purposes of Clause 21 (viii) of the General Part, and the Client shall be liable for such inaccuracy or falsehood in accordance with Clause 21 (viii) of the General Part.”

**This Amendment is part of the Wholesale Banking Conditions.**