



# 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

| <b>Current account</b>                   |     | (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                                                                                |
| <b>Interest conditions</b>               |     |                                |                                                                                            |
| Debit interest (unauthorized overdraft)  | %   |                                | reference rate <sup>1</sup> plus 7.00%, with a minimum of 7.00%                            |
| Credit interest                          | %   |                                | negative interest rates on credit balances may apply as per market conditions <sup>2</sup> |
| <b>Savings and deposits</b>              |     |                                |                                                                                            |
| 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 |
|-----------------------------------------------------------|-----|-------|------------------------|

### 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 3<sup>rd</sup> 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 |

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

<sup>2</sup> 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.

## Payments

### 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 <sup>3</sup> | 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 <sup>3</sup> | 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<sup>4</sup>

|                            |     |        |                |                                                                            |
|----------------------------|-----|--------|----------------|----------------------------------------------------------------------------|
| 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 |

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

<sup>4</sup> 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](http://www.ingwb.com) or contact your local ING Office

## Client Services

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

SWIFT BIC BBRUCHGT

## Customer Service Desk

|                |                  |
|----------------|------------------|
| Telephone      | +41 22 592 31 42 |
| Fax            | +41 22 592 30 09 |
| E-mail Address | cs.ch@ing.ch     |

ING Bank N.V., Amsterdam, Lancy/Geneva Branch, Avenue des Morgines 10, 1213 Petit-Lancy, Switzerland registered at the Commercial Registry of Geneva under number CHE- 109.333.566