



Tariff Brochure for Transaction Services Czech Republic

ING Bank N.V., Prague Branch

Effective as of 01 July 2025

This Tariff Brochure for Transaction Services is effective as of 01 July 2025 and applicable to the transaction services offered by ING Bank N.V., Prague Branch (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

| | | | | |
|---|--------------------------------|----------|------------------------|--|
| Current account | (in local or foreign currency) | | | |
| Opening | CZK | 0.00 | per account | Includes opening an extra account for accounting of charges for banking operations |
| Maintenance | CZK | 700.00 | per month, per account | |
| Account Maintenance Low Volume/ High complexity Client ¹ | CZK | 6,250.00 | per month, per account | |
| Non-resident Maintenance | EUR | 100.00 | per month, per account | |
| Closing | CZK | 0.00 | per account | |
| Interest conditions | | | | |
| Credit interest ² | % | - | per annum | |
| Savings and deposits | | | | |
| Overnight deposit account | % | - | | Interest rate via Financial Markets |
| Term deposit account | % | - | | Interest rate via Financial Markets |

Global Channels

InsideBusiness Payments CEE²

| | | | | |
|---|-----|---------|--------------------|--------------------------|
| Set-up | CZK | 540.00 | per company | |
| Subscription | CZK | 1000.00 | per month, company | |
| PIN or password unblocking | CZK | 200.00 | per occurrence | |
| Amendment of user's access right and limits | CZK | 100.00 | per occurrence | |
| | CZK | 1000.00 | per occurrence | For temporary amendments |
| InsideBusiness Payments CEE Confirmation of User Rights | CZK | 100.00 | per occurrence | |

InsideBusiness Payments

| | | | |
|-------------------|-----|--------|---------------------|
| Subscription | CZK | 215.00 | per month, company |
| User subscription | CZK | 200.00 | per month, per user |

InsideBusiness Connect

(File Transfer, EBICS, Swift)

| | | | |
|----------------------------------|-----|---------|--------------------------|
| Subscription | EUR | 280.00 | per month, per structure |
| Set-up | EUR | 5000.00 | one-off, per structure |
| Add customer to current contract | EUR | 350.00 | per occurrence |

MultiCash³

| | | | | |
|--------------|-----|---------|--------------------|---|
| Subscription | CZK | 2000.00 | per month, company | Includes Domestic, SEPA, and International payments, information on account balances, and turnovers |
|--------------|-----|---------|--------------------|---|

¹ 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 € 25.00 per month, the Non-Resident Maintenance Fee € 100.00 per month or the Foreign currency account €25.00 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.

² If market circumstances require, a credit balance fee/negative interest can be charged, as a result of which the Client will have to pay a fee to the Bank over a credit balance. This credit balance fee/negative interest can vary per currency. ING will inform you as changes occur to ING's credit interest policy.

³ All letters, documents or packages being sent to the Client are charged with additional fee in the amount of actual courier/DHL charges

Account, Balance and Transaction Reporting

Electronic reporting

| | | | | |
|----------------------------|----|--------|----------------|---------------------------|
| End of day | CZ | 0.00 | per month, per | Via IBP CEE or Multicash |
| End of day from third bank | CZ | 100.00 | per month, per | Via IBP CEE Regional Site |
| End of day to third bank | CZ | 550.00 | per month, per | MT940 or MT950 |
| Intraday | CZ | 0.00 | per month, per | Via IBP CEE or Multicash |
| Intraday from third bank | CZ | 200.00 | per month, per | Via IBP CEE Regional Site |
| Intraday to third bank | CZ | 550.00 | per month, per | MT942 |

E-statements

| | | | | |
|---------------------------|----|--------|----------------|-------------------------------|
| PDF statement | CZ | 100.00 | per month, per | Monthly |
| | CZ | 150.00 | per month, per | Weekly |
| | CZ | 400.00 | per month, per | Daily |
| | CZ | 100.00 | per item | When < 1 year. Also for cards |
| PDF statement replacement | CZ | 200.00 | per item | When ≥ 1 year. Also for cards |
| Card account statement | CZ | 65.00 | per month, per | |

Credit transfers⁴

Real Time credit transfer

| | | | | |
|----------------|-----|---------|-----------------|----------------------------------|
| Euro Real Time | CZK | 1250.00 | per transaction | Code word 'TREA' required / RTGS |
|----------------|-----|---------|-----------------|----------------------------------|

Domestic credit transfer

| | | | | |
|--------------|-----|---------|-----------------|--|
| Standard | CZK | 6.00 | per transaction | |
| | CZK | 83.00 | per transaction | MT103 Financial Institutions |
| Urgent | CZK | 1000.00 | per transaction | |
| | CZK | 83.00 | per transaction | Only for MT202, MT103 Financial Institutions |
| ING In-house | CZK | 0.00 | per transaction | Regardless conversion |
| Incoming | CZK | 5.00 | per transaction | |

SEPA credit transfer

| | | | | |
|--------------|-----|------|-----------------|---------------|
| Same day | CZK | 6.00 | per transaction | |
| ING In-house | CZK | 0.00 | per transaction | Within branch |
| Incoming | CZK | 5.00 | per transaction | |

International credit transfer

| | | | | |
|-----------------------|-----|---------|-----------------|--------------------------------------|
| Standard | CZK | 400.00 | per transaction | |
| Urgent | CZK | 1000.00 | per transaction | |
| | CZK | 83.00 | per transaction | Only for MT202 |
| ING In-house | CZK | 0.00 | per transaction | Regardless conversion. Within branch |
| Incoming | CZK | 200.00 | per transaction | |
| Incoming ING In-house | CZK | 0.00 | per transaction | Regardless conversion. Within branch |

Additional services and fees

| | | | | |
|--------------------------------------|-----|---------|----------------|----------------------------|
| Revocation ⁵ | CZK | 350.00 | per occurrence | |
| | CZK | 500.00 | per occurrence | For financial institutions |
| Return | CZK | 5.00 | per occurrence | |
| Incoming Recall SEPA Credit Transfer | CZK | 1000.00 | per occurrence | On behalf of client |
| Message submission via email | CZK | 50.00 | per occurrence | |

⁴ 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.

⁵ The Bank reserves the right to limit the number of modified or cancelled credit transfers.

| | | | | |
|------------------------------|-----|--------|-----------------|------------------|
| Modification ⁶ | CZK | 350.00 | per occurrence | |
| Manual repair ⁶ | EUR | 8.00 | per occurrence | Any intervention |
| Cost option OUR ⁷ | EUR | 15.00 | per transaction | Additional fee |
| Standing order set-up | CZK | 50.00 | per occurrence | In paper form |
| Standing order amendment | CZK | 200.00 | per occurrence | In paper form |

Other Services

| | | | | |
|---|-----|---------|--|--|
| Audit letter | CZK | 1100.00 | per item | Plus VAT |
| Bank reference | CZK | 550.00 | per item | Plus VAT |
| Inquiry and investigations | CZK | 1000.00 | per occurrence | Domestic credit transfers |
| | CZK | 1000.00 | per occurrence | SEPA and International credit transfers |
| Proof of payment | CZK | 550.00 | per month, per account | Credit and/or debit |
| MT101 from third bank maintenance | CZK | 150.00 | per month, per account, per SWIFT code | Authorization to process received MT101 |
| MT101 from third bank change/cancellation | CZK | 75.00 | per occurrence | Authorization to process received MT101 |
| Compensated value date | CZK | 1500.00 | per transaction | Plus individual rate; after transfer execution |
| Other bank acts | CZK | 1000.00 | per occurrence | |

Direct Debit

Domestic Direct Debit (as creditor)

| | | | | |
|-------------|-----|------|------------------------------|--|
| Batch | CZK | 0.00 | per account, per batch | |
| Transaction | CZK | 6.00 | per account, per transaction | |

Domestic Direct Debit (as debtor)

| | | | | |
|---------------------|-----|--------|------------------------------|--|
| Transaction | CZK | 6.00 | per account, per transaction | |
| Mandate maintenance | CZK | 150.00 | per account, per month | |

SEPA Direct Debit (as debtor)

| | | | | |
|--------------------------------|-----|---------|-----------------|--|
| Transaction | CZK | 330.00 | per transaction | |
| Mandate set up | CZK | 350.00 | per occurrence | Also, in case of amendment and/or cancellation |
| Mandate block settings | CZK | 350.00 | per occurrence | |
| Mandate copy | CZK | 825.00 | per occurrence | |
| Unjustified request for refund | CZK | 1650.00 | per occurrence | |

Cash Management

Domestic Cash Management

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.

Cards

Debit card

| | | | | |
|-----------------------------------|-----|--------|-----------|--|
| Subscription VISA Business Silver | CZK | 111.67 | per month | |
|-----------------------------------|-----|--------|-----------|--|

⁶ Also in case of missing IBAN and/or BIC code, incorrect beneficiary account number, insufficient balance or credit transfer postponing within three Business Days (the credit transfer is cancelled then without notification).

⁷ "OUR" international payments are charged the standard fee plus fees levied by correspondent banks.

| | | | | |
|--|-----|---------|-----------------|--|
| Subscription VISA Business Gold | CZK | 178.33 | per month | |
| Card account maintenance | CZK | 275.00 | per month | |
| Card transactions | | | | |
| Balance check at CSOB ATM | CZK | 0.00 | per occurrence | |
| Balance check at non-CSOB ATM | CZK | 30.00 | per occurrence | |
| Electronic transaction | CZK | 0.00 | per transaction | Non-cash |
| Cash advance via CSOB ATM | CZK | 5.00 | per transaction | In the Czech Republic and Slovakia |
| Cash advance via non-CSOB ATM | CZK | 40.00 | per transaction | |
| Cash advance via non-EU ATM | CZK | 100.00 | per transaction | |
| Other services | | | | |
| PIN change | CZK | 0.00 | per occurrence | |
| Blocking or stoplisting | CZK | 0.00 | per occurrence | |
| Card transaction limit change | CZK | 110.00 | per occurrence | |
| Non-returned terminated card | CZK | 220.00 | per occurrence | |
| PIN code repeated submission | CZK | 220.00 | per occurrence | |
| Unjustified claim | CZK | 220.00 | per occurrence | |
| Card replacement | CZK | 550.00 | per occurrence | Loss, theft, destroyed, name change etc. |
| Express card replacement | CZK | 1000.00 | per occurrence | In the Czech Republic |
| | CZK | 5000.00 | per occurrence | Elsewhere |
| Permanent restriction of non-returned card | CZK | 2000.00 | per occurrence | |
| Provision of emergency cash abroad | CZK | 3300.00 | per occurrence | |

Cash

Deposit via Cash In Transport agency

| | | | | |
|----------------|-----|-------|-----------|---|
| Local currency | CZK | 50000 | per month | Per each legal entity using this service, unless individual conditions are agreed via email |
| EUR | % | 1 | | Of deposited amount unless individual conditions are agreed via email |

Withdrawal via Cash In Transport agency

| | | | | |
|----------------|-----|-------|-----------|---|
| Local currency | CZK | 50000 | per month | Per each legal entity using this service, unless individual conditions are agreed via email |
|----------------|-----|-------|-----------|---|

Reporting of cash operations

| | | | | |
|--|-----|----------|-----------|---|
| Notifications in information system HOB2 | CZK | 2 000.00 | per month | Reporting executed by Cash In Transport |
|--|-----|----------|-----------|---|

Trade Finance Services

Documentary Letters of Credit

| | | | | |
|--|-----|---------|-----------|---------------------------|
| Pre-advice | CZK | 500.00 | | |
| Export Handling charges advice | % | 0.20 | flat | Min. CZK 1500.00 |
| Export Pre-check of documents | % | 0.05 | flat | Min. CZK 1000.00 |
| Export Confirmation commission | CZK | - | | To be agreed individually |
| Export Acceptance/ deferred payment | CZK | - | | To be agreed individually |
| Export Confirmation of increase | CZK | 1000.00 | | |
| Export Handling charges transfer | % | 0.20 | flat | Min. CZexK 1000.00 |
| Import Opening | CZK | 4000.00 | flat | Min. CZK 1500.00 |
| Import Guarantee commission | % | 0.15 | per month | Min. CZK 1500.00 |
| Import Acceptance / deferred payment | % | 0.20 | per month | Min. CZK 1000.00 |
| Payment | % | 0.30 | flat | Min. CZK 1000.00 |

| | | | |
|---------------------------------------|-----|-----------|---|
| Amendments | CZK | 1000.00 | Plus advising fee for increase or opening fee for extension and/or increase |
| Discrepancy fee | CZK | 1000.00 | |
| Cancellation unused letter of credit | CZK | 1000.00 | |
| Documentary Collection | | | |
| Export Handling (for clients) | % | 0.20 flat | Min. CZK 1500.00, max. CZK 20000.00 |
| Export Handling (for non-clients) | % | 0.30 flat | Min. CZK 3000.00, max. CZK 30000.00 |
| Import Handling (for clients) | % | 0.20 flat | Min. CZK 1500.00, max. CZK 20000.00 |
| Import Handling (for non-clients) | % | 0.30 flat | Min. CZK 3000.00, max. CZK 30000.00 |
| Import Documents free of payment | CZK | 500.00 | |
| Import Handling delivery order | CZK | 500.00 | |
| Import Handling protest | CZK | 500.00 | Plus notary fee |
| Amendments | CZK | 1000.00 | |
| Tracers | CZK | 500.00 | For second and subsequent tracers |
| Bills of Exchange | | | |
| Export Handling | % | 0.30 flat | Min. CZK 1500.00, max. CZK 20000.00 |
| Import Handling (for clients) | % | 0.30 flat | Min. CZK 1500.00, max. CZK 20000.00 |
| Import Handling (for non-clients) | % | 0.40 flat | Min. CZK 3000.00, max. CZK 30000.00 |
| Amendments | CZK | 1000.00 | |
| Tracers | CZK | 500.00 | For second and subsequent tracers |
| Aval | CZK | - | To be agreed individually |
| Discount Export Handling | CZK | 3000.00 | |
| Discount Export Discount | | - | To be agreed individually |
| Bank Guarantees | | | |
| Received Advising | CZK | 1500.00 | |
| Received Claim | % | 0.10 flat | Min. CZK 1000.00, max. CZK 5000.00 |
| Received Confirmation (silent) | CZK | - | To be agreed individually |
| Issued Opening | CZK | 4000.00 | Handling of a new bank guarantee request |
| Issued Issuance surcharge | CZK | 5000.00 | For issuance until next Business Day |
| Issued Processing and assessment | CZK | 500.00 | Of guarantee issuance application |
| Issued Tailor made legal review | CZK | 2500.00 | |
| Issued Promise to issue guarantee | CZK | - | To be agreed individually |
| Issued Guarantee commission | CZK | - | To be agreed individually |
| Issued Cancellation before issuance | CZK | 2000.00 | |
| Issued Issuance of documentation | CZK | 3000.00 | Required for an amendment of guarantee |
| Payment | CZK | 450.00 | |
| Amendments | CZK | 1000.00 | |
| Call fee | CZK | 500.00 | |
| Other bank costs | | - | To be reimbursed |

Conditions

Business Days

Information regarding Business Days and the execution of Payment Services can be found on: http://www.cnb.cz/en/public/media_service/schedules/media_svatky.html. Information regarding TARGET closing days can be found on: <http://www.ecb.int/home/html/holidays.en.html>

Debit and Credit interest rates

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. Interest rates based on which interests on credit balances on Current Accounts are paid, are at ING's discretion and are available upon request.

Interest Rates

Valid and effective credit interest rate (ING Prague Credit Base Rate) and default interest rate conditions are available on the ING Office's website <https://www.ingwholesalebanking.cz/en/about-ing/for-clients/ing-prague-interest-rates>. Credit interest may be negative, in that case the Client shall pay either interest or a fee for maintaining any Credit Balance to ING on the interest payment dates as agreed upon in the Wholesale Banking Conditions.

Exchange rates

Unless otherwise agreed, foreign currency conversions for international credit transfers are executed at ING Bank N.V., Prague Branch Exchange Rate as defined in Wholesale Banking Conditions. That conversion rate is based on market rates as of the date of the conversion. Customers may contact ING for further information regarding exchange rates, find the precise conversion rate applied to a given transfer on their bank statements, or may subsequently inquire with ING with respect to the rates. ING does not charge customers any additional conversion fees.

The actual ING Bank N.V., Prague Branch Exchange Rates are published through the InsideBusiness Payments CEE system. The following currencies are fixed by ING Office: USD, EUR, CHF, GBP, JPY, AUD, BGN, CAD, DKK, NOK, SEK, HUF, PLN, RON, RUB, TRY, CNY. Cash rates are fixed in the following currencies: USD and EUR. In case of corporate debit card transactions executed in foreign currencies the relevant ČSOB foreign exchange rates for VISA card transactions are used.

Repair

The ING Office reserves the right to, in individual cases, make automatic or manual repairs to Payment Orders. Such repairs are chargeable according to these Tariffs and Conditions.

Cancellation

Client needs to send an instruction with authorised signatures. The ING Office can accept original letter.

Paper delivery

- The execution time of outgoing Payment Orders can be extended by ING by one Business Day if Payment Orders are initiated by the Account Holder in paper form.
- It is possible to include an instruction regarding the Execution Date in a written non-recurring Payment Order.
- Domestic / Euro / International credit transfers can be submitted in paper form.
- The set-up, amendment or cancellation of Standing orders in paper form have to be received by ING at least 5 Business Days before the Execution Date.

VAT

All fees shown in this brochure are excluding VAT, unless explicitly indicated otherwise by the mentioning of 'Incl. VAT'. When a specific product is VAT liable and therefore the Client needs to pay the VAT himself, 'Plus VAT' is shown.

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: <http://www.ingwholesalebanking.cz/en/about-ing/for-clients/documents>

Cut-off times for European countries are available at:

<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

| | |
|------------------------|---|
| Business Hours | 09:00 – 17:00 CET |
| Business Days | Monday to Friday (with the exception of bank holidays) |
| Contact details | Harfa Office Park Českomoravská 2420/15 190 00 Prague 9 Czech Republic |
| SWIFT BIC | INGBCZPPXXX |
| Telephone | +420 257 474 447 |
| E-mail Address | cs.cz@ing.com |

ING Bank N.V., with its registered seat at Bijlmerdreef 106, 1102 CT Amsterdam, The Netherlands, a public limited liability company and registered in the Trade Register of the Chamber of Commerce for Amsterdam under the file no. 33031431, acting through its Prague branch with registered seat at Českomoravská 2420/15, 190 00 Praha 9, Business Identification No. (IC) 49 27 98 66, and registered in the Commercial Register maintained by the City court of Prague in Section A, inserted file No. 7930