



Tariff brochure for transactions services

Netherlands

ING Bank N.V., Amsterdam branch

Effective date 1 January 2026

Tariff Brochure for Transaction Services is effective as of 1 January 2026 and applies to the transaction services offered by ING Bank N.V., Amsterdam branch. Rates offered in this brochure are subject to change. All tariffs in this brochure are shown exclusive of VAT.

Tariffs

Accounts

Current account¹	(in local or foreign currency)		
Opening	€	0.00	per account
	€	500.00	per account
			Surcharge for special accounts such as under incorporation, etc.
Maintenance ²	€	50.00	per month, per account
Account Maintenance Low Volume/ High complexity Client ³	€	250.00	per month, per account
Non-resident Maintenance ⁴	€	100.00	per month, per account
G-account	€	50.00	per month, per account
Third party account	€	50.00	per month, per account
Foreign currency account ⁵	€	50.00	per month, per account
Liquidity Management account	€	0.00	per account
Closing	€	0.00	per account
Re-account Services			
Nordic Re-account Service subscription (One Re-account)	€	350.00	recurrent, per account, per month
Nordic Re-account Service transaction	€	0.40	recurrent, per transaction
Interest condition⁶			
Debit interest (unauthorized overdraft)	%	1m EURIBOR plus 10.00%, with a minimum of 10.00%	
Credit interest	%	1m EURIBOR minus 0.20%, with a maximum of 0.00%	

Global Channels

InsideBusiness Payments

Subscription	€	10.50	per month
User subscription	€	10.00	per month, per user
Multibank reporting subscription	€	22.50	per month
Multibank payment subscription	€	15.70	per month per account
Multibank payment subscription per account	€	8.00	per account, per month

InsideBusiness Connect (File Transfer, EBICS, Global,

Swift)

Subscription	€	280.00	per month, per structure
Set-up	€	5000.00	one-off, per structure
Adding customer to current contract of a Service Bureau	€	350.00	per occurrence

¹ Check <http://www.ingwb.com> for the amount of interest and how it is calculated, as well as the interest on the foreign currency and third-party accounts.

² For those PSP clients where an increase to the account maintenance fee is applicable due to Incremental Compliance Costs (ICC), please contact your WB TS Consultant for additional provisions in accordance with this fee.

³ 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 € 50.00 per month per account, the Non-Resident Maintenance Fee € 100.00 per month per account, the Foreign currency account €50.00 per month per account, the Non-resident Foreign Currency Accounts Fee of € 100.00 per month per account or the Third-Party Account Maintenance € 50.00 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.

⁴ This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.

⁵ For Non-resident Foreign Currency Accounts a Non-resident Account Maintenance Fee of € 100.00 per month will be charged

⁶ If market circumstances require, the credit interest rate 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 and can be found via <https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>

As ING is exposed to extra costs in case there are extra balances placed at year-end, ING reserves the rights to charge a flat fee of 15bps over the extra balances (see above mentioned link)

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.

Account, Balance and Transaction Reporting

Interactive Channel (IBP)

End of Day and Intraday Reporting (All available format) € 0.095 per transaction, per subscription

InsideBusiness Connect (File Transfer, EBICS, Swift)

End of Day Reporting (MT940, CAMT.053) € 0.095 per transaction, per subscription, per file

Intraday Reporting (MT942, CAMT.052) € 0.095 per transaction, per subscription, per file

Third Party Bank Reporting

End of Day Reporting to third parties € 20.00 per account, per month per BIC address plus € 0.095 per transaction per subscription, per format

Intraday Reporting to third parties € 40.00 per account, per month per BIC address plus € 0.095 per transaction per subscription, per format

End of Day Reporting from third bank € 25.00 per account, per month, per channel, per format

Intraday Reporting from third bank € 50.00 per account, per month, per channel, per format

Additional reporting services

Aggregation Services € 25.00 per account, per month

Account statements

Paper Statements⁷ € 3.00 per statement

Account information € 0.095 per booked transaction Statements

Copy of statement € 6.25 per statement (excl. VAT)

E-Statements Tentative

Monthly statement Business Card € 2.25 per statement

Monthly statement Corporate Card € 3.00 per statement

Copy of Business Card/Corporate Card € 8.00 per statement

Billing, Invoices and Fee Reports

Standard bank confirmation

Standard bank confirmation for 1 entity € 100.00 (excl. VAT)

Standard bank confirmation for additional entities € 60.00 per entity with a maximum of € 600 (excl. VAT)

Statement for the purpose of establishing a Dutch NV € 100.00 (excl. VAT)

Bank reference – Standard confirmation letter € 40.00 (excl. VAT)

Customised 'solvency statement' and 'account confirmation letter'

€ 100.00 (excl. VAT)

Invoices and Cost Reports

Global Fee Report € 50.00 per month, per report PDF and XLS format

€ 275.00 per month, per report XML (CAMT.086) format

⁷ This concerns daily statements, weekly statements, biweekly statements, monthly statements and duplicate statements

Cards

Debit Card	€	1.50	per card, per month
Back-up Debit Card ⁸	€	4.50	per card
Corporate Card, corporate Pay	€	35.00	per card, per year
Corporate Card, individual Pay	€	80.00	per card, per year
Purchase Card	€	35.00	per card, per year
Emergency provision of Corporate Card/Purchase Card	€	129.00	per card
ING Purchase Control ⁹		on request	
Late payment charge for Corporate Card Purchase Card and ING Purchase Control ¹⁰		1.50% of the outstanding balance	
Paper-based statement	€	3.00	per month, per statement
Copy statement (incl.VAT)	€	8.00	per statement Including VAT
Government Stamp Duty	€	30.00	
Smart Data Reporting Implementation	€	750.00	one-off Includes one training
Smart Data Reporting subscription	€	500.00	per year Recurring fee
		Free	In combination with ING Central travel Solution and/or ING Purchase Control
File delivery set-up	€		one-off
File delivery subscription	€		per year
File delivery file re-creation	€	50.00	per month Up to 100 cards
	€	100.00	per month For 101-250 cards
	€		per month More than 250 cards, available upon request
Purchase control Setup (user interface)	€	750.00	one-off Implementation Fee
	€	500.00	per year Recurring Fee
Purchase Control set-up (API)	€		one-off Available upon request

Transfers within the SEPA countries

Incoming credit transfers in euros

Standard/Instant credit transfer	€	0.14	per transaction
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Outgoing credit transfers in euros

Single credit transfer	€	0.14	per transaction
SEPA Instant Credit Transfer	€	0.14	per transaction
Return single credit transfer	€	0.25	
Multiple credit transfer ¹¹	€	0.14	per item
	€	2.00	per batch
Cancellation fee multiple credit transfer	€	1.60	per item
	€	1.40	per batch
Return multiple credit transfer	€	0.25	per item
	€	2.00	per batch
Euro Credit Transfer Real Time	€	5.50	per transaction
Investigations and inquiries of SEPA credit transfers	€	35.00	
Recall SEPA transaction	€	35.00	

⁸ This fee will not be charged in case of replacement caused by damage to the debit card.

⁹ The fees and commissions are subject to separate agreement.

Information about ING Purchase Control can be found at <http://www.ingwb.com/commercialcards>.

¹⁰ For the Business Card the rate is 1.2%.

¹¹ Transactions to non-SEPA countries in a multiple credit transfer are charged at € 5 per item.

Direct Debit

Batch	€	2.00	per batch
Transaction	€	0.145	per transaction
Refusal, reject, return, refund direct debit ¹²¹³	€	0.40	per occurrence
Refund unauthorised collection ⁹¹⁰	€	97.50	per awarded claim

Cards acceptance: products

Acceptance of consumer Debit Cards issued in the EEA¹⁴ POS transactions in the Netherlands

You will be charged a fee for the POS transactions executed by your customers. You can accept Maestro, V PAY, Debit Mastercard and VISA Debit for cards issued within the EEA (European Economic Area) (excluding prepaid cards, business cards, gift cards and transactions without an IFR tag¹⁵).

Transactions via POS terminal with debit card issued within the EEA €0.065 per transaction

Refund €0.075 per transaction

No other charges are applied for the acceptance of debit cards issued within the EEA.

Acceptance of other cards¹⁶- POS transactions in the Netherlands

The rate below applies to Mastercard and Visa credit cards and for debit cards issued outside the EEA (European Economic Area) (incl. prepaid cards, business cards, gift cards and transactions without an IFR tag¹²). The rate you are charged for a POS transaction with such a card consists of a percentage calculated based on the amount of the transaction.

POS Transactions with Mastercard and VISA credit cards issued within the EEA (European Economic Area) excluding business cards 1.70%

POS Transactions with Mastercard and VISA credit cards and debit cards issued outside the EEA, including business cards from inside or outside the EEA and transactions without IFR tag¹² 2.50%

Acceptance of Bancontact cards

POS Transactions with Bancontact consumer debit on request¹⁷

POS Transactions with Bancontact commercial debit on request¹⁷

Bancontact Refund Transactions on request¹⁷

Preauthorisation Fee

Per Transaction

The fee is a direct pass-through charge as stipulated by the Cards Schemes

Account Verification

Per transaction € 0.04 (excl.VAT)

Fee per Point of Sale terminal or SoftPOS

Per Point of Sales per month € 3.65

Per SoftPOS per month € 6.00

Per SoftPOS Transaction Additional Charge € 0.02

Activation Fee

Per Point of Sale terminal or SoftPOS when activated

Update Fee

Per additional Point of Sale terminal or SoftPOS after contract activation € 10.00 (excl. VAT)

¹² Payable by collecting bank.

¹³ Certain banks charge interchange fees for the processing of R-transactions, these charges will be directly debited from your account in addition to the R-transaction fee.

¹⁴ We offer Interchange fee Plus pricing and Interchange fee Plus Plus pricing. Please contact your account manager for more information

¹⁵ Your payment terminal must be updated with the required software updates to correctly recognize IFR tags and to send transactions with the correct tag to ING

¹⁶ We offer Interchange fee Plus pricing and Interchange fee Plus Plus pricing. Please contact your account manager for more information

¹⁷ We offer Interchange fee Plus Plus pricing. Please contact your account manager for more information

Contract activation	€	10.00	(excl. VAT)
Per contract update			
Offline Mode			
Offline Mode Fee			on request
Chargebacks			
Per chargeback	€	45.00	(excl. VAT)
Per arbitration case	€	100.00	(excl. VAT)
iDeal (including Payment Request)			
Connection	€	0.00	
Subscription	€	20.00	per month
1 - 10.000 transactions per month	€	0.35	per transaction
More than 10.000 transactions per month			on request
Automatic iDEAL Refund	€	0.28	per transaction
eMandates			
Subscription eMandates Standard and/or - Business		€ 20.00	per month
Receive eMandate Standard		€ 0.75	per mandate (excl. VAT)
Receive eMandate Business		€ 1.00	per mandate (excl. VAT)
Professional administrators			
Maintenance fee for each account of clients supported by a professional		€ 0.50	per month

Transfers outside the SEPA countries¹⁹

Incoming credit transfers

International SHA ²⁰	€	15.00	per transaction
International BEN ²¹	€	15.00	per transaction plus additional foreign bank charges

Outgoing credit transfers

International SHA ²²	€	15.00	per transaction
International OUR ²³	€	15.00	per transaction plus additional foreign bank charges ²⁴
International Account Funding	€	9.00	
Investigations and inquiries of International credit transfers	€	35.00	

Payments at Point-of-Sale terminal

Via Debit Card in foreign currency	1.40%	exchange rate surcharge ²⁵
Via Business Card in foreign currency	2.50%	exchange rate surcharge ²⁶
Via Corporate Card in foreign currency	1.95%	exchange rate surcharge ²⁶

¹⁷The base for the cost charge is the number of managed accounts on the 26th of the previous month, or if the 26th is no workday, the first following workday.

¹⁹ING will perform a currency conversion in case the payment instruction requires this. The conversion costs are incorporated in the transaction amount. The Bank executes payment transactions where a currency conversion is required in the following way:

- Transactions up to EUR 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 EUR 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.

The Details of exchange rate used for specific payment transactions are available on account statements/reporting

²⁰SHA: client and beneficiary each pay their own transaction fees

²¹BEN: beneficiary pays all costs.

²²The base for the cost charge is the number of managed accounts on the 26th of the previous month, or if the 26th is no workday, the first following workday.

²³OUR: client pays all costs.

²⁴Bank charges vary per country.

²⁵The exchange rate surcharge is included in the cost of the transaction. The currency conversion rates are published at

<https://www.mastercard.com/global/currencyconversion/>

Cash money

Cash deposits packaged

Banknotes via Seal bag safe²⁶ € 8.19 per deposit plus 0.26% of a transactional value²⁷

Cash deposits unpackaged

Deposit banknotes via Geldmaat machine € 4.91 per deposit plus 0.26% of a transactional value

Deposit coins via Geldmaat machine € 4.91 per deposit plus 0.26% of a transactional value

Cash Withdrawals

Withdrawal from automatic teller machine

Via Debit Card withdrawal in euro's in the EER € 0.86 per transaction
 Via Debit Card withdrawal in euro's outside the EER countries²⁶ € 3.81 per transaction
 Coinage withdrawal at Geldmaat machine € 0.38 per roll (standard quantities) + € 7.64 per withdrawal
 Via Debit Card withdrawal in foreign currency € 3.81 per transaction + 1.4% exchange rate surcharge²⁹
 Via Corporate Card in euro's € 4.50 per transaction
 Via Corporate Card in foreign currency € 4.50 per deposit + 1.95% exchange rate surcharge

Bank guarantees

Issuance bank guarantee	€	125.00	ING Online request
	€	225.00	for paper request
Commission		1.50%	per year, with a minimum of € 150.00 per quarter
Surcharge for guarantees without an expiry date		0.5%	per year
Amendment bank guarantee	€	80.00	
Customised text bank guarantee ³⁰	€	125.00	per draft
Issuance via co	€	25.00	plus the charges of the foreign bank
Claim handling fee	€	225.00	
Cancellation before expiry fee	€	50.00	
Urgent treatment fee	€	150.00	
Duplicate bank guarantee	€	125.00	
Advising fee incoming bank guarantee	€	150.00	
Communication and other charges bank guarantees			
Swift per message	€	25.00	
Courier charges (overnight)	€	15.00	within the Netherlands
	€	35.00	outside the Netherlands
Urgent courier charges			will be calculated per transaction
Other handling charges ³¹	€	40.00	

Costs of any third party will be charged separately.

²⁶ Includes cash deposit material.

²⁷ On a non-qualitative deposit, a surcharge of € 7.50 is applied

²⁸ The complete list of EER countries can be found at: <https://www.ingwb.com/>

²⁹ ING uses the exchange rates that are provided by MasterCard International. The exchange rates may differ per currency and per day.

³⁰ Excludes the costs of requesting a new bank guarantee. Legal review fee will also be charged if the bank guarantee won't be issued.

³¹ A.o sending of documents to third parties.

Documentary Payments

Collections Import

Handling charges import collection	€	250.00	
Protest charges Bill of Exchange	€	100.00	
Handling charges amendment	€	80.00	
Handling charges discount	€	150.00	plus discount percentage
Handling charges aval	€	110.00	
Commission aval		0.125%	for each month started (minimum of €75 per month), based on the total full term and on the total amount of the commitment
Release of goods	€	200.00	

Collections Export

Handling charges export collection	€	250.00	
Handling charges amendment	€	80.00	
Handling charges discount	€	150.00	plus discount percentage

Import Letters of Credit and Standby Letters of Credit Import

Opening charges			
• Instruction via InsideBusiness Trade	€	125.00	
• Paper based	€	200.00	
Amendment fee ³²			
• Via InsideBusiness Trade	€	80.00	
• Paper based	€	125.00	
LC drafting fee	€	125.00	per draft
Handling charges documents	€	110.00	
Handling charges discount	€	150.00	plus discount percentage
Release of goods	€	200.00	
Discrepancy fee	€	150.00	per presentation
Commission opening commitment		0.125%	for each opening and each month (minimum of €75.00 per month), paid at once based on the full term and the total amount of the commitment
Documents commission		0.15%	of the value of the documents amount, with a minimum of € 150.00
Commission acceptance/deferred payment commitment			A percentage to be charged for each acceptance/deferred payment and each month started (minimum of € 75.00 per month), paid at once, based on the full term and the total amount of the commitment.

Export Letters of Credit and Standby Letters of Credit Export

Handling charges advice	€	130.00	
Amendment fee	€	80.00	
Handling charges documents	€	110.00	
Handling charges transfer		0.15%	of the value of the transferred amount (minimum of €275.00)
Handling charges discount	€	150.00	plus discount percentage
Confirmation commitment			A percentage to be charged for each LC and month started (minimum of €100.00 per month), calculated monthly on the amount of the commitment outstanding.

³² If the amendment of a credit involves an increase in the amount, implying increased risk for the bank, opening commitment commission is charged on imports and confirmation commitment commission is charged on exports

Documents commission	0.15%	of the value of the documents amount, with a minimum of €150.00.
Acceptance/deferred payment commission		A percentage to be charged for each acceptance/deferred payment and each month started (minimum of € 100.00 per month), paid at once,based on the full term and the total amount of the commitment.
Pre-checking of documents	€	140.00 (excl.VAT)
Communication and other charges documentary payments		
Urgent treatment fee	€	150.00
Other handling charges ³³	€	40.00
Swift message ³⁴	€	75.00 Letters of Credit 50.00 Collections
Courier charges (overnight)	€	35.00
Urgent courier charges		will be calculated per transaction
Costs of any third party		will be charged separately.

³³ A.o. for forwarding documents to a third party, advising documents via email or endorsing documents per set.

³⁴ For inquiry about the status of the payment, sending opening of an LC via swift, or other communication via swift.

Cash Management

Domestic Cash Management

Physical Pooling

Zero or Target Balancing € 35.00 per account, per month

Notional Pooling

Balance Set-off € 25.00 per account, per month

Interest Set-off € 35.00 per account, per month

International Cash Management

ING Bank provides International Cash Management to its clients. The fees and commissions are subject to separate agreement.

Multi Bank Funding and Sweeping

ING Bank provides Multi Bank 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

Debit and Credit interest rates

Unless agreed otherwise, the interest applied to the account is set in accordance with Wholesale Banking Conditions. The rate and calculation method are available via <https://www.ingwb.com/en/service/payments-and-collections/interest-rates-on-current-accounts>

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.

In the event of negative rates relative to some currencies, the Bank reserves the right to recover said negative interest rates on all deposits made by customers by way of prior information in accordance with Article 16 of the general part of the Wholesale Banking Conditions.

Wholesale Banking Conditions

The Wholesale Banking Conditions applicable between the ING and its Clients is available online: <https://www.ingwb.com/wbc>

Privacy Statement

The privacy statement applicable between 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 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	08:00 – 18:00 (GMT+1 from last Sunday in March to last Sunday in October)
Business Days	Monday to Friday (with the exception of bank holidays)
Contact details	ING Bank N.V. Bijlmerplein 106 1102 MG Amsterdam The Netherlands
SWIFT BIC	INGBNL2AXXX

ING Bank N.V., Amsterdam branch, ING Bank N.V., Bijlmerdreef 106, 1102 CT Amsterdam, the Netherlands registered with the Trade Register of the Chamber of Commerce of Amsterdam under number 33031431.