

# Amendment No. 1 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 9 October 2025 (hereinafter referred to as the “Wholesale Banking Conditions”) are being amended and supplemented by this Amendment No. 1 to the Wholesale Banking Conditions (hereinafter referred to as the “Amendment”) with effect from 10. February 2026, as follows:

- 1.1. In the schedule to the Wholesale Banking Conditions named “Schedule Country Specifics Slovakia” provision 10 is amended and is as follows:

### **“10 Direct Debit**

- 10.1 In deviation from Clause 18.3 Schedule Payment Services any revocation or amendment to a Direct Debit mandate must be submitted by the Client to ING at the latest 16 Business Days preceding the day the (next) Direct Debit under the mandate has been scheduled.
- 10.2 The Client may submit (i) information on revocation or amendment to the Client’s mandate for a SEPA Direct Debit B2B, (ii) request for Refusal of Direct Debit (iii) request to apply or revoke **selective** or general Direct Debit block, and (iii) request for a refund of a Direct Debit in writing or in any other manner as indicated by ING.
- 10.3 In deviation from Clause 21.2 Schedule Payment Services a Direct Debit block shall come into effect no later than the 5<sup>th</sup> Business Day after receipt of such request.”

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