



Tariff Brochure for Transaction Services Bulgaria

ING Bank N.V., Sofia Branch

Effective as of 01 January 2026

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 01 January 2026 and applicable to the transaction services offered by ING Bank N.V. - Sofia 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 | € 15.34 | / BGN 30.00 | per account |
| Maintenance | € 20.45 | / BGN 40.00 | per month, per account |
| Non-resident Maintenance ¹ | € 100.00 | / BGN 195.58 | per month, per account |
| Closing | € 15.34 | / BGN 30.00 | per account |
| Excessive credit balance maintenance ² | % | | per month, per account |

| Currency | Threshold for excessive credit balance | Applicable rate for excessive credit balance fee |
|----------|--|--|
| JPY | JPY 0 | 0,25% |
| DKK | DKK 0 | 0,70% |

Global Channels

InsideBusiness Payments CEE

| | | | | |
|----------------------------------|---------|-------------|--------------------------|----------|
| Set-up | € 46.02 | / BGN 90.00 | per company | Plus VAT |
| Subscription | € 15.34 | / BGN 30.00 | per month, per company | |
| User subscription | € 0.00 | / BGN 0.00 | per month, per user | |
| Additional I-Dentity card | € 10.23 | / BGN 20.00 | per item | Plus VAT |
| Additional I-Dentity card reader | € 46.02 | / BGN 90.00 | per item | Plus VAT |
| Installation, training or repair | € 25.56 | / BGN 50.00 | per visit | Plus VAT |
| Confirmation of user rights | € 20.45 | / BGN 40.00 | per occurrence, per user | Plus VAT |

InsideBusiness Payments

| | | | |
|----------------------|--------|-------------|------------------------|
| IBP Subscription fee | € 8.69 | / BGN 17.00 | per month, per company |
| IBP User fee | € 8.18 | / BGN 16.00 | per month, per user |

InsideBusiness Connect (File Transfer, EBICS, Swift)

| | | | | |
|--|-----------|---------------|--------------------------|--------------|
| Subscription | € 280.00 | / BGN 547.63 | per month, per structure | FIN, FileAct |
| Set-up | € 4985.10 | / BGN 9750.00 | one-off, per structure | |
| Add customer to current contract of a Service Bureau | € 766.94 | / BGN 1500.00 | per occurrence | |

Other Channels

| | | | | |
|------------------------------------|--------|------------|-----------------|-----------|
| Paper/ Fax/ Face fall back channel | € 3.00 | / BGN 5.87 | per transaction | Surcharge |
|------------------------------------|--------|------------|-----------------|-----------|

Account, Balance and Transaction Reporting

Interactive Channel (IBP, IBP CEE)

| | | | |
|--|--------|------------|------------------------|
| End of Day and Intraday Reporting (All available formats) | € 0.00 | / BGN 0.00 | per month, per account |
|--|--------|------------|------------------------|

¹ Company with registered address outside Republic of Bulgaria.

² Excessive credit balance is any positive balance over account above certain threshold. Excessive credit balance fee is calculated as a percentage on annual basis over daily excessive credit balance on account level as per table enclosed.

InsideBusiness Connect (File Transfer, EBICS, SWIFT)

| | | | | | |
|--|---|-------|-------------|------------------------|--|
| End of Day Reporting (MT940, CAMT.053) | € | 25.56 | / BGN 50.00 | per month, per account | |
| Intraday Reporting (MT942, CAMT.052) | € | 25.56 | / BGN 50.00 | per month, per account | |

Third Party Bank Reporting

| | | | | | |
|--|---|-------|-------------|------------------------|----------|
| End of Day Reporting to third bank (MT940) | € | 25.56 | / BGN 50.00 | per month, per account | Plus VAT |
| Intraday Reporting to third bank (MT942) | € | 25.56 | / BGN 50.00 | per month, per account | Plus VAT |
| End of Day Reporting from third bank (MT940) | € | 25.56 | / BGN 50.00 | per month, per account | |
| Intraday Reporting from third bank (MT942) | € | 25.56 | / BGN 50.00 | per month, per account | |

Paper Statements

| | | | | | |
|------------------------------------|---|------|-------------|------------------------|------------------|
| E-Statement (self-service via IBP) | € | 0.00 | / BGN 0.00 | per month, per account | |
| Paper / via email in PDF | € | 0.00 | / BGN 0.00 | per month, per account | Monthly Plus VAT |
| | € | 5.11 | / BGN 10.00 | per month, per account | Weekly, Plus VAT |
| | € | 5.11 | / BGN 10.00 | per month, per account | Daily, Plus VAT |

Billing, Invoices and Fee Report

Billing Invoice

| | | | | | |
|-------------------|---|--------|--------------|--------------------------|-----------------------|
| E-Invoice (local) | € | 0.00 | / BGN 0.00 | per month, per E-Invoice | |
| Global Fee Report | € | 50.00 | / BGN 97.79 | per month, per report | PDF and XLS format |
| | € | 275.00 | / BGN 537.85 | per month, per report | XML (CAMT.086) format |

Credit transfers³

Real Time credit transfer

| | | | | | |
|----------------|---|------|-------------|-----------------|---------------------------|
| Euro Real Time | € | 7.67 | / BGN 15.00 | per transaction | Code word 'TREA' required |
|----------------|---|------|-------------|-----------------|---------------------------|

SEPA credit transfer

| | | | | | |
|-----------------------------|---|------|------------|--------------------------|---------------------------|
| Same day | € | 1.28 | / BGN 2.50 | per transaction | |
| Tax | € | 1.28 | / BGN 2.50 | per transaction | |
| Intra-company | € | 1.28 | / BGN 2.50 | per transaction | Code word 'INTC' required |
| ING In-house | € | 0.00 | / BGN 0.00 | per transaction | |
| Batch | € | 5.00 | / BGN 9.78 | per batch | |
| Transaction in batch | € | 1.28 | / BGN 2.50 | per transaction in batch | |
| Batch Salary | € | 5.00 | / BGN 9.78 | per batch | Code word 'SALA' required |
| Salary transaction in batch | € | 1.28 | / BGN 2.50 | per transaction in batch | |
| Incoming | € | 0.00 | / BGN 0.00 | per transaction | |
| Incoming intra-company | € | 0.00 | / BGN 0.00 | per transaction | |
| Incoming ING in-house | € | 0.00 | / BGN 0.00 | per transaction | |

International credit transfer

| | | | | | |
|------------------------|---|------|-------------|-----------------|--|
| Standard | % | 0.10 | | per transaction | Min. € 20.00, max. € 200.00 |
| Urgent | % | 0.30 | | per transaction | Min. € 50.00, max. € 350.00 |
| Intra-company | % | 0.10 | | per transaction | Min. € 20.00, max. € 200.00. Code word 'INTC' required |
| ING In-house | € | 5.11 | / BGN 10.00 | per transaction | |
| Incoming | € | 5.00 | / BGN 9.78 | per transaction | |
| Incoming intra-company | € | 5.00 | / BGN 9.78 | per transaction | |

³ 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.

| | | | | | |
|----------------------------------|---|-------|-------------|-----------------|----------------|
| Incoming ING in-house | € | 0.00 | / BGN 0.00 | per transaction | |
| Cost option OUR ⁴ | € | 30.00 | / BGN 58.67 | per transaction | Additional fee |
| R-messages | | | | | |
| Reject | € | 0.00 | / BGN 0.00 | per transaction | |
| Reject salary | € | 0.00 | / BGN 0.00 | per transaction | |
| Revocation | € | 10.23 | / BGN 20.00 | per occurrence | Plus VAT |
| Return SEPA CT | € | 0.00 | / BGN 0.00 | per transaction | |
| Recall SEPA CT by ING | € | 40.00 | / BGN 78.23 | per transaction | |
| Recall SEPA CT by third bank | € | 0.00 | / BGN 0.00 | per transaction | |
| Automatic repair | € | 0.00 | / BGN 0.00 | per occurrence | |
| Manual repair | € | 10.23 | / BGN 20.00 | per occurrence | Plus VAT |
| Credit Transfer services | | | | | |
| Order status reporting | € | 0.00 | / BGN 0.00 | per occurrence | |
| Proof of payment | € | 5.11 | / BGN 10.00 | per occurrence | |
| Standing order set-up | € | 0.00 | / BGN 0.00 | per occurrence | Via IBP CEE |
| Standing order amendment | € | 10.23 | / BGN 20.00 | per occurrence | Via IBP CEE |
| Payment modification via channel | € | 2.56 | / BGN 5.00 | per occurrence | |

Other Services

Inquiry and investigations

| | | | | | |
|----------------------------|---|-------|-------------|----------------|---|
| Inquiry and investigations | € | 2.56 | / BGN 5.00 | per occurrence | Domestic credit transfers. Plus VAT |
| | € | 10.23 | / BGN 20.00 | per occurrence | SEPA and International credit transfers. Plus VAT |

Document issuance

| | | | | | |
|---|---|-------|--------------|----------------|----------|
| Audit letter – standard | € | 61.35 | / BGN 120.00 | per occurrence | Plus VAT |
| Audit letter – urgent delivery | € | 86.92 | / BGN 170.00 | per occurrence | Plus VAT |
| Bank reference – standard | € | 20.45 | / BGN 40.00 | per occurrence | Plus VAT |
| Bank reference – urgent delivery | € | 25.56 | / BGN 50.00 | per occurrence | Plus VAT |
| Client authentication towards third parties | € | 20.45 | / BGN 40.00 | per occurrence | Plus VAT |

Direct Debits

SEPA Direct Debit (as debtor)

| | | | | | |
|--------------------------------|---|-------|--------------|-----------------|-------------------------------------|
| Transaction | € | 1.28 | / BGN 2.50 | per transaction | One-off, recurrent, last. Core, B2B |
| Reversal | € | 0.00 | / BGN 0.00 | per transaction | Core, B2B |
| Refund unauthorized collection | € | 0.00 | / BGN 0.00 | per transaction | Core, B2B |
| Unjustified request for refund | € | 60.00 | / BGN 117.35 | per occurrence | |
| Mandate set-up | € | 5.00 | / BGN 9.78 | per occurrence | B2B |
| Mandate block settings | € | 10.00 | / BGN 19.56 | per occurrence | Core, B2B |
| Mandate amendment | € | 5.00 | / BGN 9.78 | per occurrence | B2B |

SEPA Direct Debit (as creditor)

| | | | | | |
|------------------------------|---|-------|-------------|-----------------|--|
| Transaction | € | 1.28 | / BGN 2.50 | per transaction | Including ING in-house |
| Batch | € | 2.00 | / BGN 3.91 | per batch | |
| Unpaid | € | 3.00 | / BGN 5.87 | per transaction | In case of rejections, refusals or returns |
| Request for cancellation | € | 10.00 | / BGN 19.56 | per occurrence | In case of revocations or reversals |
| Refund authorized collection | € | 1.28 | / BGN 2.50 | per transaction | |

⁴ This fee applies only for payments outside the European Economic Area (EEA).

Refund unauthorized collection € 60.00 / BGN 117.35 per transaction

Cash Management

Domestic Cash Management

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

International Cash Management

ING Bank provides International Cash Management 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.

Cards

Corporate Card⁵

| | | | | |
|---|---|---------|--------------------------|----------------------------------|
| Corporate Card, corporate pay | € | 35.00 | per year | |
| Purchasing card | € | 30.00 | per year | |
| Transaction | € | 0.00 | per transaction | |
| Foreign exchange fee ⁶ | % | 1.95 | per transaction | On top of transaction amount |
| Late fee over not paid amount | % | 1.50 | of outstanding balance | |
| Rush card | € | 129.00 | per card | |
| ATM Cash advance | € | 4.50 | per transaction | |
| Cash advance over the counter | % | 3.00 | per transaction | Min. € 4.50 |
| Paper-based monthly statement | € | 3.00 | per month, per statement | |
| Copy statement | € | 8.00 | per statement | |
| Smart Data Reporting set-up | € | 750.00 | one-off | Includes one training |
| Smart Data Reporting subscription | € | 500.00 | per year | |
| Smart Data File delivery set-up | € | 1000.00 | one-off | |
| Smart Data File delivery subscription | € | 1200.00 | per year | |
| Smart Data 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 upon request |
| Purchase Control set-up (user interface) | € | 750.00 | one-off | |
| Purchase Control subscription | € | 500.00 | per year | |
| Purchase Control set-up (API) | € | - | one-off | Upon request |
| ING Central Travel Solution | € | 0.00 | one off | |

Cash⁷

Denomination Exchange Services

| | | | | |
|-------------|---|------|-----------------|------------------------------|
| Via counter | % | 5.00 | per transaction | Coins and/or notes |
| | % | 2.00 | per transaction | Notes |
| Via CIT | % | 2.00 | per transaction | Coins. Plus VAT |
| | % | 1.00 | per transaction | Coins and/or notes. Plus VAT |

Deposits via counter in EURO

| | | | | |
|-------|---|------|-----------------|-----------|
| Coins | % | 3.00 | per transaction | |
| Notes | % | 1.00 | per transaction | Unsorted. |
| | % | 0.50 | per transaction | Sorted. |

⁵ This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands Please refer to www.ingwb.com/cardtariffs for the tariffs in EUR and USD.

⁶ This fee is incorporated in the amount of the transaction. The currency conversion rates are published at <https://www.mastercard.com/global/en/personal/get-support/convert-currency.html>.

⁷ ING provides cash services - withdrawal and cash deposit for the following currencies only: Euro, US Dollars and British Pounds. Cash Deposits: Please list all denominations on the deposit slip provided. Please arrange all banknotes facing the same way. Cash Withdrawals: Amounts above those listed hereafter or in other currencies are subject to one day notice before 14:00 h. Please call 02 917 6530, 02 917 6531 or 02 917 6532. Amounts: USD 5.000 (five thousand), EUR 5.000 (five thousand). Working time cash desk: Mon - Fr 09:00 - 12:00 (with the exception of bank holidays).

% 1.00 per transaction

Third Party Deposits via Third counter

| | | | | |
|-------------------------------|---|------|-----------------|----------------------------------|
| Coins | % | 3.00 | per transaction | min. € 5.11/ BGN 10.00 |
| Notes | % | 1.00 | per transaction | Unsorted, min.€ 5.11 / BGN 10.00 |
| | % | 0.50 | per transaction | Sorted, min.€ 5.11 / BGN 10.00 |
| Foreign currency ⁸ | % | 1.00 | per transaction | min.€ 5.11 / BGN 10.00 |

Deposits via CIT

| | | | | |
|---------------------|---|---------------------|----------------|----------|
| Subscription | € | 281.21 / BGN 550.00 | per month | Plus VAT |
| Trip | € | 21.99 / BGN 43.00 | per occurrence | Plus VAT |
| Additional trip | € | 25.56 / BGN 50.00 | per occurrence | Plus VAT |
| Refused trip | € | 25.56 / BGN 50.00 | per occurrence | Plus VAT |
| Seal bag | € | 1.02 / BGN 2.00 | per item | Plus VAT |
| Counting commission | % | 0.50 | per month | |

Withdrawals via counter

| | | | |
|------------------|---|------|-----------------|
| Coins | % | 3.00 | per transaction |
| Notes | % | 0.50 | per transaction |
| Foreign currency | % | 1.00 | per transaction |

Withdrawals via CIT

| | | | | |
|---------------------|---|---------------------|----------------|----------|
| Subscription | € | 281.21 / BGN 550.00 | per month | Plus VAT |
| Trip | € | 21.99 / BGN 43.00 | per occurrence | Plus VAT |
| Additional trip | € | 25.56 / BGN 50.00 | per occurrence | Plus VAT |
| Seal bag | € | 1.02 / BGN 2.00 | per item | Plus VAT |
| Counting commission | % | 0.50 | per month | |

Documentary Payments⁹

Export Letters of Credit

| | | | |
|---|---|----------------------------------|--|
| Advising fee | % | 0.15 | Min. € 50.00 / BGN 97.79, max. € 1000.00 / BGN 1955.83 |
| Confirmation commission | € | - | Subject to agreement |
| Transfer commission | % | 0.30 | Min. € 150.00 / BGN 293.37 |
| All-in fee (handling, forwarding and payment) | % | 0.25 | Min. € 100.00 / BGN 195.58 |
| Handling fee | % | 0.10 | Min. € 50.00 / BGN 97.79 |
| Acceptance/ deferred payment commission | % | 0.25 per quarter or part thereof | Min. € 100.00 / BGN 195.58 |
| Negotiation of documents | € | - | Subject to agreement |
| Amendment fee | € | 30.00 / BGN 58.67 | |
| Handling charges tracers | € | 30.00 / BGN 58.67 | Plus VAT |
| Cancellation fee | € | 50.00 / BGN 97.79 | |
| Assignment commission | % | 0.15 | Min. € 100.00 / BGN 195.58 |

Import Letters of Credit

| | | | |
|--|---|----------------------------------|--|
| Pre-advice | € | 30.00/ BGN 58.67 | Plus VAT |
| Issuance commission with cash deposit ¹⁰ | % | 0.30 per quarter or part thereof | Min. € 150.00 / BGN 293.37. Plus € 50.00 / BGN 97.79 opening fee |
| Issuance commission without cash deposit | € | - | Subject to agreement |
| Issuance commission (Increase / Extension for a new quarter) | % | 0.30 per quarter or part thereof | Min. € 150.00 / BGN 293.37 |

⁸ ING provides cash services - withdrawal and cash deposit for the following currencies only: , US Dollars and British Pounds. Cash Deposits: Please list all denominations on the deposit slip provided. Please arrange all banknotes facing the same way.

⁹ Communication charges, excluding those for special courier services, are included in commissions for documentary credits and collections. Commissions for Issuing or Increase / Extension are payable upon issuance as well as at the beginning of each quarter or part thereof during the period of validity of the contingent engagement. Special courier services will be charged, based on actual cost. Documentary Credits are subject to Uniform Customs and Practice for Documentary Credits of the ICC Paris (Revision 2007, Publication 600). Collections are subject to Uniform Rules for Collections of the ICC Paris (Revision 1995, Publication 522).

¹⁰ For the establishment of facility limit for issuance of Letters of Credits the Bank applies a one-off application processing flat fee of EUR 250.00. For additional complexity, urgency, control of back-to-back L/Cs, transfer of L/Cs, etc., the commission can be subject to negotiation.

| | | | |
|--|---|--|---|
| Documents commission | % | 0.20 | Min. € 100.00 / BGN 195.58 |
| Acceptance/ deferred payment commission | % | 0.25 per quarter or part thereof | Min. € 100.00 / BGN 195.58 |
| Amendment fee/Extension within one | € | 30.00 / BGN 58.67 | |
| Discrepancy fee | € | 50.00 / BGN 97.79 per set of documents | |
| Cancellation fee | € | 50.00 / BGN 97.79 | |
| Import Collection¹¹ | | | |
| Against payment: Payment commission | % | 0.20 | Min. € 50.00 / BGN 97.79 |
| Against acceptance: Handling charges acceptance | % | 0.20 | Min. € 100.00 / BGN 195.58 |
| Remittance 'Free of Payment' | € | 50.00 / BGN 97.79 | |
| Handling charges amendment | € | 30.00 / BGN 58.67 | |
| Handling charges tracers | € | 50.00 / BGN 97.79 | Plus VAT |
| Avalising charges | € | - | Subject to agreement |
| Handling charges protest | € | 100.00/ BGN 195.58 | Within the Sofia Regional Court region |
| Handling charges protest | € | 200.00/ BGN 391.17 | Outside the Sofia Regional Court region |
| Export Collection | | | |
| Payment commission | % | 0.20 | Min. € 100.00 / BGN 195.58 |
| Handling charges amendment | € | 30.00 / BGN 58.67 | |
| Handling charges tracers | € | 50.00 / BGN 97.79 | Plus VAT |
| Avalising charge | € | - | Subject to agreement |
| Bank Guarantees¹² | | | |
| Issued - General | | | |
| Pre-advice | € | 30.00 / BGN 58.67 | Plus VAT |
| Issued - Credit facility | | | |
| Opening: Handling fee of a new bank guarantee request | € | - | Subject to agreement |
| Extension: Handling fee an extension request | € | - | Subject to agreement |
| Issued - Stand-alone (cash covered) | | | |
| Guarantee commission | % | 0.30 per quarter or part thereof | Min. € 150.00 / BGN 293.37. Plus € 50.00 / BGN 97.79 handling fee |
| Guarantee commission (increase/extension request) | % | 0.30 per quarter or part thereof | Min. € 150.00 / BGN 293.37 |
| Received - General | | | |
| Advising charge | % | 0.15 | Min. € 30.00 / BGN 58.67, max. € 1000.00 / BGN 1955.83 |
| Miscellaneous | | | |
| Authentication of bank guarantees issued directly to the beneficiary | % | 0.10 | Min. € 30.00/ BGN 58.67, max. € 300.00 / BGN 586.75 |
| Claim fee | % | 0.20 | Min. € 75.00 / BGN 146.69 |
| Handling and forwarding fee of demand for payment or documents | % | 0.10 | Min. € 50.00 / BGN 97.79, max. € 500.00 / BGN 977.92 |
| Amendment fee / extension within one quarter | € | 30.00 / BGN 58.67 | |
| Cancellation of demand for payment | € | 30.00 / BGN 58.67 | |
| Assignment of proceeds / beneficiary's rights | € | - | Subject to agreement |

¹¹ All out of pocket expenses related to the protest procedure will be presented for payment additionally.

¹² For the establishment of facility limit for issuance of Bank Guarantees the Bank applies up-front a one-off application processing flat fee of EUR 250.00. For additional complexity, urgency, control of counter guarantees, etc., the commission can be subject to negotiation. Communication charges, excluding those for special courier services, are INCLUDED in commissions for documentary credits. Commissions for Issuing or Increase / Extension are payable upon issuance as well as at the beginning of each quarter or part thereof during the period of validity of the contingent engagement. Special courier services will be charged, based on actual cost. Documentary Credits are subject to Uniform Customs and Practice for Documentary Credits of the ICC Paris (Revision 2007, Publication 600).

Cross currency Payments

Transfers which are ordered in a currency different from that of the account

When any transfer exceeds EUR 100,000 equivalent preferential rate can be agreed with the Bank and confirmed in writing to the Bank. For amounts below EUR 100,000 (or equivalent in other currency) the respective rate from the daily exchange rates bulletin will be applied. The bulletin is available at the Bank's premises, on <https://ingwb.bg/en/exchange-rates> or upon client's request.

Foreign Exchange and Money Market Products

Foreign Exchange

| | |
|------------------------------|--|
| Charge | free of charge |
| Type of product | FX spot, FX forward, FX swap |
| Exchange rates | As published in the daily Exchange Rates bulletin, available in the Bank's premises and https://ingwb.bg/en/exchange-rates . In case the amount of the transaction is bigger than EUR 100,000 (or equivalent in other currency) a preferential rate may be negotiated |
| Value date | As requested by the client. For FX transactions with maturity above Spot limits should be pre-agreed with the Bank and all required documentation will be signed. |
| Cut-off time for same day FX | 16:00 h |
| FX Confirmations: | <ul style="list-style-type: none">- any FX transaction with value date up to Spot with a client who has no relevant pair of accounts at the Bank shall be confirmed by the client immediately in the written form prescribed by the Bank;- any FX transaction above Spot should be confirmed by the client within two business days in the written form prescribed by the Bank;- any FX transaction executed and confirmed by the client via ING Trade does not require additional written confirmation by the client. |

Money Market Products

| | |
|-------------------------------|---|
| Charge for opening of deposit | free of charge |
| Type of product | Fixed period deposits (referred to as "term deposits") |
| Deposit interest rates | As published regularly in the Interest Rates bulletin, available in the Bank's premises |
| Maturities of deposits | As requested by the client |
| MM Confirmations: | <ul style="list-style-type: none">- any MM transaction shall be confirmed by the client immediately in the written form prescribed by the Bank;- any MM transaction executed and confirmed by the client via ING Trade does not require additional written confirmation by the client. |

Corporate Finance

ING Bank N.V. – Sofia branch offers credit facilities in Bulgarian leva and foreign currency to corporate clients operating in leading industries – utilities power, telecommunications, transport, food and beverage, trade, as well as other industrial sectors of the economy.

Types of Corporate Financing

- Short-term facilities in the form of overdraft or revolving credit facility
- Import or export financing
- Limits for issuance of Bank Guarantees or Letter of Credits
- Project financing
- Co-financing with other international finance institutions
- Investment financing

The Bank does not offer lending products to corporate clients with standard terms and conditions. Lending terms and conditions – purpose, amount, term, collateral, interest rate and other are subject to concrete negotiation.

List of the Main Foreign Correspondents

| Cur. | Bank | BIC Code | Cur. | Bank | BIC Code |
|------|--|----------|------|----------------------------------|----------|
| USD | JPMorgan Chase Bank, N. A. New York | CHASUS33 | NOK | ING Bank N.V., Amsterdam | INGBNL2A |
| EUR | ING Bank N.V., Amsterdam | INGBNL2A | AUD | ING Bank N.V., Amsterdam | INGBNL2A |
| CHF | ING Bank N.V., Amsterdam | INGBNL2A | CZK | ING Bank N.V. – Prague Branch | INGBCZPP |
| GBP | ING Bank N.V., Amsterdam | INGBNL2A | HUF | ING Bank N.V. – Hungary Branch | INGBHUHB |
| CAD | The Bank of Montreal, Montreal | BOFMCAM2 | PLN | ING Bank Slaski N.A. | INGBPLPW |
| JPY | Mizuho Corporate Bank Ltd, Tokyo | MHCBJPJT | RON | ING Bank N.V. – Bucharest Branch | INGBROBU |
| SEK | Skandinaviska Enskilda Banken, Stockholm | ESSESESS | | | |
| DKK | ING Bank N.V., Amsterdam | INGBNL2A | | | |

Overview

On June 16, 1994 Bulgarian National Bank granted ING Bank N.V. a full license for banking activities in Bulgaria. ING Bank N.V. - Sofia Branch commenced operations in October 1994.

Following Bulgaria's accession in the European Union on January 1st 2007, the Dutch National Bank started to perform prudential supervision over ING Bank N.V. - Sofia Branch activities, while the Bulgarian National Bank continues to be responsible for company's day-to-day operations.

As of January 1, 2026, the official currency of Bulgaria is the Euro, replacing the previously used Bulgarian Lev currency.

Activities

ING Bank N.V. - Sofia Branch (ING Bank Sofia) as a wholesale banking player provides services in the areas of Corporate Banking, Trade and Commodity Finance, Investment financial instruments services under Art. 5, Para. 2 of the Law on the Markets in Financial Instruments Law /MFIL/, including additional services under Art. 5, Para.3 of the MFIL and Payments and Cash Management products

Target Clients for ING Bank Sofia are:

- Multinational and international companies
- Large, export oriented Bulgarian companies
- Major importers/exporters to/from Bulgaria

Transaction services offered by ING Bank Sofia are:

Payment and Cash Management Services

- Bank Accounts
- Interactive channels
- Local and Foreign single credit transfers
- Domestic Direct Debit
- Commercial cards
- Reporting
- Cash Deposit and Cash Withdrawal
- Foreign Exchange Products – Spot, Forward and Swaps in major currencies and BGN
- Money Market Products –Term Deposits (major currencies, BGN)

Trade Finance

- Export and Import finance
- Export L/C advising and confirmation
- Import L/C opening
- Guarantees

Corporate Financing

- Short-term facilities in the form of overdraft or revolving credit facility
- Import or export financing
- Limits for issuance of Bank Guarantees or Letter of Credits
- Project financing
- Co-financing with other international finance institutions
- Investment financing

Conditions

Business Days

Information regarding Business Days and the execution of Payment Services can be found on:
<http://www.government.bg> A Business Day is each Business day, except the official holidays in Bulgaria as listed in the Labour Code, weekly non-working days (Saturday and Sunday) and/or other official holidays and non-working days as announced by the Council of Ministers. 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. Default interest is calculated on the daily debit balance based on fix rate of 7.00% for USD and 5.00% for EUR and all other currencies. Interest paid on credit balances on Current Accounts are at ING's discretion and are available upon request.

Standard Corporate Customer Terms and Conditions

The present Standard Corporate Customer Terms and Conditions (also referred to as the Tariff Brochure for Transaction Services) are an integral part of ING's Wholesale Banking Condition as in force from time to time and apply to the relationship between any client and ING and to all Services provided by ING as agreed in the agreement with such client. The present Standard Corporate Customer Terms and Conditions apply to normal transactions. An additional charge may be negotiated for special services.

Calculation of commissions and taxes

The fixed values of commissions and taxes, expressed in one currency, if payable in other currencies, shall be calculated at the official exchange rate announced by the BNB for the date of the transaction.

Party to pay commissions

All commissions, postal and other out-of-pocket expenses are due by the party, which initiates the transaction, unless otherwise expressly stipulated.

Compensated value date

In case the Client requests a Payment Order with same day value (SDVA code word), ING will make sure that the debit value date will correspond with the date on which the PSP of the Beneficiary is credited. Compensated value date is chargeable according to these Tariffs and Conditions.

Modification of credit transfer

The client is able to modify a credit transfer, provided that such request has been received by the Bank in original latest one Business Day prior to the execution date. Modification is chargeable according to these Standard Corporate Customer Terms and Conditions.

Revocation of credit transfer

The client is able to revoke a credit transfer, provided that such revocation has been received by the Bank in original latest one Business Day prior to the execution date. Revocation is chargeable according to these Standard Corporate Customer Terms and Conditions.

Direct debit blocks

The client completes the Agreement for Direct Debit in three originals. All 3 copies should be brought to ING first. One remains for ING, the second copy is for the client and the third copy should be delivered to requesting bank. In case the client wants to terminate the Agreement for Direct Debit, or to make any amendment (such as to increase the maximum debited amount threshold or to change the debited account) this should be done by ING and the receiving bank must be informed afterwards about the changes. If the client does not state the exact expiration date of the Agreement for Direct Debit, then the Agreement is considered to be valid until the debtor revokes it or it lapses due to inactivity, expiring after 36 months without a direct debit being presented. To remain valid, mandates must contain the debtor's signature and essential details, but they can be renewed and remain in effect indefinitely if used regularly.

Specific forms

The applicable forms accepted by the Bank are available in the Bank premises / Client Service area and on the website of the Bank.

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 not possible to submit Payment Orders in paper form for Batch Payments and Standing Orders.

Fixed Period Deposits Terms and Conditions

All interest rates are annual (per annum) and fixed for the term of the deposit. The method used for calculation of the accrued interest is simple interest formula. The interest basis for calculation of accrued interest is actual number of days / 360 (ACT/360). The payment of accrued interest of a term deposit is usually done on the maturity date of the deposit. Payment of accrued interest is also possible to be posted on a monthly basis. It is possible deposits to have amortizing Principal amount.

Term deposits are not revolving i.e. cannot be renewed (rolled-over) automatically by the Bank. It is the obligation of every client to monitor its deposits maturities, and as an option at the maturity of a deposit a Client can negotiate new term deposit with the Bank at the current interest rates. Minimum amount for a term deposit negotiated via phone is 1,000.000 currency units. Exceptions from this requirement can be made for clients, who have other deposits above the minimum required amount or average daily balances on current accounts from the previous month above the minimum required amount. Minimum amounts for term deposits executed via ING Trade is whatever the ING Trade system accepts as minimum denomination.

Early termination of a term deposit (before the agreed maturity date) at a Client request is possible. In that case, the Client sends to the Bank a written notification one business day prior to the desired date of early termination. The term

deposit settlement amount will be equal to the principal amount plus half of the accrued interest to the day before the early termination date minus the breakage cost. The breakage cost will be calculated as the principal amount multiplied by the difference between the borrowing interest rate and the fixed rate of the deposit for the number of days from the early termination date until maturity date. However, if the borrowing interest rate is less than the fixed rate of the deposit the breakage cost shall be zero. The Borrowing interest rate is the interest rate at which the Bank is able to borrow the Principal amount in the interbank market for the period from the deposit early termination date to its original maturity date.

In case of excess market volatility as determined by the Bank, the Bank's Interest Rates Bulletin will not apply and the deposit interest rates shall be determined solely at the discretion of the Bank.

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:

<https://www.ingwb.com/en/service/payments-and-collections/what-is-payment-cut-off-times>

Complaints and Procedures

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

| | |
|------------------------|---------------|
| Client Services | 09:00 – 16:00 |
| Cash desk | 09:00 – 12:00 |

Business Days

Monday to Friday
(with the exception of bank holidays)

Contact details

ING Bank N.V. - Sofia Branch
69 Bulgaria Blvd, office tower B, floor 10 1404, Sofia
Bulgaria

SWIFT BIC

INGBBGSF

Customer Service Desk

| | |
|------------------|--------------------------------------|
| Telephone | +359 2 917 64 00 +359 2 917 67 00 |
| Fax | +359 2 917 65 78 |

ING Bank N.V. - Sofia Branch, registered address at 69 Bulgaria Blvd, office tower B, floor 10, Sofia 1404, Bulgaria, registered in the Commercial Register with the Entries Agency, EIK 831553811, operationally regulated in Bulgaria by the Bulgarian National Bank , 1, Knyaz Alexander I Sq., Sofia 1000, Bulgaria.