

# Tariff brochure for transactions services

## Turkiye

## ING Bank A.Ş. Turkiye

Effective as of March 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 March 2025 and applicable to the transaction services offered by ING Bank A.Ş. Turkiye (referred to as "ING Bank"). Rates offered in this brochure are subject to change. All fees shown in this brochure are exempt from BITT unless expressly stated otherwise. Exchange rates can be found via your local ING Office

# Tariffs

## Accounts

### Current account in local or foreign currency

Opening	TRY 0.00 per account
Closing	TRY 0.00 per account

## Account, Balance and Transaction Reporting

### Electronic reporting

<b>End of day reporting (MT940) and</b>	Monthly, per account
Intraday reporting (MT942)	TRY 1,100.00
Intraday ING Group and others	

FTP, Webservice, API and all other automated channels requires special Integration and implementation	Monthly, per account TRY 1,100.00
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### Paper account statements

Paper statement	per page TRY 10.00
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## Credit transfers

per transaction

Domestic credit transfer (EFT) Manual	(If the transaction amount is TRY 6,300 or less TRY 30.46, if it is between TRY 6,300-TRY 304,800 TRY 60.94, if it is more than TRY 304,800, TRY 609.43 )
ING In-house (book transfer) Manual	(If the transaction amount is TRY 6,300 or less TRY 15.23, if it is between TRY 6,300-TRY 304,800 TRY 30.46, if it is more than TRY 304,800, TRY 304.71 )
Domestic Credit transfer (EFT) via Digital Channels	(If the transaction amount is TRY 6,300 or less TRY 6.09, if it is between TRY 6,300-TRY 304,800 TRY 12.19, if it is more than TRY 304,800, TRY 152.35)
ING In-house (book transfer) Via Digital Channels	(If the transaction amount is TRY 6,300 or less TRY 3.04, if it is between TRY 6,300-TRY 304,800 TRY 6.09, if it is more than TRY 304,800, TRY 76.17)
Instant and Continuous Transfer of Funds (FAST) via Internet - FAST Transaction Performed After the Late EFT Start Time and on the Weekend	If the transaction amount is TRY 6,300 or less TRY 6.09, if it is between TRY 6,300-TRY 100,000 TRY 12.19

Instant and Continuous Transfer of Funds (FAST) via other channels - FAST Transaction Performed After the Late EFT Start Time and on the Weekend	If the transaction amount is TRY 6,300 or less TRY 30.46, if it is between TRY 6,300-TRY 100,000 TRY 60.94
International credit transfer – Standard Manual	per transaction 0.40% (Max TRY 7,000.00)
International credit transfer -Via Digital Channels	Per transaction 0.30% (Max TRY 4,700.00)
International Incoming Credit Transfers	per transaction 0.50% (Max TRY 2,300.00)

#### Additional services and fees

Swift Messaging Fee	per occurrence TRY 750.00
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### Other Services

Proof of payment	per item TRY 0.00
MT101 set-up	TRY 0.00
MT101 subscription	TRY 0.00

### Cards

#### Corporate card

Subscription	per year TRY 1,160.00
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#### Corporate debit card

Subscription	per year TRY 0.00
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#### Point of sales card acquiring

Maintenance	per year USD 100.00
Set Up	per year USD 175.00

### Cash

#### Deposits via counter

Local currency	TRY	0.00 per transaction	Coins and notes
Foreign currency	TRY	0.00 per transaction	Notes only

#### Deposits via ATM

Local currency	TRY	0.00 per transaction
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#### Withdrawals via counter

Local currency	TRY	0.00 per transaction	Coins and notes
Foreign currency	TRY	0.00 per transaction	Notes only

## Cheques

### Cheque disbursement Via Counter

Incoming domestic cheque	TRY	1,700.0 per transaction	In local currency ING and third bank
	TRY	0.50% (Min TRY 1,000)	In foreign currency ING and third bank per transaction

### Additional services and fees

#### Cheque book

TRY 60.00 (Plus tax per page) per page

Stop cheque TRY 0.00 per occurrence

Unpaid cheque TRY 0.00 per occurrence

#### Returned Cheque request

Returned Cheque request LCY TRY 400.00 per transaction In local currency

Returned Cheque request FCY TRY 400.00 per transaction In foreign currency

**BITT is applied, to be calculated over the fees mentioned in the list**

# Conditions

## Business Days

Information regarding the national public and banking holidays, the execution of Payment Services and TARGET closing days can be found on:  
[http://www.tbb.org.tr/dosyalar\\_eng/doc/holidays.pdf](http://www.tbb.org.tr/dosyalar_eng/doc/holidays.pdf)

## 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 paid on credit balances on Current Accounts are at ING's discretion and are available upon request.

## Compensated value date

In case the Client requests a Payment Order with same day value (SDVA codeword), 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 this Tariff Brochure for Payment Services.

## Revocation

The Client is able to revoke a Payment Transaction by sending a notification via MT199 SWIFT message, e-mail and fax in case the beneficiary's account is not credited yet .

## Payment Orders in writing

- 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 include an instruction regarding the Execution Date in a written non-recurring Payment Order
- The set-up, amendment or cancellation of Standing Orders in paper form have to be received by ING at least ten Business Days before the Execution Date.
- In case of a current account in a Foreign Currency, it is not possible to submit the following Payment Orders in paper form: Batch payments and Standing Orders.

## BITT (Banking and Insurance Transaction Tax)

Income generated by bankers is subject to BITT. The general current rate of BITT is 5%.

## 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>.

## 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	09:00 – 18:00
Business Days	Monday to Friday
Contact details	ING Bank A.Ş. Reşitpaşa Mah. Eski Büyükdere Cad.No.8 34467 Sarıyer, İstanbul Türkiye
SWIFT BIC	INGBTRIS

## Customer Service Desk

Telephone	+90 212 335 15 21 +90 212 335 16 79
Fax	+90 212 366 45 15
E-mail Address	cs.tr@ingbank.com.tr

ING Bank A.Ş. Türkiye, Eski Büyükdere Caddesi, Reşitpaşa Mah. No 8, Sarıyer, 34398 İstanbul, registered under No. 269682 - VAT No. 876.00.42.243 at the İstanbul Chamber of Commerce, and authorised and regulated in Türkiye by the Turkish Banking Regulation and Supervision Agency (BRSA) at Atatürk Bulvarı No:191 06680 Kavaklıdere, Ankara