



# Tariff Brochure for Transaction Services

## Slovakia

### ING Bank N.V., pobočka zahraničnej banky

Effective as of 10 February 2026

This Tariff Brochure for Transaction Services is effective as of 10 February 2026 and supersedes the Tariff Brochure for Transaction Services effective as of 8 December 2025. The tariffs and conditions in this brochure are applicable to the transaction services offered by ING Bank N.V., pobočka zahraničnej banky. 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

<b>Current account</b>	(in local or foreign currency)		
Opening	€	0.00	per account
Maintenance	€	30.00	per month, per account
Non-resident Maintenance	€	100.00	per month, per account
Account Maintenance – Low Volume/High Complexity <sup>1</sup>	€	-	subject to agreement
Closing	€	10.00	per account
Capital contribution account	€	0.00	per month
			Opening, maintenance, issuing and sending of monthly, quarterly statements.
Escrow account	€	-	Upon agreement.
<b>Interest conditions</b>			
Credit interest	%	-	Actual interest rate applicable <sup>2</sup>
Debit interest (authorised overdraft)	%	-	Subject to agreement
Default interest (unauthorised overdraft/ debit balance)	%	-	Actual interest rate applicable <sup>3</sup>
Credit balance increment fee <sup>4</sup>	%	0.35	from the Excess Amount <sup>5</sup>

## Global Channels

### InsideBusiness Payments

Subscription	€	8.50	per month, per module
User subscription	€	8.00	per user per month

### Other channels

Paper payment delivery surcharge	€	16.60	per transaction	Plus fee per individual transaction
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<sup>1</sup> The Maintenance Fee for Low Volume/High Complexity Clients' concerns clients which are considered by ING as either having low transaction volumes or as being a "high complexity client" (e.g. due to their company structure or other). The application of the "Maintenance Fee for Low Volume/High Complexity Clients" will be agreed to in a separate Pricing Agreement between each relevant client and ING and shall replace the standard maintenance fee or the non-resident maintenance fee (as the case may be) previously applicable to each such client.

<sup>2</sup> The interest rate applied to the Credit Balances on the Client's current accounts is an interest rate published by the Bank in the Bank's premises and on the Bank's Website, whereby the Bank is entitled to change such interest rate depending on the changes on the relevant interbank market and the Bank's business policy.

<sup>3</sup> The interest rate applied to the Debit Balances on the Client's current accounts and unauthorised overdraft/debit balance on the Client's current accounts is an interest rate published by the Bank in the Bank's premises and on the Bank's Website, individually for each currency, whereby the Bank is unilaterally entitled to change such interest rate with immediate effect, depending on the changes on the relevant interbank market and the Bank's business policy.

<sup>4</sup> Credit balance increment fee of 0.35 % flat from the Excess Amount (if positive) of the aggregated credit balances of all accounts held by the Bank in the name of the Client in all currencies on December 31 (hereinafter the "Total Balance"), provided that the sum of the Total Balance exceeds EUR 5 million on December 31. The Credit balance increment fee is calculated annually as at December 31 and is due and payable in arrears within first 15 business days of the following year. It may be debited by the Bank from any of the Client's account. The Bank may change the Credit balance increment fee with a fifteen days' notice period. Clause 10.1 of the part of this Tariff Brochure designated as "Conditions" shall apply to such changes mutatis mutandis.

<sup>5</sup> Excess Amount is calculated as a difference between:

a) Total Balance (included all outgoing payments to other banks made on this day, with the exception of payments made and at the same time credited to the beneficiary's account in another bank as at December 31 of the same year), and  
b) average of aggregated credit balances of all accounts in all currencies held by the Bank in the name of the Client in the period from September 1 to November 30 of the same year, increased by 30 %.

For converting foreign currencies into EUR and vice versa, the ECB's current rate valid on December 31 of the same year is used.

## Account, Balance and Transaction Reporting

### Interactive Channel (IBP)

End of Day and Intraday reporting (all available formats)	€	0.00	per month, per account
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### Third party bank reporting

End of Day reporting to third bank (MT940)	€	50.00	per month, per account
Intraday reporting to third bank (MT942)	€	50.00	per month, per account

### Additional reporting services

E-statement	€	3.00	per month, per account	Daily, weekly or monthly. By e-mail in unencrypted pdf format
E-statement replacement issuing and sending	€	20.00	per statement	By e-mail in unencrypted pdf format

## Credit transfers<sup>6</sup>

### Real Time credit transfer

Euro Real Time	€	50.00 per transaction	Code word 'RTGS' required
Incoming Euro Real Time	€	0.25 per transaction	

### SEPA credit transfer

SEPA credit transfer	€	0.25 per transaction	Also as standing order via IBP
SEPA instant credit transfer	€	0.25 per transaction	
SEPA credit transfer ING In-house	€	0.00 per transaction	Domestic only
Incoming SEPA credit transfer	€	0.25 per transaction	
Incoming SEPA instant credit transfer	€	0.25 per transaction	

### International credit transfer

International credit transfer standard	€	16.60 per transaction	Also as standing order via IBP
International credit transfer standard BEN	€	15.00 per transaction	Debited from the amount of the transaction
International credit transfer urgent	€	35.00 per transaction	
Incoming international credit transfer SHA or BEN	€	0.25 per transaction	
Incoming international credit transfer OUR	€	0.00 per transaction	€ 15.00 charged to the originator of the transaction

### Additional services and fees

Recall	€	0.00 per occurrence	Plus investigation costs
Repair	€	5.00 per occurrence	Based on client's request; before settlement
Revocation	€	5.00 per occurrence	Based on client's request; before settlement
Return of international credit transfer to the initial sender	€	16.60 per occurrence	Debited from the amount of the returned payment
Client's request for return	€	15.00 per item	SEPA. Plus charges of correspondent banks
	€	35.00 per item	International and up to 3 months ago. Plus charges of correspondent banks
	€	50.00 per item	International and more than 3 months ago. Plus charges of correspondent banks
SEPA Direct Debit R-messages	€	5.00 per occurrence	Refusal/Reject/Return
Modification/revocation of payment order*	€	15.00 per occurrence	
Cost option OUR <sup>7</sup>	€	15.00 per transaction	Additional fee
Payment refusal notification	€	5.00 per occurrence	

<sup>6</sup> 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.

<sup>7</sup> This fee applies only for payments outside the European Economic Area (EEA). "OUR" international payments are charged the standard fee plus fees levied by correspondent banks.

\*The Bank has the right to limit the number of requests for modification or revocation of payment order

## Other Services

Audit letter	€	66.00 per confirmation	VAT is applied according to the valid Slovak VAT law
Bank reference	€	33.00 per confirmation	VAT is applied according to the valid Slovak VAT law
Providing information about the Client to competent authorities according to applicable laws	€	-	Actual costs apply. VAT is applied according to the valid Slovak VAT law
Inquiry and investigations	€	42.50 per occurrence	SEPA and International credit transfers
Manual processing charged by other bank	€	-	Upon request of these institutions
Back valuation within the accounts with ING Office in Slovakia	€	50.00 per item	Plus relevant interest rate determined by the Bank
Postage expenses	€	-	Actual costs apply. VAT treatment <sup>8</sup>
Courier service	€	-	Actual costs apply. VAT treatment <sup>8</sup>
Other bank acts – general information	€	17.00	VAT is applied according to the valid Slovak VAT law
Other bank acts – confirmation to service where VAT is not applicable	€	17.00	
MT101 set-up	€	0.00	Remote Initiation Service (RIS)
MT101 maintenance	€	0.00 per month, per account	
MT101 from third bank	€	0.00 per message	Plus fee per individual transaction
Sending of SWIFT messages MT101	€	-	Subject to agreement

## Direct Debit

### SEPA Direct Debit (as creditor)

SEPA Direct Debit transaction (as creditor)	€	0.25 per transaction
SEPA Direct Debit Core Batch (as creditor)	€	0.00 per batch
SEPA Direct Debit B2B Batch (as creditor)	€	0.00 per batch
SEPA Direct Debit - Refund authorised collection (as creditor)	€	5.00 per occurrence
SEPA Direct Debit - Refund unauthorised collection (as creditor)	€	60.00 per occurrence

### SEPA Direct Debit (as debtor)

SEPA Direct Debit transaction (as debtor)	€	0.25 per transaction
SEPA Direct Debit – Mandate set up, amendment and/or cancellation (as debtor)	€	5.00 per occurrence
SEPA Direct Debit - Mandate copy (as debtor)	€	30.00 per occurrence
SEPA Direct Debit - Unjustified request for refund (as debtor)	€	60.00 per occurrence

<sup>8</sup> VAT treatment is applied in compliance with the tax regime of the financial service within which the service is provided; if the service is not provided within a financial service the VAT is applied in accordance with the Act on VAT

## Cash Management

### Domestic Cash Balancing (Intraday and End of Day)

Set-up	€	-	Subject to agreement.
Maintenance	€	-	Subject to agreement
Amendment	€	-	Subject to agreement

### Domestic Cash Sweeping

Set-up	€	0.00
Maintenance	€	33.19 per month

### 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

### Corporate Card<sup>9</sup>

<sup>9</sup> This product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands

**Documentary collection**

Processing of import collection. <sup>10</sup>	%	0.20	Min. € 50.00
Processing of export collection <sup>10</sup>	%	0.20	Min. € 50.00
Amendment of instructions	€		
Claims and other notices	€	15.00	As requested by the client. Second and additional
Protest for non-payment	€	35.00	Plus notary fees

**Documentary credits - Import**

Pre-advise	€	20.00	
Opening	€	-	Subject to agreement. Min. € 100.00
Amendment	€	50.00	Plus opening fee when increasing the amount or extending the validity
Checking of documents or payments within the Letter of Credit	%	0.30 of the value of documents	Payment at sight or deferred payment up to 30 days. Min. € 50.00
	%	0.20 for each started month	Deferred payment for every other 30 days Min. € 50.00
Cancellation or non-utilisation	€	50.00	As requested by the applicant

**Documentary credits - Export**

Pre-advise	€	20.00	
Advising	%	0.20 of the value	Min. € 50.00
Confirmation	€	-	Subject to agreement.
Amendment	€	50.00	
Checking or sending of documents or payment of the Letter of Credit	%	0.30 of the value of documents	Including deferred payments. Min. € 35.00
Transfer	%	0.20 of the transferred amount	Min. € 50.00
Assignment of proceeds	€	50.00	

**Bank Guarantees Issued**

Guarantee fee	€	- per month in advance	Subject to agreement.
Handling fee	€	50.00	
Amendment	€	50.00	Plus guarantee fee when increasing the amount or extending the validity
Notification of the claim	€	30.00	
Client withdraws the application	€	150.00	
Guarantees issued based on counter-guarantees (indirect quarantees)	€	-	Subject to agreement. Min. € 250.00 one-off fee
	€	-	Fee in an amount as set out by issuing bank in relation to the issued guarantee; In case issuing bank is different legal entity within ING Group, min. € 100 per quarter, max. 0.50% p.a. out of transaction basis
	€	-	Other fees as set out by issuing bank in relation to the issued guarantee (such as notary costs, external legal advice)
Commitment fee	€	-	Subject to agreement

<sup>10</sup> Fee will be charged also in case of delivery of documents "free of charge", payment as a clean transfer and when returning the documents.

**Bank Guarantees Received**

Advising	€	150.00	
Review of text of the Guarantee	€	100.00	
Claims	€	50.00	Under guarantee received
Amendment advising	€	50.00	
Verification of signatures or confirmation of authenticity	€	50.00	
Release from the Guarantee	€	50.00	

**Bills of Exchange**

Acceptance. <sup>11</sup>	%	0.20 of the value	Inland and abroad Min. € 35.00, max. € 1500.00
Aval	€	- per month	Subject to agreement. Min. € 100.00
Payment or collection <sup>12</sup>	%	0.20 of the value	Min. € 35.00, max. € 1500.00
Protest for non-payment	€	35.00	Plus notary fees
Discount before maturity	€	-	Subject to agreement
Safe custody	%	0.25 of the value, per year	Min. € 16.60. <sup>12</sup>

**Loans**

Arrangement	€	-	Subject to agreement
Commitment	€	-	Subject to agreement
Interest	€	-	Subject to agreement
Other fees	€	-	Subject to agreement

<sup>11</sup> Fee is also applied in case of delivery of Bill of Exchange without payment, when paying by a clean transfer and when returning the Bill of Exchange.

<sup>12</sup> Plus the actual tax rate on value added tax according to the valid VAT law.



# Conditions

## 1. Manner of initiating Payment Orders in writing

1.1 Following rules apply with respect to Payment Orders initiated by the Client in writing, except for SDD collections:

- (i) a Payment Order in writing may be submitted to the Bank personally or via post in a closed envelope marked as "PP-please do not open" to the address of the Bank and to the attention of Client Services Department; and
- (ii) a Payment Order in writing may be submitted to the Bank e-mail provided the Client submitted to ING a letter of indemnity in the form and with the contents required by the Bank. The Bank may, but is not obliged to, execute such a Payment Order.

## 2. Verification of Payment Orders by telephone

2.1 Prior to execution of any Payment Order, the Bank may verify it by making a telephone call at the telephone number notified in writing by the Client to the Bank. The Bank is entitled to treat any such verification as valid where the person responding to such call is or purports to be the User. The Bank shall proceed with regular due care. In case verification of the Payment Order cannot be done according to this Clause, the Bank may refuse to execute the Payment Order.

## 3. Credit Interest

3.1 Credit interest will be calculated on the basis of the exact number of elapsed days and a year having 360 days. The interest payable by the Bank to the Client will be due and payable in arrears on the first day of the calendar month or at such other times that the Bank may agree with the Client. Interest paid on Credit Balance on current account is at ING's discretion and interest rates are available on the Bank's Website and in the Bank's premises.

## 4. Calculation of debit interest and unauthorised Debit Balance

4.1 Debit interest will be calculated on the basis of the exact number of elapsed days and a year having 360 days. The interest payable by the Client to the Bank will be due and payable in arrears on the first day of the calendar month or at such other times that the Bank may agree with the Client. All costs, including any legal fees relating to the collection of an unauthorized overdraft of the Account will be paid by the Client.

4.2 The Bank reserves the right, at any time, to withdraw the Client's right to overdraw the Account and/or require the Client to repay or reduce the debt related to the overdraft on the Account.

## 5. Communication

5.1 Notifications sent to the Client by "advice of delivery" (return receipt) are considered delivered upon receiving the confirmation of delivery. If the mail by "advice of delivery" is not collected it is regarded delivered on the reported day of deposition even though the recipient did not get to know about the deposition.

## 6. Capital contribution account

6.1 The Bank can open a capital contribution Account (hereinafter referred to as the "Capital Contribution Account") for a to-be-registered legal person as a deposit for payment of

its registered capital before its entry into the Companies Register (hereinafter referred to as the "Client Under Establishment") by concluding the Agreement with the depositor of money deposit or the person authorized to act on behalf of the Client Under Establishment in compliance with legal regulations. The Agreement can be terminated or amended only pursuant to amendments made to the constitutional documents of the Client Under Establishment except for cases specified in Clauses 6.3 and 6.4 herein.

6.2 The depositor of the money deposit is not authorized to dispose of the funds on the Capital Contribution Account. The signature card shall not be signed for the Capital Contribution Account. The Bank shall issue confirmation of money deposit upon the request of the depositor. The Bank reserves the right not to perform any obligation under the Agreement and this Clause 6 unless it has received all documents required by the Bank in form and with the content acceptable to the Bank.

6.3 When a filing for registration of the Client Under Establishment is rejected by the relevant authority and it is not incorporated in the Companies Register, the Bank may terminate the Capital Contribution Account as well as the Agreement and shall return the money deposit to the depositor.

6.4 If the Client Under Establishment is incorporated in the Companies Register and the Bank is notified thereof, the Bank shall change the Capital Contribution Account to the Account after receipt of the excerpt from the Companies Register, notification of the statutory body of the Client about approval of legal acts related to opening and maintenance of the Capital Contribution Account and other documents as required by the Bank.

6.5 Capital Contribution Account shall be otherwise governed by the provisions of Wholesale Banking Conditions as amended from time to time accordingly ("WBC").

## 7. Language

7.1 If this Tariff Brochure is provided to the Client in another language than English the English language version will prevail.

## 8. Right of set-off

8.1 The Bank may set-off any claims (whether or not such claims are due or undue, current, conditional or future, or lapsed) regardless of whether the Bank lodged whatever request related to the claims that the Bank has or may have against the Client, irrespective of the place of performance, branch or the currency of the relevant claims against any claims that the Client may have against the Bank including any claims from any Accounts of the Client regardless of whether such claims are due, current, conditional or future, or lapsed.

## 9. Due date of Tariffs

9.1 The Tariffs payable per month that are specified in the Fee statement will be debited by the Bank from the Client's account on the 2<sup>nd</sup> Business day of the following month, otherwise on 24th day of relevant calendar month. If this day is not a Business Day, then on the last Business Day preceding the 24th day in such a calendar month. The Bank will commence to charge the Account maintenance related Tariffs payable per month in the first calendar month following

the calendar month in which the relevant Account was opened.

9.2 For the services where Tariffs shall be payable per month in advance, the Tariff will be debited by the Bank from the Client's Account for the first time at the day of the execution of the service and then for each consequent calendar month at the latest on the 10th Business Day of the relevant calendar month. Such a Tariff will be calculated: (i) for the first time on the day of the execution of the service until the end of the calendar month in which the service was executed; and (ii) for each consequent calendar month, at the beginning of such a month;

9.3 One-time Tariffs are payable no later than on the first Business Day following the execution of the relevant service.

9.4 The Tariffs of other banks shall be payable on the day of receiving the request for reimbursement of the Tariff by the Bank.

9.5 The total fee amount for outgoing and incoming SEPA credit transfers related to the account for respective month will be debited from the respective current account on the 2nd business day of the next month based on the Fee statement. The debit entry on the account statement will have the Fee Statement number as a reference for better reconciliation.

## 10. Change of Tariff Brochure

10.1 The Bank may change the Tariffs in accordance with the Clause 2 of the Schedule Country Specifics Slovakia of the WBC. The Bank may change the part of this Tariff Brochure designated as "Conditions" in accordance with the Clause 2.2 of the General Part of the WBC.

10.2 The amended or replaced Tariff Brochure and the date on which the amended or replaced Tariff Brochure will be

effective, will be made available at the Bank's premises or published on the Bank's Website.

## Privacy Statement

The privacy statement applicable between the ING and its Clients is available online:

[Privacy Statement • ING \(ingwb.com\)](#) and <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:

[Documents • ING](#)

Cut-off times for European countries can be found online:

<https://www.ingwb.com/cut-off-times>

## Complaint Procedure

The compliant procedure applicable between the ING and its Clients is available online:

<https://www.ingwb.com/en/service/privacy-and-legal-statements/slovakia/documents>

## Exchange rates

Exchange rates of ING Bank N.V., pobočka zahraničnej banky are published on the Bank's Website:

<https://www.ingwb.com/en/service/financial-markets/exchange-rates/exchange-rates-for-slovakia>

The Bank may, at any time, change exchange rates with immediate effect and without prior notice. Exchange rates are determined by the Bank on a daily or more frequent basis.

# More information?

Visit [www.ingwb.com](http://www.ingwb.com) or  
contact your local ING office

Business name	ING Bank N.V. Bijlmerdreef 106, 1102 CT Amsterdam, the Netherlands, company limited by shares, registered in the Trade Register of the Chamber of Commerce and Industry for Amsterdam under file No. 33031431 acting through ING Bank N.V., pobočka zahraničnej banky, Plynárenská 5944/7C, 821 09 Bratislava – mestská časť Ružinov, Identification number: 30 844 754, registered in the Commercial register of Municipal court of Bratislava III , section Po, inserted file No. 130/B (in this Tariff Brochure for Transaction Services also as the “Bank”)
Regulator in the Slovak Republic	Národná banka Slovenska Imricha Karvaša 1 813 25 Bratislava
Regulators in the Netherlands	De Nederlandsche Bank N.V. Westeinde 1 1017 ZN, Amsterdam The Netherlands  Autoriteit Financiële Markten Vijzelgracht 50 1017 HS, Amsterdam The Netherlands
Licence number	12000059
Business Hours	Available to the Client at the Bank’s premises and on the Bank’s Website
Business Days	Monday to Friday (excluding bank holiday and other public holiday)
Contact details	ING Bank N.V., pobočka zahraničnej banky Plynárenská 7C 821 09 Bratislava Slovakia
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