

# Financial Institutions Payment Services Terms & conditions

ING Bank NV

August 2025

# General conditions

These terms and conditions are applicable as of 1 September 2025 and supersede all previous ones. They may be amended without prior notice. They apply to operations processed by ING Bank /NV, Amsterdam, The Netherlands (further referred to as 'ING').

ING account arrangements and services for Financial Institutions shall be governed by the ING Payment Services Conditions Financial Institutions<sup>1</sup> unless any deviation there from has been agreed upon.

The rates apply to transactions that can be completed in a normal way only. For special services, an additional amount will be charged in proportion to their nature and extent. Postage, cable and telephone charges, portorage and other out-of-pocket expenses will be debited to ING Bank's principal.

Fees will be charged to the sending bank, unless otherwise stated or otherwise agreed. ING reserves the right to change the fees at any time in accordance with legal requirements and, at the occasion of new pricing, will ensure publication of new Terms & Conditions.

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<sup>1</sup> Available via <https://www.ingwb.com/en/payments-and-collections/financial-institutions-payment-services>

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# 1. Account & reporting services

ING offers you the possibility to open an account in EUR as well as accounts in foreign currencies.

## Account conditions

Account maintenance fee	EUR 150/month (vs. EUR 100/month)
Interest conditions	Subject to agreement

## SWIFT reporting

MT 950	free of charge
MT 940	EUR 0.40 (per page)
MT 900	EUR 0.50 (per item)

## Other reporting

Detailed interest statements, available upon request	free of charge
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## 2. Payments

Based on volumes and destination countries, ING will be pleased to make a customised offer. Hereafter, please find our standard conditions.

### Commercial payments – MT103 / pacs 008

#### PSD2 (inside EEA) regulated payments processing fees

Book transfer	EUR 0.00
PSD2 payments (SHA charge option)	EUR 3.00

#### Non-PSD2 (outside EEA) payments in EUR

##### 1. Processing fees

###### Payments with charging options OUR/BEN/SHA:

Book transfers	EUR 0.00
3rd party payments	EUR 3.00
Any processing via RTGS <sup>1</sup>	EUR 5.00
<b>Additional OUR fee<sup>2</sup></b>	0.1 % min. EUR 7.00, max. EUR 30.00

#### Non-PSD2 (outside EEA) payments in other currencies than EUR

##### 1. Processing fees

###### Payments with charging option OUR/BEN/SHA:

Other currency	EUR 10.00
<b>Additional OUR fee<sup>2</sup></b>	0.1 % min. EUR 7.00, max. EUR 30.00

#### Credit entries - Processing fees

Receipts	EUR 1.25
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<sup>1</sup> RTGS will be used for payments in EUR if:

- Payment contains //RT indication, or
- Payments exceeds EUR 200,000,000, or
- If it is the only available settlement method on value day (e.g. after EBA closing time)

<sup>2</sup> These are ING's OUR charges; the other correspondent banks may add their own.

<sup>3</sup> In case of Benededuct agreement, there will be no other processing fees applied

## Financial payments

### MT2XX / pacs.009 in EUR

#### Processing fees

- Book transfers	EUR 0.00
- For further credit to other banks	EUR 5.00

### MT2XX / pacs.009 in other currencies than EUR

- Book transfers	EUR 0.00
- For further credit to other banks	EUR 10.00

Further information available upon request. Your TS Sales Consultant will be pleased to answer any question you may have on this matter.

## 3. Additional services

These fees are additional to the fees mentioned in the other sections

MT 190, MT 191	free of charge
Inquiries (cancellations, amendments, investigations, requests for photocopies, returns, rejections):	
< 3 months	EUR 35.00
> 3 months and < 1 year	EUR 50.00
> 1 year	EUR 150.00
Audit statement	EUR 125.00
Back valuation (value adjustment) - as stated in the "European Interbank Compensation Guideline" published by EBF <sup>4</sup>	EUR 100.00 + interest charges + charges of the third bank

<sup>4</sup> EBF – European Banking Federation

Should the level change at any time, ING will also apply the new standard available on EBF website: [European Interbank Compensation Guidelines – Revision 2017 – EBF](#)

# 4. Contact address

## ING Bank N.V.

### Head office:

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