

Tariff Brochure for Transaction Services

ING Bank A.Ş. Turkey

Effective as of 1 November 2024

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 1 November 2024 and applicable to the transaction services offered by ING Bank A.Ş. Turkey (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.

AO0203IREN017 Tariff Brochure for Transaction Services November 2024

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

| | |
|---|----------------------|
| End of day reporting (MT940) and | Monthly, per account |
| Intraday reporting (MT942) | TRY 800 |
| Intraday ING Group and others | |

| | |
|--|----------------------|
| FTP, Webservice, API and all other automated channels requires special | Monthly, per account |
| Integration and implementation | TRY 800 |

Paper account statements

| | |
|-----------------|----------|
| Paper statement | per page |
| | TRY 8 |

Credit transfers

per transaction

Domestic credit transfer (EFT) Manual

(If the transaction amount is TRY 4,300 or less TRY 21.10, if it is between TRY 4,300-TRY 211,100 TRY 42.21, if it is more than TRY 211,100, TRY 422.30)

ING In-house (book transfer) Manual

(If the transaction amount is TRY 4,300 or less TRY 10.55, if it is between TRY 4,300-TRY 211,100 TRY 21.10, if it is more than TRY 211,100, TRY 211.05)

EFT via Digital Channels (Local e banking, NYOS, MT101), Other Channels

(If the transaction amount is TRY 4,300 or less TRY 4.22, if it is between TRY 4,300-TRY 211,100 TRY 8.44, if it is more than TRY 211,100, TRY 105.52)

ING In-house (book transfer) Via Digital Channels (Local e-banking, NYOS/MT101) via Other Channels

(f the transaction amount is TRY 4,300 or less TRY 2.11, if it is between TRY 4,300-TRY 211,100 TRY 4.22, if it is more than TRY 211,100, TRY 52.76)

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 4,300 or less TRY 4.22, if it is between TRY 4,300-TRY 50,000 TRY 8.44

| | |
|--|--|
| 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 4,300 or less TRY 21.10, if it is between TRY 4,300-TRY 50,000 TRY 42.22 |
| International credit transfer – Standard Manual | per transaction 0.40% (Max TRY 4,900) |
| International credit transfer -Via Digital Channels (Local e-banking, NYOS/MT101) | Per transaction 0.30% (Max TRY 3,280) |
| International Incoming Credit Transfers | per transaction 0.50% (Max TRY 1,600) |
| Additional services and fees | |
| Swift Messaging Fee | per occurrence TRY 550 |

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 275 |
| Corporate debit card | |
| Subscription | per year TRY 0.00 |
| Point of sales card acquiring | |
| Maintenance | per year USD 100 |
| Set Up | Per year USD 175 |

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 | |
| 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

| | | |
|-----------------|-----|-----------------------|
| Domestic cheque | TRY | 80.00 per transaction |
|-----------------|-----|-----------------------|

| | | | |
|--------------------------|-----|------------------------|--|
| Incoming domestic cheque | TRY | 50.00 per transaction | In local currency |
| | TRY | 25.00 per transaction | In foreign currency ING cheque |
| | TRY | 750.00 per transaction | In foreign currency third bank cheque to TRY 750.00 |

Additional services and fees

Cheque book

TRY 27.00 (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 25.00 per transaction

In local currency

Returned Cheque request FCY

TRY 50.00 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

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 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
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Turkey

SWIFT BIC INGBTRIS

Customer Service Desk

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