



In accordance with the Tariffs and Conditions for Payment Services of ING Bank N.V., pobočka zahraničnej banky hereby we announce the actual interest rates applied on current accounts:

Credit balance in currency:

| | | |
|-----|------------------|------------|
| EUR | | 0% p.a. |
| USD | | 0% p.a. |
| CZK | | 0% p.a. |
| PLN | Up to 77,200.00 | 0% p.a. |
| | Above 77,200.00 | 0.05% p.a. |
| SEK | | 0% p.a. |
| HUF | | 0% p.a. |
| GBP | | 0% p.a. |
| DKK | | 0% p.a. |
| RUB | Up to 550,000.00 | 0% p.a. |
| | Above 550,000.00 | 0.05% p.a. |
| CHF | | 0% p.a. |
| JPY | | 0% p.a. |
| TRY | | 0% p.a. |
| RON | | 0% p.a. |

Reference rates / Local Screen Rate:

| | |
|-----|-------------|
| EUR | 0.50% p.a. |
| USD | 3.00% p.a. |
| CHF | 0.75% p.a. |
| GBP | 1.5% p.a. |
| PLN | 2.50% p.a. |
| CZK | 2.50% p.a. |
| HUF | 1.00% p.a. |
| DKK | 0.75% p.a. |
| SEK | 0.75% p.a. |
| TRY | 15.00% p.a. |
| RON | 3.50% p.a. |

| | |
|---------------------------------------|------------|
| Market spread for the EONIA rate: | 0.15% p.a. |
| Market spread for the USD LIBOR rate: | 0.20% p.a. |
| Market spread for the JPY LIBOR rate: | 0.30% p.a. |
| Market spread for the SEK LIBOR rate: | 0.25% p.a. |
| Market spread for the GBP LIBOR rate: | 0.16% p.a. |

Valid from 29th October 2018