



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	2.75% p.a.
CHF	0.75% p.a.
GBP	1.5% p.a.
PLN	2.50% p.a.
CZK	3% 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 16th September 2019