

REGULATIONS GOVERNING "ING+ DEALS" AND ITS SPECIAL OFFERS organised by ING Belgium SA/nv

1. Each "ING+ DEALS" promotion ("the Promotion") is organised by ING Belgium SA/nv ("ING Belgium"), avenue Marnixlaan 24, B-1000 Brussels, RPM/RPR Brussels, VAT BE 0403.200. 393 within the framework of the ING+ DEALS ("ING+ Deals"), which is reserved for ING Belgium's customers (the "Customer(s)").

ING+ DEALS Belgium aims to provide its customers with benefits in the form of discounts for purchases from its business partners.

Within the framework of the ING+ Deals, ING Belgium organises one or more Promotions of a limited duration in the course of each year. For each Promotion, ING Belgium communicates, through its ING Smart Banking and Home'Bank services, the list of participating business partners and the benefit(s) offered to them.

These benefits are guaranteed within the limits (conditions and/or terms) set in the offer of the business partner.

2. Each Promotion starts and expires on the dates communicated via the ING+ Deals page of the ING Belgium ING Smart Banking and Home'Bank Services.

It may be announced in advance via the aforementioned page. However, the terms and conditions of business partners' offers are not definitively set until the start date of the Promotion. Changes may be made in this regard up to that point. Persons registered for a Promotion before the start thereof should therefore make sure to check the terms and conditions applicable to the offers of the trading partners at the start of the Promotion concerned. If the commercial partner decides to set a maximum amount for the discount, this maximum amount applies to all purchases made by the Customer in connection with the Promotion, in accordance with point 3 of these Regulations.

3. Each Promotion is reserved for people who are ING Belgium customers. Therefore, only those who are holders or joint holders of an ING Lion Account or an ING Green Account with ING Belgium and who have activated ING

Smart Banking or Home'Bank services can participate.

In addition, the Promotion is reserved for natural persons with legal capacity over 18 years of age who reside in Belgium and participate in their own name.

Persons who no longer meet these criteria at the latest upon expiry of the Promotion for which they are registered will automatically be excluded from it.

4. Any participation in a Promotion takes place as follows:

To participate in a Promotion, the ING Belgium Customer must register for it via the "ING+ DEALS" page of ING Belgium's ING Smart Banking or Home'Bank services.

Before registering for a Promotion, the Customer must provide an account to which all the discounts due in respect of the Promotions will be reimbursed. The Customer must be the holder or joint holder of this account and it must be an ING Lion Account or an ING Green Account with ING Belgium. This reference account will remain the same for any new Promotions organised by ING Belgium.

However, registration for a promotion applies only to the relevant Promotion. A new registration is therefore required if the Customer wishes to participate in each new Promotion.

A Customer may register for a Promotion for the duration of its validity, and, if applicable, from the publication of its announcement as defined in point 2 of these Regulations. If the Customer registers for a share under way, he/she nevertheless benefits of all advantages related to the said share as from his registration, in accordance with the terms and/or conditions set out in the offer made by the business partners and for all his/her purchases made after his registration.

However, in order to benefit from the discount offered on online purchases within the framework of a Promotion (provided that this possibility is offered under the terms of the Promotion in question), the Customer must connect to the "ING+ DEALS" page of the ING Belgium ING Smart Banking or Home'Bank services beforehand, and click on the offer of the business partner in question, in order to be redirected to the said business partner's website.

If the Customer needs to discontinue his/her online purchases for any reason, the discount

relating to the Promotion will not be granted. In order to be able to benefit from this discount, the customer must reconnect from the relevant business partner's offer published on the "ING+ DEALS" page of the ING Belgium ING Smart Banking and Home'Bank services.

The customer must also ensure that his/her browser accepts cookies and tracking, otherwise ING Belgium cannot guarantee that the discount will be properly recorded in our system and actually granted; such risk will be borne solely by the Customer.

The calculated discounts are paid to the reference account indicated by the customer in accordance with Article 4, regardless of the debit or credit card used to pay for the purchase covered by the Promotion, as long as the person making the payment is the holder or joint holder of the reference account and of the debit or credit card linked to the said account, or as long as the said person is authorised to manage, in the name and on behalf of the Customer, the aforementioned account and use the debit or credit card linked to it and he/she meets the remaining terms and conditions of these Regulations with respect to this Promotion.

If, however, an account is closed or blocked on the date on which the benefit relating to this account is granted (i.e. the date of reimbursement of the discounts), the Customer will not be granted the benefit.

By registering for a Promotion, the Customer automatically enjoys the benefits linked to that Promotion simply by virtue of the purchases covered by the Promotion which are the subject of a payment with the Bancontact / Mister Cash payment card (BC/MC) or a credit card linked to an ING account of which he/she is the holder or joint holder (it does not matter whether the payment order is entered by the holder, the joint holder or an agent for the account in question).

All payments in euros made to physical and/or e-commerce establishments (depending on the offer) of business partners located in Belgium via a Bancontact/Mister Cash terminal, another compatible network, a direct debit or other means of online payment are taken into account.

5. In addition, any person may, at any time during the period of validity of a Promotion and, as the case may be, upon publication of its announcement, as defined in point 2, de-register from it and from the ING+ Deals via the same ING Belgium "ING + DEALS" page at

ING Smart Banking or Home'Bank services. Such de-registration is valid for all ING Lion Accounts, ING Green Accounts with ING Belgium of which the person is the holder or joint holder (even if the registration was carried out by the joint account holder).

In the event of de-registration from a Promotion under way, the ING Customer loses the right to all the benefits relating to the Promotion in question for the entire duration of the said Promotion. Thus, for example, once he/she has de-registered from a Promotion, the ING Customer will not be able to enjoy the benefits linked to the said Promotion with respect to all purchases made throughout the duration of the Promotion in question, including purchases completed prior to the de-registration.

6. All the discounts linked to a Promotion and to which the Customer is entitled in accordance with his/her registration will be refunded to the reference account(s) referred to in Article 4 through which the purchase(s) referred to in the Promotion was(were) completed.

ING Belgium will complete this refund on the first working days of the coming month:

- following the date of the Customer's purchase as referred to in the Promotion, or
- if a right of renunciation/withdrawal to be exercised with the trading partner is applicable to the purchase made under the Promotion, following the end date of the period of renunciation/withdrawal defined by the terms and conditions of the business partners' offers, to the extent that you have not exercised this right of renunciation/withdrawal. If this right is exercised, the Customer automatically loses his/her right to reimbursement of the discount within the framework of the Promotion in question.

The aforementioned period will in any case never exceed 45 calendar days from the date of the Customer's purchase as referred to in the Promotion.

Pending the execution of the payment, the Customer can find the list of discounts awaiting reimbursement within the framework of a Promotion on the ING Belgium ING Smart Banking and Home'Bank services' ING+ Deals page.

7. A reimbursement made by ING Belgium based solely on instructions given by the business partners may not be contested under

any circumstances, except in the case of gross negligence or wilful misconduct on the part of ING Belgium. Any complaints relating to the granting or not of the discount should be addressed only to the business partners concerned, in accordance with any terms and conditions defined in the description of the offer made with regard to the Promotion in question.

The discounts offered are non-transferable and may not, under any circumstances, be resold or exchanged for other products or services.

8. Except in the case of gross negligence or wilful misconduct on their part, neither ING Belgium nor its staff members nor any third parties called upon within the framework of the ING+ Deals may be held liable for any loss arising from organising the ING+ Deals or a Promotion thereof, including participation in the ING+ Deals and allocation of the benefit.

Under the same conditions, neither ING Belgium nor the aforementioned persons may thus be held responsible for any technical problem that arises during the course of a Promotion, be that at their end, or that of a participant in a Promotion and/or of a third party. This includes technical problems that would:

- cause the interruption of the Promotion or a delay in the organisation or participation therein,
- or an alteration or loss of data (including online registration) of a participant in a Promotion.

Under the same conditions, neither ING Belgium nor its staff members may be held liable for products or services purchased within the framework of a Promotion (in particular with respect to their quality or safety) or, in general, relationships between the participants and the trading partners. ING Belgium gives no personal guarantee for these purchases. Any complaint regarding a purchase from a business partner or arising from the relationship between the participants and a business partner should be addressed directly to this partner. Participants in a Promotion must take out at their own cost all guarantees and relevant or necessary insurance for their purchases relating to this Promotion, and relieve ING Belgium of all liability in this regard.

If, in the event of force majeure or following any event beyond its control (including bankruptcy of a business partner), a Promotion should have to be cancelled, interrupted or modified, ING Belgium would not, under any

circumstances, be liable to pay any damages and interest.

9. A participant in a Promotion loses his/her entitlement to benefits if it is found that fraudulent practices of any kind have been employed by that participant or if agreements have been made in bad faith with that participant. ING Belgium reserves the right, where applicable, to require that the benefits granted be returned or to exclude the participants in question from any future Promotions and ING+ Deals organised by ING. The exclusion may not be disputed under any circumstances, except in the case of gross negligence or wilful misconduct on the part of ING Belgium.

10. Registration, authorisations and data processing

10.1 Limitations to data processing

Data of a personal nature pertaining to participants in a Promotion will not be communicated by ING Belgium to the commercial partners of ING+ DEALS. The latter will only receive anonymous statistical data from ING Belgium. It will not be possible to associate data with a participant.

The personal data provided by participants to ING Belgium within the framework of a Promotion will be processed by ING Belgium (and by ING Bank N.V., incorporated under Dutch law with headquarters at Bijlmerplein 888 – 1102 MG Amsterdam (The Netherlands), registered in the Amsterdam Chamber of Commerce Registry under number 33031431, acting as a sub-processor on behalf and in the name of ING Belgium and in the contexts of providing ING+ DEALS) for the purposes of marketing banking, financial and insurance services (including for the organisation of the ING+ DEALS), the management of accounts and payments and centralised customer management. The personal data of the participants are not communicated to other ING Group companies engaged in banking, financial and insurance activities in the European Union (with the exception of ING Bank N.V. solely in the framework of the above-mentioned sub-processing).

Any participant may consult data relating to him/her and have it corrected. He/she may also request the removal of this data or a limitation/cessation of its processing. He/she also has the right to have this data transferred

to a third party. Finally, he/she may, on request and at no cost, object to the processing by ING Belgium of data about him/her for direct marketing purposes. For more information, participants may consult Article 6 (Protection of privacy) of ING Belgium's General Regulations and ING Belgium's

Declaration of Confidentiality for the Protection of Privacy (available from all ING branches and on www.ing.be). In the event of questions, participants may contact the ING Belgium's delegated Privacy officer (ing-be-PrivacyOffice@ing.com or ING Privacy Office, Cours Saint-Michel 60, 1040 Brussels).

10.2 Authorisations granted in connection with the registration for Promotions

By registering for a Promotion, the Customer authorises ING Belgium (and, solely in the framework of the above-mentioned sub-processing, ING Bank N.V.) to process the data relating to his/her payment transactions in order to calculate and execute the reimbursement as specified in point 6 of these

Regulations. He/she may also authorise ING Belgium (and, solely in the framework of the above-mentioned sub-processing, ING Bank N.V.) to make non-financial offers to its business partners for the Promotion in question and the other ING+ DEALS Promotions via ING Belgium's electronic channels or e-mails.

10.3 De-registration

In accordance with point 5 of these Regulations, any person may, at any time during the period of validity of a Promotion and, as the case may be, upon publication of its announcement, as defined in point 2, de-register from it and the ING+ Deals and thus oppose the ING Belgium processing mentioned in the previous paragraph.

11. All participants in a Promotion are deemed to have read the content of these Regulation by virtue of their registration for the Promotion. Participation in a Promotion implies unreserved acceptance by the participant of all of these Regulations and acceptance of any decision taken by the organiser (ING Belgium) to ensure that the ING+ Deals are conducted in a proper manner.

12. The Promotion is subject to Belgian law.

13. Without prejudice to the Customer's right to de-register from a Promotion and from the

ING+ Deals as specified in point 5 of these Regulations, the Bank reserves the right to terminate the ING+ Deals at any time and without any justification. Such termination must occur outside the period of validity of a Promotion as referred to in point 2 of these Regulations. The Bank must inform the ING+ Deals participants of this termination in advance. It must, in this regard, give at least two weeks' notice by mail or any other durable medium (including by notice incorporated into account statements). If such notification is made during the period of validity of a Promotion, the latter will be terminated in accordance with the provisions of these Regulations. The Customer will retain his/her right to the benefits acquired in accordance with the said Regulations.

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