

Deposits protection information sheet

Deposits held by ING Belgium SA NV are protected by:	The Protection Fund (BE)
Protection limit:	EUR 100 000 per depositor and per credit institution (1).
If you have several deposits with the same credit institution:	All your deposits with the same credit institution are “aggregated” and the total is limited to EUR 100 000 (1)
If you hold a joint account with one or several other depositors:	The EUR 100 000 ceiling applies to each depositor separately (2)
Repayment deadline in the event of failure by the credit institution:	20 working days (3)
Repayment currency:	Euro
Contact:	<p>Fonds de garantie pour les services financiers Service Public Fédéral Finances Administration générale de la Trésorerie Avenue des Arts 30 BE - 1040 Bruxelles Phone: 32.2.574.78.40 Fax 32.2.579.69.19 E-Mail address: fondsdegarantie.tresorerie@minfin.fed.be</p> <p>Garantiefonds voor financiële diensten Federale Overheidsdienst Financiën Algemene Administratie van de Thesaurie Kunstlaan 30 B-1040 Brussel Phone: 32.2.574.78.40 Fax: 32.2.579.69.19 E-Mail address: garantiefonds.thesaurie@minfin.fed.be</p>
For more information (in particular on the types of deposits and depositors covered by the protection) :	Website: http://fondsdegarantie.belgium.be
Acknowledgement of receipt by the depositor (4)	On: /.../...

Supplementary information

(1) General protection limit

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Protection Scheme. This repayment is limited to EUR 100 000 per credit institution. This means that all deposits with the same credit institution are added up to determine the protection level. If, for instance a depositor holds a savings account with a balance of EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

Under certain conditions, the following deposits are protected above EUR 100 000:

deposits (i) real estate transactions relating to private housing, (ii) deposits linked to specific events in the life of a depositor and which meet certain social objectives and (iii) deposits resulting from insurance or compensation payments made to the victims of penal crimes or legal errors.

To find out more: <http://fondsdegarantie.belgium.be>

(2) Protection limit for joint accounts

In the case of joint accounts, the EUR 100 000 limit applies to each depositor. Deposits on a joint account are repaid in proportion to the assigns' shares on such assets. In the absence of special provisions, the account is distributed between the assigns equally. However, deposits on an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor to calculate the limit of EUR 100 000, unless the members can individually exercise the rights on the account assets and that each of their identities can be established.

(3) Repayment

The competent Deposit Protection Scheme is the Fonds de Garantie pour les services publics/Het Garantiefonds

Website: <http://fondsdegarantie.belgium.be/fr>

It will refund your deposits up to EUR 100 000 within a maximum deadline of 20 working days, which will be gradually reduced to a period of 7 working days by 2024 at the latest.

As long as this deadline has not been reduced to a maximum of 7 working days, the Protection Fund will ensure that depositors can access a sufficient amount of their insured assets to cover their living costs within a period of five working days following an application. To find out more: <http://fondsdegarantie.belgium.be/fr>

If you have not been repaid within these deadlines, you should contact the Deposit Protection Scheme as the time to claim reimbursement may lapse after a certain limit. To find out more: <http://fondsdegarantie.belgium.be/fr>

(4) Acknowledgement of receipt

No acknowledgements of receipt are given on the annual sending of the information sheet.

Other important information

In general, all retail and businesses depositors are covered by Deposit Protection Scheme. Exceptions for certain deposits are stated on the website of the competent Deposit Protection Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.