

Taxation per product

		Taxes				EXCHANGE OF INFORMATION		
		Stock exchange transaction tax (TOB)	Withholding tax (WT)	WT on "bond funds" ⁽¹⁾	Foreign taxes	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)	
<small>Important observation: this table only lists the taxes applied by the bank on the transactions mentioned. This document does not replace the official documents such as the product info sheets, the prospectuses, the trade brochures or the KIDs. Nor is it, in any case, fiscal advice. You must, if necessary, consult your tax advisor to determine your relevant fiscal obligations. In the case of tax linked to transactions not mentioned in this table (in particular that applicable to securities transactions not initiated by you such as mergers, takeover bids, capital increases, etc.) please contact your usual ING advisor.</small>		Applicable to all customers except legal exemption (for the exemption conditions, please contact your usual ING advisor)		Applicable to all customers except legal exemption (for the exemption conditions, please contact your usual ING advisor)		Only applicable to taxpayers liable to Personal Income Tax in Belgium		
		Applicable to all customers		Applicable to all customers whose tax residence is established in a CRS signatory State other than Belgium		Applicable to all customers who are "U.S. Specified Persons"		
FUNDS		Stock exchange transaction tax (TOB)	Withholding tax (WT)	WT on "bond funds" ⁽¹⁾	Foreign taxes	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)	
SICAV ("Société d'Investissement" - investment fund)	SICAV distribution	Subscription	No	No	No	No	No	
		Repurchase	No	No	30% on the "capital gain" (2) except if the prospectus stipulates annual distribution of the whole of the collected incomes.	No	Communication of the total repurchase amount (before costs and taxes)	Communication of the total repurchase amount (before costs and taxes)
		Dividend payment	No	30% on the dividend amount in (minus any foreign tax)	No	No (save exceptions)	Communication of total dividend amount (before costs and taxes)	Communication of total dividend amount (before costs and taxes)
	SICAV capitalisation	Subscription	No	No	No	No	No	No
Repurchase		Public Sicavs (4) in Belgium: 1.32% (max.4,000 euros) Non-public Sicavs in Belgium: no TOB	No	30% on the "capital gain" (2)	No	Communication of the total repurchase amount (before costs and taxes)	Communication of the total repurchase amount (before costs and taxes)	
FUNDS		Stock exchange transaction tax (TOB)	Withholding tax (WT)	WT on "bond funds" ⁽¹⁾	Foreign taxes	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)	
Fonds Communs de Placement (FCP) - mutual funds	FCP distribution	Subscription	No	No	No	No	No	
		Repurchase	No	No	30% on the "capital gain" (2) except if the prospectus stipulates annual distribution of the whole of the collected incomes.	No	Communication of the total repurchase amount (before costs and taxes)	Communication of the total repurchase amount (before costs and taxes)
		Coupon payment	No	30% on the coupon amount (after deduction of any foreign tax) - save exceptions	No	No (save exceptions)	Communication of the total coupon amount (before costs and taxes)	Communication of the total coupon amount (before costs and taxes)
	FCP capitalisation	Subscription	No	No	No	No	No	No
Repurchase		No	No	30% on the "capital gain" (2)	No	Communication of the total repurchase amount (before costs and taxes)	Communication of the total repurchase amount (before costs and taxes)	
ETF ("trackers") of the fund type and Funds listed on stock exchanges	Purchase (secondary market)	0,35 %: ETF type: Mutual Fund (FCP) DIS or CAP, non EEA, not public in Belgium; SICAV DIS, non EEA, not public in Belgium; SICAV CAP, non EEA, not public in Belgium. (max.1,600 euros) ETF's of the public capitalisation Sicav type in Belgium: 1.32% (max.4,000 euros) 0,12 % ETF type : Mutual Fund (FCP) DIS ou CAP, EEA, public or not in Belgium; Mutual Fund (FCP) DIS or CAP non EEA, public in Belgium; SICAV DIS, EEA, public or not in Belgium; SICAV DIS, non EEA, public in Belgium; SICAV CAP, EEA, not public in Belgium. (max.1,300 euros)	No	No	Foreign tax depending on the market (e.g. Stamp Duty in the United Kingdom)	No	No	
	Sale (secondary market)	0,35 %: ETF type: Mutual Fund (FCP) DIS or CAP, non EEA, not public in Belgium; SICAV DIS, non EEA, not public in Belgium; SICAV CAP, non EEA, not public in Belgium. (max. 1,600 euros) ETF of the public capitalisation Sicav type in Belgium: 1.32% (max. 4,000 euros) 0,12 % ETF type : Mutual Fund (FCP) DIS ou CAP, EEA, public or not in Belgium; Mutual Fund (FCP) DIS or CAP non EEA, public in Belgium; SICAV DIS, EEA, public or not in Belgium; SICAV DIS, non EEA, public in Belgium; SICAV CAP, EEA, not public in Belgium. (max. 1,300 euros)	No	30% on the "capital gain" (2)	No	Communication of the total sale amount (before costs and taxes)	Communication of the total sale amount (before costs and taxes)	
	Coupon payment (on distribution funds)	No	30% on the coupon amount (after deduction of any foreign tax) - save exceptions	No	No (save exceptions)	Communication of the total coupon amount (before costs and taxes)	Communication of the total coupon amount (before costs and taxes)	
SHARES		Stock exchange transaction tax (TOB)	Withholding tax (WT)	Foreign taxes	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)		
Shares	Purchase	0.35% (max. 1,600 euros) except for regulated real estate companies (SIR): 0.12% (max.1,300 euros)	No	French shares: Financial Transaction Tax (FTT) of 0.30% if share meets conditions Italian shares: Financial Transaction Tax (FTT) of 0.10% if share meets conditions Other countries: foreign tax depending on the market (e.g. Stamp Duty in the United Kingdom)	No	No		
	Sale	0.35% (max. 1,600 euros) except for regulated real estate companies (SIR): 0.12% (max.1,300 euros)	No	No	Communication of the total sale amount (before costs and taxes)	Communication of the total sale amount (before costs and taxes)		
	Dividend payment	No	30% on the dividend amount (after deduction of any foreign tax)	Yes in most cases, depending on country of issue	Communication of total dividend amount (before costs and taxes)	Communication of total dividend amount (before costs and taxes)		
BONDS		Stock exchange transaction tax (TOB)	Withholding tax (WT)	Foreign taxes	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)		
Euro-bonds, government bonds, structured bonds, cash certificates	Subscription (new issue)	No	No	No	No	No		
	Purchase	With 100% guaranteed capital: 0.12% (max.1,300 euros) Without 100% guaranteed capital: 0.35% (max.1,600 euros)	In the X/N system: 30% refund on accrued interests Other cases: no	Italian bonds: 12.50% (Government bonds) or 26% (Corporate bonds) on accrued interests in case of undocumented customer	No	No		
	Repurchase	With 100% guaranteed capital: 0.12% (max.1,300 euros) Without 100% guaranteed capital: 0.35% (max.1,600 euros)	IBIF and GIP capitalisation notes: 30% on the difference between the sale price and the nominal value + on the difference between the nominal value and the issue price if the issue price is below 100% IBIF and GIP income notes: 30% on the difference between the sale price and the nominal value + on the difference between the nominal value and the issue price if the issue price is below 100% + 30% on the accrued interests. Other cases: no	Italian bonds: 12.50% (Government bonds) or 26% (Corporate bonds) on accrued interests in case of undocumented customer	Communication of the total sale amount (before costs and taxes)	Communication of the total sale amount (before costs and taxes)		
	Sale	With 100% guaranteed capital: 0.12% (max.1,300 euros) Without 100% guaranteed capital: 0.35% (max.1,600 euros)	In the X/N system: 30% deduction on accrued interests Other cases: no	Italian bonds: 12.50% (Government bonds) or 26% (Corporate bonds) on accrued interests in case of undocumented customer	Yes, communication of total sale amount (before costs and taxes)	Yes, communication of total sale amount (before costs and taxes)		
	Coupon payment	No	30% on the coupon amount (after deduction of any foreign tax)	Yes, depending on country of issue	Communication of the total coupon amount (before costs and taxes)	Communication of the total coupon amount (before costs and taxes)		
	Redemption in cash by the issuer (at maturity or before maturity)	No	30% on the difference between the sale price and the nominal value + on the difference between the nominal value and the issue price if the issue price is below 100% + 30% on the accrued interests	No	Communication of total redemption amount (before costs and taxes)	Communication of total redemption amount (before costs and taxes)		

(1) These are "UCITS" within the meaning of Article 19bis of the 1992 Income Tax Code which invest more than 10% of the investment in debt instruments (bonds, cash deposit, etc.), and where the parts or shares have been acquired as from 1st January 2018. For the parts or shares of (UCITS) aquired before 2018, the limit remains at 25%.

(2) Calculation of the taxable base and the list of funds of the ING range in scope: please contact your usual ING advisor.

(3) Only in the case of private individuals.

(4) Public if registered with the FSMA.



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Taxes		EXCHANGE OF INFORMATION		
CASH DEPOSITS		Withholding tax (WT)	Common Reporting Standard (CRS)	Foreign Account Tax Compliance Act (FATCA)
Current accounts All current accounts (ordinary ING current account, ING Green Account, ING Lion Account, etc.)	Interest payment	30% on the interest amount	Communication of the interest amount	Communication of the interest amount
Regulated savings accounts. ING Green Savings Account, ING Orange Savings Account, ING Lion Deposit, ING Lion Premium Savings Account and ING Tempo Savings account	Interest payment	Non-taxable tranche (3): 0% Taxable tranche 15% on the interest amount	Communication of the interest amount	Communication of the interest amount
Other products Term Accounts, ING Long Term Accounts, ING Lion Fidelity Accounts, ING FlexiBonus Accounts 3 or 6, ING MC Accounts, ING Business Accounts, ING Invest Accounts, ING Relax, ING Notice Accounts, etc.	Interest payment	30% on the interest amount	Communication of the interest amount	Communication of the interest amount
ING Thematic Citizens' Lending	Interest payment	30% on the interest amount	Communication of the interest amount	Communication of the interest amount

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 (2) Calculation of the taxable base and the list of funds of the ING range in scope: please contact your usual ING advisor.
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