

RULES of the "Dinner in the Sky - September" competition Competition organised by ING Belgium SA

1. The "Dinner in the Sky - september" competition (hereinafter referred to as "the competition") is organised by ING Belgium SA (hereinafter referred to as "ING"), Avenue Marnix 24, B-1000 Brussels, Brussels Trade Register, VAT BE 0403 200 393.

2. The competition shall take place from 10 till 14 September 2018

3. The competition is open to any individual aged 18 or over who has an ING account for private purposes, participating in their own name and domiciled in Belgium.

The competition is only open to ING customers who were already a customer on 26 August 23:59 and who have installed and activated the ING Smart Banking app for smartphones.

4. Participation in the competition is done by answering questions during the period between 10 and 14 September via the banner in the ING Smart Banking app for smartphones.

The winners of the competition will be 10 participants who have answered the questions correctly and who have come closest to the tiebreaker.

In the event of an ex aequo response to the tiebreaker, the first participant to answered, shall win.

The prize is for two persons (winner & accompanying person of the winner):

- participation in 'Dinner in the Sky' in Antwerp on 27 September 2018 at 18h00. Content & dinner as described on dinnerinthesky.be

The winners will be contacted personally by ING to confirm the award:

- If the winner refuses the prize or fails to reply within 2 days following ING's communication confirming the prize, the prize will be awarded to the next winner in the ranking.

- The winner can invite 1 person to participate in 'Dinner in the Sky'.

- The winner must be present and can therefore not pass on his / her prize.

- Please note that the following restrictions apply for safety reasons:

minimum age: 12 years old

Minimum height, 130 cm

Weight limit: 150 kg

- The winner and accompanying person are expected at 6 pm.

- Food allergy must be passed on upon contact by ING.

- Each customer can only participate once, if there are several participations, the first participation applies.

- ING cannot be held responsible if Dinner in the Sky is unable to proceed due to circumstances.

Entry to the competition is not subject to any obligation to purchase a product or service from ING Belgium.

5. ING staff members (salaried and self-employed) involved in organising this competition, as well as their family members, may not enter this competition. Similarly, staff members (salaried and self-employed) of other participating companies involved in organising this competition, as well as their family members, may not enter this competition.

6. The prizes available in the context of this competition are non-transferable and may not, under any circumstances, be exchanged for other products or services. The award of these prizes may not be disputed under any circumstances, except in the case of gross negligence or wilful misconduct on the part of ING.



7. Except in the case of gross negligence or wilful misconduct on their part, neither ING nor its staff members nor any third parties called upon in the framework of this competition may be held liable for any loss arising from organising this competition, including entry to the competition. Subject to the same reservation, neither ING nor the aforementioned individuals may therefore be held liable for any technical problem whatsoever occurring during the running of this competition, to each other, a competition entrant and/or a third party, which might disrupt the competition, cause a delay in entering the competition or organising it, or cause any alteration or loss of data of a competition entrant. If, in the event of force majeure or following any event beyond its control, the competition should have to be cancelled, interrupted or modified, ING would not, under any circumstances, be liable to pay any damages and interest.

8. All entrants forfeit their right to the prize if it transpires that fraudulent practices, in any form whatsoever, have been used or if unlawful agreements have been made in bad faith between entrants in order to influence their chances of winning. ING reserves the right, where applicable, to require that the prize be returned or to exclude the entrants in question from any future actions and competitions 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.

9. No information will be exchanged concerning this competition. Subject to the same exceptions, no reply will be provided to any letter, telephone call, fax or e-mail concerning the competition.

10. Entrants' personal data communicated to ING in the context of this competition shall be processed by ING for the purposes of marketing banking and insurance services (including for organising this competition) and centralised customer management. Entrants' data shall also be communicated to other ING Group companies performing banking, financial and insurance activities within the European Union (list available on request) for the purposes of marketing (with the exception of e-mail advertising).

Entrants may peruse the data relating to them and have them corrected.

They may, on request and free of charge, object to the processing of their data by ING for the purposes of direct marketing and/or to the communication of these data to other ING Group companies performing banking, financial and insurance activities within the European Union for the same purposes. For more information, entrants may consult Article 6 (Protection of privacy) of ING's General Regulations.

11. The winners and accompanying persons authorise ING to use their personal data (in particular their surname, first name and address) on the website www.ing.be on any medium (Facebook page, printed matter, publications, film or video, footballing site, etc.) for marketing purposes of ING, without being entitled to any compensation, with the exception of the prize referred to in Article 4.

12. Any competition entrant is deemed to have familiarised themselves with the contents of these rules. Entry to this competition implies unreserved acceptance by the entrant of all of these rules and acceptance of any decision taken by the organisers to ensure that the competition is conducted in a proper manner.

13. These rules are translated into French and English. The competition entitled " Dinner in the sky - septembre" in French, " Dinner in the sky - september" in Dutch and " Dinner in the sky - september" in English is one and the same competition.

14. This competition is subject to Belgian law.

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Publisher: Marie-Noëlle De Greef – Cours Saint-Michel 60 – B-1040 Brussels – 10/17

