

# Charges applied to the main securities transactions

Charges valid as at 1 August 2018



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Our charges are expressed in euros and include V.A.T. Amounts which already include the 21% V.A.T are indicated with an \*. Where (Belgian and/or foreign) withholding tax is levied, we take it into account.

## 1. Purchase and sale of securities

1.1 Funds (primary market)	% of the amount	EUR
<b>Subscription to ING funds and units in the pension savings fund Star Fund</b>		
▪ Entry fee <sup>2</sup>		
- Normal charge	3	
- Via Home'Bank/Business'Bank, a 20% discount on the entry fee, except for NN (L) Euro Liquidity and Star Fund savings plans.		
▪ Stock exchange tax (TOB)		See section 1.6
<b>Redemption of ING funds<sup>1</sup> before maturity</b>		
▪ Redemption fee <sup>2</sup>		
- Normal charge	0	
- NN (L) II, NN (L) Protected Obli-Fix	1	
- NN (L) CMF Credit ING Select	2	
- NN (L) CMF ING Credit Select 2018 Plus	0,10	
- NN (L) CMF ING Credit Select June 2018 Plus	0,10	
- NN (L) CMF ING EMD Select 2018	0,15	
▪ Stock exchange tax (TOB)		See section 1.6
<b>Third-party funds not listed on the stock exchange (redemptions only)</b>		
▪ Administration fee		50
▪ Redemption fee: see prospectus		
▪ Stock exchange tax (TOB)		See section 1.6

<sup>1</sup> Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

<sup>2</sup> Specific exceptions: see prospectus.

1.2 Shares, warrants, real estate certificates and stock exchange listed funds	% of the amount	EUR
<b>Euronext (Brussels, Amsterdam, Paris)</b>		
▪ Brokerage fee <sup>1</sup>		
- Home'Bank/Business'Bank	0.50	min. 20
- Phone'Bank and branches	1	min. 40
▪ Stock exchange tax (TOB)	See section 1.6	
▪ Financial Transaction Tax		
- France (on all incoming securities)	0.30	
<b>Other stock exchanges</b>		
▪ Brokerage fee <sup>1</sup>		
- Home'Bank/Business'Bank	0.75	min. 30
- Phone'Bank and branches	1.25	min. 50
▪ Stock exchange tax (TOB)	See section 1.6	
▪ Foreign taxes (stamp duty) on some markets		
- E.g. United Kingdom (only purchases)	0.50	
▪ Financial Transaction Tax		
- France	0.30	
- Italy: - purchases	0.10	
- other incoming securities	0.20	
<b>1.3 Allocation and subscription rights</b>		
▪ Brokerage fee	1	min. 5
▪ Stock exchange tax (TOB)	See section 1.6	
<b>1.4 Bonds (Euro-bonds, government, straight, structured, convertible bonds and bonds with warrants) and savings certificates</b>		
▪ Brokerage fee <sup>2</sup>	0.50	min. 50
▪ Stock exchange tax (TOB) <sup>2</sup>	See section 1.6	

1.5 Miscellaneous	% of the amount	EUR
<b>Euronext Expert Market (ex Public auctions), sales only</b>		
▪ Brokerage fee	1	min. 50
▪ Presentation fee	0.80	max. 1,000
▪ Administration fee	0.20	
▪ Stock exchange tax (TOB)	See section 1.6	
<b>1.6 Stock exchange tax (TOB)<sup>1</sup></b>		
▪ Subscription		
- Normal charge	0	
▪ Redemption or liquidation by the SICAV/bevek		
- Normal charge	0	
- Public capitalisation funds <sup>2</sup> (including trackers)	1.32	max. 4,000
▪ Purchases and sales (secondary market)		
- Normal charge	0.35	max. 1,600
- Public capitalisation funds <sup>2</sup> (including trackers)	1.32	max. 4,000
- Public distribution funds <sup>2</sup> (including trackers)	0.12	max. 1,300
- Public mutual funds <sup>2</sup> (including trackers)	0.12	max. 1,300
- Belgian certificates of foreign shares	0.12	max. 1,300
- Bonds and Structured Notes with guaranteed capital (100%)	0.12	max. 1,300
- Linear bonds (OLOs)	0	
- SIR (Regulated real estate company)	0.12	max. 1,300

<sup>1</sup> Not applicable for capital increases.

<sup>2</sup> Not applicable for new issues.

<sup>1</sup> Current TOB rate. Exemption for non-residents provided the required statement has been signed.

<sup>2</sup> Public if registered with the FSMA.

## 2. Securities and coupon collections

2.1 Coupons	% of the amount	EUR
<ul style="list-style-type: none"> <li>Per coupon of a security in safe-keeping               <ul style="list-style-type: none"> <li>- ING funds<sup>1</sup></li> <li>- Securities issued by ING</li> <li>- Belgian securities (according to ISIN code)</li> <li>- Foreign securities<sup>2</sup></li> </ul> </li> </ul>	2.42*	free free free min. 3.03* max. 121*
<ul style="list-style-type: none"> <li>Per coupon of a security submitted at branch               <ul style="list-style-type: none"> <li>- ING funds<sup>1</sup></li> <li>- Securities issued by ING</li> <li>- Belgian securities (according to ISIN code)</li> <li>- Foreign securities<sup>2</sup></li> </ul> </li> </ul>	7.26*	free free free min. 9.08*
<ul style="list-style-type: none"> <li>Per coupon cheque submitted at branch               <ul style="list-style-type: none"> <li>- ING funds<sup>1</sup></li> <li>- Securities issued by ING</li> <li>- Belgian securities (according to ISIN code)</li> <li>- Foreign securities<sup>2</sup></li> </ul> </li> </ul>	7.26*	free free free min. 9.08* max. 363*
<ul style="list-style-type: none"> <li>Fee for late submission of coupons or coupons cheques at the branch, payable to the "Caisse des Depots et Consignations/Deposito- en Consignatiekas", to the issuer or paying agent               <ul style="list-style-type: none"> <li>- ING funds<sup>1</sup> with redeemable capital (as from maturity)</li> </ul> </li> </ul>	1.82*	min. 9.08*

2.2 Securities	% of the amount	EUR
<ul style="list-style-type: none"> <li>Redemption of securities<sup>2</sup></li> </ul>		free
<ul style="list-style-type: none"> <li>Stock exchange tax (TOB)</li> </ul>	See section 1.6	
<ul style="list-style-type: none"> <li>Fee for late submission to the "Caisse des Depots et Consignations/Deposito- en Consignatiekas", to the issuer or paying agent, for presentation at the counter               <ul style="list-style-type: none"> <li>- funds, as from redemption date<sup>2</sup></li> <li>- foreign securities (excluding funds) over 5 years after maturity</li> <li>- Belgian shares redeemable following corporate actions</li> </ul> </li> </ul>	1.82*	min. 60.50* min. 60.50* min. 60.50*

<sup>1</sup> Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

<sup>2</sup> Any costs charged by correspondents are borne by the customer.

## 3. Securities account<sup>4</sup>

3.1 Dossier fee	% of the amount	EUR
<ul style="list-style-type: none"> <li>Per securities account in which securities are held, per calendar year</li> </ul>		14.52*
<ul style="list-style-type: none"> <li>Star Fund dossiers</li> </ul>		free
<ul style="list-style-type: none"> <li>Stand-alone active ING Focus Plan<sup>5</sup></li> </ul>		free

3.2 Custody fee	% of the amount	EUR
<b>Includes all corporate actions (see section 4.1) and annual sending of asset statement.</b>		
Per securities account line, per annum:		
<ul style="list-style-type: none"> <li>ING funds<sup>1</sup></li> </ul>		free
<ul style="list-style-type: none"> <li>Securities issued by ING</li> </ul>		free
<ul style="list-style-type: none"> <li>VVPR strips, allocation and subscription rights</li> </ul>		free
<ul style="list-style-type: none"> <li>Bonds</li> </ul>	0.15*	min. 3.63*
<ul style="list-style-type: none"> <li>Other securities</li> </ul>	0.24*	min. 6.05*
<ul style="list-style-type: none"> <li>Except: OLOs, Belgian treasury certificates and Belgian Commercial Paper in euros</li> </ul>	0.0015*	min. 48.40*

3.3 Transfer of securities	% of the amount	EUR
<ul style="list-style-type: none"> <li>Per incoming security<sup>2</sup></li> </ul>		free
<ul style="list-style-type: none"> <li>Per security transferred out to an ING account in Belgium</li> </ul>		free
<ul style="list-style-type: none"> <li>Per security transferred out to another financial institution<sup>3</sup></li> </ul>		60.50*
<ul style="list-style-type: none"> <li>Financial Transaction Tax</li> </ul>	See section 1.2	

3.4 ING Inheritance insurance (in the case of accidental death)			
Pay-out as a % of the portfolio value	Min.	Max.	Annual premium per portfolio in euros
35%	25,000	90,000	62

<sup>1</sup> Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

<sup>2</sup> Subject to acceptance by ING

<sup>3</sup> Any costs charged by correspondents are borne by the customer.

<sup>4</sup> Provided they are monitored and accepted by ING.

<sup>5</sup> A stand-alone ING Focus Plan is a securities account containing only securities purchased via an ING Focus Plan. Active means that in the current calendar year, at least one investment was made via ING Focus Plan.

## 4. Miscellaneous transactions

4.1 Corporate actions (exchange, allocation, split, etc.)	% of the amount	EUR
▪ Per corporate action on a security in safe-keeping		free
4.2 Other	% of the amount	EUR
▪ Interim asset statement via Home'Bank/Business'Bank or branch		free
▪ Formalities with regard to agreements to avoid double taxation of foreign securities, per securities account, per annum		60.50*
▪ Application of reduced tax at source <sup>2</sup>		free
▪ Ex-post tax recovery <sup>1,2</sup> , per coupon, per holder	6.05*	min. 60.50* max. 302.50*
▪ Other transactions and research: half an hour		30.25* min. 30.25*
▪ Conversion of a registered security into a bear security or vice versa		60.50*

### 4.3 Foreign currency conversion and exchange transactions

The standard margin on foreign currency conversions and exchange transactions is 3%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations in force on the international market.

Rates are available via Home'Bank/Business'Bank, Self'Bank and on request from branches.

## 5. Personal and Private Banking

5.1 Personal Banking	% of the amount	EUR
		free
5.2 Private Banking	% of the amount	EUR
Our advisers will be happy to provide you with any information.		

<sup>1</sup> Any costs charged by correspondents are borne by the customer.

<sup>2</sup> The list of relevant countries is available at [www.ing.be/doubletaxationtreaty](http://www.ing.be/doubletaxationtreaty).



Other lists of charges and brochures are available:

- Charges applied to the main banking operations of private individuals
- Charges applied to the main banking operations of legal entities
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees

These charges are not binding

1. As dealings between the Bank and its customers are based on mutual trust, ING always reserves the right not to commit itself.
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