



**Want to have more
time to enjoy life?**

Discover our time-saving
digital solutions!

ING 



Want to manage your accounts online?

You can do so much more than just check your balance. Discover how!

You know how it is: you get up in the morning, one thing leads to another, your day flies by, and you haven't had the time to do everything you had planned. Luckily, the ING Smart Banking app is made to save you precious time!

Whether you're on the move or at the hairdresser, you can now manage most of your banking needs directly from your smartphone, wherever and whenever you want.



Smart features of the ING Smart Banking app

Your transfers sorted in no time

Need to pay a bill or pay back a friend? With the ING Smart Banking app, nothing could be easier than organising your transfers directly from your smartphone. Transfer money between your own accounts or to other accounts in just a few easy steps.

Manage your bills

With Zoomit, paying your bills becomes child's play! This service saves you time thanks to the electronic management of your bills and financial documents. What's more, you can now pay bills directly from the app.

Track your investments

The app also lets you keep a close eye on your shares and other securities. You can now even buy and sell shares and securities via the app.

Your ING Smart Banking app abroad

Activate your Maestro card for use outside Europe

Travelling outside Europe and want to use your bank card locally? Thanks to your card's Maestro function, you can pay and withdraw cash anywhere in the world. Simply activate your card for use outside Europe for a certain period. You can do this easily via the ING Smart Banking app.

Make your life easier while living it to the full

Pay your friends back immediately

Never sure how to deal with the bill when eating out with friends? Never worry again thanks to the Bancontact feature in your ING Smart Banking app. Pay or get paid by anyone in just 2 easy steps!

Self-service corner

Just moved and want to update your personal details? You can take care of this and many other tasks via our Self-service corner! Simply tap the link in the drop-down menu in your ING Smart Banking app.



Indulge yourself without limits

Change the limits on your bank card

Want to use your bank card to make purchases but the payment limits aren't suited to your needs? You can change the limits* on your bank card or credit card in just a few steps via the Self-service corner.

A new bank card in three steps

Is your bank card damaged or unreadable? Don't worry! You can solve the problem directly via our Self-service corner and order a new card free of charge in just three steps. The card will be delivered to your letterbox within three working days.

Smart shopping ? Discover the ING+ deals

Like 40.000 ING customers, have a look in the menu of your ING Smart Banking app and enjoy exclusive deals from major brands. Activate as many deals as you want, use your discounts and get your cashback at the end of the month. It's that easy !
More info on ing.be/ingplusdeals.

Switch to mobile banking for free

To install and activate the ING Smart Banking app, make sure you have the following ready:

Your ING bank card



Your ING card reader



Install ING Smart Banking

Make your life easier by managing your banking needs directly from your smartphone with the ING Smart Banking app. Your mobile bank is free, available anywhere and highly secure!

- 1. Download the ING Smart Banking app via the App Store or Google Play.**
- 2. Make sure you have your ING bank card and ING card reader ready.**
If you haven't got your ING card reader yet, you can apply for one via the website www.ing.be/cardreader
- 3. Launch the app and follow the instructions to create your mobile profile then choose your six-digit code.**





A highly secure app

Your app is protected by a six-digit profile code and, if you wish, your digital fingerprint or with a Face ID as well. Your personal information is never saved on your device. What's more, after three minutes of inactivity, the app will shut down automatically.

Smartphone lost or stolen?

Block the app immediately via Home'Bank or by calling **+32 2 464 60 04**.

*Detailed information about the limits for transfers made via Home'Bank/Business'Bank and ING Smart Banking for smartphone and for tablet is available at www.ing.be/limits.

App Store, iPhone, iPad and iOS are registered trademarks of Apple Inc. Android and Google Play are registered trademarks of Google Inc.

Access to Home'Bank, Business'Bank and ING Smart Banking services is free of charge (except for any fees charged by your telecommunications operator and fees related to certain transactions, e.g. international bank transfers) for all customers with a Home'Bank, Business'Bank and/or ING Smart Banking subscription (subject to approval by ING and mutual agreement). The terms and conditions of the Home'Bank, Business'Bank and ING Smart Banking services (general terms and conditions of the Home'Bank, Business'Bank and ING Smart Banking services appended to ING's General Regulations, rates for transactions and any other additional information) are available at www.ing.be, from your ING branch and by phone on +32 2 464 60 04.

ING+ deals Belgium aim to provide its customers with benefits in the form of discounts valid for purchases from its commercial partners. As part of ING+ deals, ING in Belgium organises one or more time-limited Promotions each year. For each Promotion, ING in Belgium provides the list of participating commercial partners as well as the benefit(s) they are offering through its Home'Bank/ING Smart Banking services. These benefits are guaranteed within the limits (terms and/or conditions) set out in the commercial partner's offer. To participate in a Promotion, ING in Belgium Customers must register for it via the "ING+ deals" page of the Home'Bank/ING Smart Banking services of ING in Belgium. Before registering for a Promotion, the Customer must provide details of an account into 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 in Belgium. This reference account will remain the same for any new Promotion organised by ING in Belgium. ING in Belgium makes said reimbursement on the first working day of the 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 in respect of the commercial partner is applicable for the purchase made as referred to in the Promotion, following the end date of the renunciation/withdrawal period laid down by the terms and conditions of the commercial partners' offers, provided you have not exercised this right of renunciation/withdrawal where applicable. If this right is exercised, the Customer automatically loses their right to reimbursement of the discount in connection with the Promotion in question. In any event, the aforementioned period shall never exceed 45 calendar days from the date of the Customer's purchase as referred to in the Promotion. A Customer may register for a Promotion throughout its period of validity. If the Customer registers for a current Promotion, they shall nevertheless enjoy all the benefits associated with this Promotion for its full duration, in accordance with the terms and/or conditions laid down in the commercial partners' offer and for all their purchases, even if purchases were made prior to them registering. However, in order to benefit from the discount offered on online purchases in connection with a Promotion (provided this option is offered in connection with said Promotion), the Customer must first connect to the "ING+ deals" page of the Home'Bank/ING Smart Banking services of ING in Belgium and click on the offer of said commercial partner, in order to be redirected to said commercial partner's website. Full terms and conditions are available at www.ing.be, in all branches of ING or by phone on +32 2 464 60 04. View the general terms and conditions of ING+ deals here.

Any other questions?

Take a look online at **ing.be** or call us on **+32 2 464 60 04**.

You can also make an appointment with one of our colleagues via the ING Smart Banking app or via **ing.be/appointment**.

