

**Charges applied
to the main investment
services and transactions**

Charges valid from 1 January 2023
Belgium



This brochure lists an overview of the charges relating to :

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Do you have any questions about our terms and conditions? Would you like to find out more about our products and services? Our branch staff will be happy to help you. You can also contact ING Client Services at 02 464 60 04, on weekdays from 8 a.m. to 8 p.m., and on Saturdays from 9 a.m. to 5 p.m. For more information about our general conditions, please consult the General Regulations, the Special Regulations for Transactions in Financial Instruments, as well as other specific regulations.

1. Purchase and sale of securities

1.1. Funds (not stock exchange traded)	Excl. VAT	Incl. VAT
Subscription to funds offered by ING¹		
• Transactional costs - entry fee		
– Normal charge ²	3%	3%
– Easy Invest	2,50%	2,50%
– Via web and app : a 20% discount, except on Star Fund, Easy Invest and periodical plans		
• Tax on stock exchange orders (TOB)	See section 1.6	
Redemption of funds offered by ING¹		
• Transactional costs - redemption fee ²	0%	0%
• Tax on stock exchange orders (TOB)	See section 1.6	
Redemption of other funds		
• Transactional costs - redemption fee	See prospectus	
• Transactional costs - administration fee	€ 50	€ 50
• Tax on stock exchange orders (TOB)	See section 1.6	
1.2. Shares, stock exchange traded funds (etf's)	Excl. VAT	Incl. VAT
Euronext (Brussels, Amsterdam, Paris)		
• Transactional costs - brokerage fee		
– Via web and app (ING Self Invest)	0,35%	0,35%
	Min. € 1	Min. € 1
– Via web and app (other securities accounts)	0,50%	0,50%
	Min. € 20	Min. € 20
– Via Client Services and ING branch (all securities accounts)	1%	1%
	Min. € 40	Min. € 40
• Tax on stock exchange orders (TOB)	See section 1.6	
• Financial Transaction Tax		
– France, on all incoming securities	0,30%	0,30%

¹ Contains the entire range of funds offered by ING Belgium.

² Specific exceptions: see prospectus.

Other stock exchanges

• Transactional costs - brokerage fee		
– Via web and app (ING Self Invest)	0,50% Min. € 1	0,50% Min. € 1
– Via web and app (other securities accounts)	0,75% Min. € 30	0,75% Min. € 30
– Via Client Services and ING branch (all securities accounts)	1,25% Min. € 50	1,25% Min. € 50
• Tax on stock exchange orders (TOB)	See section 1.6	
• Foreign taxes (stamp duty) on specific markets		
– E.g. United Kingdom, only on purchases	0,50%	0,50%
• Financial Transaction Tax		
– Spain, only on purchases	0,20%	
– Italy		
▪ on purchases	0,10%	0,10%
▪ on other incoming securities	0,20%	0,20%

1.3. Warrants, allocation and subscription rights	Excl. VAT	Incl. VAT
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• Transactional costs - brokerage fee	Free	Free
• Tax on stock exchange orders (TOB)	See section 1.6	

1.4. Bonds	Excl. VAT	Incl. VAT
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• Transactional costs - brokerage fee	0,50% Min. € 50	0,50% Min. € 50
• Redemption of a Record cash certificate	Free	Free
• Tax on stock exchange orders (TOB)	See section 1.6	

1.5. Miscellaneous	Excl. VAT	Incl. VAT
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Euronext Expert Market, sales only

• Transactional costs - brokerage fee	1% Min. € 50	1% Min. € 50
• Transactional costs - presentation fee	0,80% Max. € 1.000	0,80% Max. € 1.000
• Transactional costs - administration fee	0,20%	0,20%
• Tax on stock exchange orders (TOB)	See section 1.6	

1.6. Tax on stock exchange orders (TOB) ³	Excl. VAT	Incl. VAT
• Subscription (primary market)		
– Normal charge	0	0
• Redemption or liquidation by the fund		
– Normal charge	0	0
– Public ⁴ capitalisation funds (including trackers)	1,32% Max. € 4.000	1,32% Max. € 4.000
• Purchase and sale (secondary market)		
– Normal charge	0,35% Max. € 1.600	0,35% Max. € 1.600
– Regulated real estate companies	0,12% Max. € 1.300	0,12% Max. € 1.300
– Bonds and Structured Notes with 100% capital guarantee	0,12% Max. € 1.300	0,12% Max. € 1.300
– Linear bonds (OLO)	0	0
– Public ⁴ capitalisation funds (including trackers)	1,32% Max. € 4.000	1,32% Max. € 4.000
– Public ⁴ distribution funds and mutual funds (including trackers)	0,12% Max. € 1.300	0,12% Max. € 1.300
– Non-public ⁴ EER ⁵ funds and mutual funds (including trackers)	0,12% Max. € 1.300	0,12% Max. € 1.300

³ Current TOB rates. Exemption for non-residents provided the required statement has been signed.

⁴ Public = registered with the FSMA.

⁵ EEA = issued in the European Economic Area.

2. Securities and coupon collection

2.1. Coupons	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> Per coupon of a security in safe-keeping <ul style="list-style-type: none"> Funds offered by ING⁶ Securities issued by ING Belgian securities (according to ISIN code) Foreign securities⁷ Per coupon of a security submitted at the branch <ul style="list-style-type: none"> Funds offered by ING⁶ Securities issued by ING Belgian securities (according to ISIN code) Foreign securities⁷ Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of coupons of : <ul style="list-style-type: none"> Funds offered by ING⁶, as from maturity 	Free Free Free Free Free Free Free 6% Min. € 7,50 1,50% Min. € 7,50	Free Free Free Free Free Free Free 7,26% Min. € 9,08 1,815% Min. € 9,08
2.2. Securities	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> Reimbursement of securities⁷ Tax on stock exchange orders (TOB) Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of : <ul style="list-style-type: none"> Funds, as from maturity⁷ Foreign securities (excluding funds), as from 5 years after maturity⁷ Belgian shares, repayable after a corporate action 	Free See section 1.6 1,50% Min. € 50 1,50% Min. € 50 1,50% Min. € 50	Free 1,82% Min. € 60,50 1,82% Min. € 60,50 1,82% Min. € 60,50

⁶ Contains the entire range of funds offered by ING Belgium.

⁷ Any costs charged by correspondents are borne by the customer.

3. Securities account

3.1. Dossier fee and custody fee	Excl. VAT	Incl. VAT
This includes safekeeping, all corporate actions (see section 4.1), the quarterly portfolio report and access to the securities account via web, app, Client Services or ING branch.		
Dossier fee		
• Per securities account, per month	Free	Free
Custody fee		
• Per line in a securities account, per month		
– Funds offered by ING ⁸	Free	Free
– Securities issued by ING	Free	Free
– Allocation and subscription rights	Free	Free
– Bonds	0,01%	0,0121%
	Min. € 0,25	Min. € 0,3025
– Shares, stock exchange traded funds, warrants	0,02%	0,0242%
	Min. € 0,25	Min. € 0,3025
3.2. Transfer of securities	Excl. VAT	Incl. VAT
• Per incoming security ⁹	Free	Free
• Per security transferred out to an ING account in Belgium	Free	Free
• Per security transferred out to another financial institution ¹⁰	€ 80	€ 96,80
• Financial Transaction Tax	See section 1.2	
3.3. ING Inheritance insurance	Excl. VAT	Incl. VAT
• Annual premium per securities account	62	62
• Pay-out in case of accidental death : 35% of the securities account value Min. € 25.000 Max. € 90.000		

⁸ Contains the entire range of funds offered by ING Belgium.

⁹ Subject to acceptance by ING.

¹⁰ Any costs charged by correspondents are borne by the customer.

4. Miscellaneous transactions

4.1. Corporate actions (exchange, allocation, split ...)	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> Per corporate action on a security in safe-keeping 	Free	Free
4.2. Miscellaneous	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> Formalities with regard to agreements to avoid double taxation of foreign securities, per securities account, per month (billed with the custody fee) <ul style="list-style-type: none"> – Application of relief at source¹¹ <ul style="list-style-type: none"> Included – Ex-post tax recovery^{11 12}, per coupon, per holder <ul style="list-style-type: none"> 5% Min. € 50 Max. € 250 Formalities with regard to General Meetings (Shareholders Rights Directive II) <ul style="list-style-type: none"> – Certificate of share ownership <ul style="list-style-type: none"> € 15 Min. € 35 Max. € 125 – Participation, rate per country¹³ <ul style="list-style-type: none"> Min. € 79 Max. € 257 – Casting a vote, rate per country¹³ <ul style="list-style-type: none"> Min. € 79 Max. € 257 Conversion of a registered security into a bearer security or vice versa <ul style="list-style-type: none"> € 50 Other transactions and research, per half an hour <ul style="list-style-type: none"> € 25 Min. € 25 	<ul style="list-style-type: none"> € 4,16 	<ul style="list-style-type: none"> € 5,04 Included 6,05% Min. € 60,50 Max. € 302,50 € 18,15 Min. € 42,35 Max. € 151,25 Min. € 95,59 Max. € 310,97 € 60,50 € 30,25 Min. € 30,25

¹¹ The list of relevant countries is available at www.ing.be/doubletaxationtreaty.

¹² Any costs charged by correspondents are borne by the customer

¹³ To obtain the rate for a specific country, please call ING Client Services at 02 464 60 04.

4.3. Foreign currency conversion

- The rates used to convert currencies are based on the quotations in force on the international market. Rates are available via web, SelfBank and ING branch.
- The standard margin applied by ING :
 - ING Self Invest 1%
 - ING Invest Advice 0,50%
 - Other securities accounts

		Currency		
		USD, CAD, CHF, GBP, DKK, NOK, SEK, AUD, NZD, JPY, BGN, CZK, HUF, HRK, ILS, PLN, RON, HKD, SGD	RUB, TRY, AED, KWD, MAD, SAR, TND, ZAR, CNH, THB, MNX	INR
Transaction amount	≥ € 100.000	3,1875%	3,375%	3,5625%
	< € 100.000	3,25%	3,5%	3,75%

5. Personal and Private Banking

Our advisers will be happy to provide you with any information.

Notes

Other brochures are available :

- Charges applied to the main banking services and transactions for private use
- Charges applied to the main banking services and transactions for professional use

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.
2. ING reserves the right to modify its charges in compliance with the legal and statutory provisions in force. In the event of any amendment, a new brochure will be published showing its date of publication. Please ensure you have the most recent publication.
3. The charges listed in the brochures are basic charges. They may be derogated from by a special agreement concluded between ING and you in the case of major transactions or in the event of special situations.
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For any additional information or complaints, please contact your branch or ING's Complaint Management service. Address : ING Complaint Management – Cours Saint Michel 60, B-1040 Brussels - E-mail : complaints@ing.be – Phone : 02 547 61 01 – Fax : 02 547 83 20.

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