

# Charges applied to the main securities transactions

Charges valid as at 1 January 2019

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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<sup>1</sup> and units in the pension savings fund Star Fund</b>		
▪ Entry fee <sup>2</sup>		
- Normal charge	3	
- Via Home'Bank/Business'Bank and Smart'Banking, 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 Selectis	1	
▪ 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 and Smart'Banking	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 and Smart'Banking	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, cash certificates)</b>		
▪ Brokerage fee <sup>2</sup>	0.50	min. 50
▪ Redemption of a Record cash certificate	0	25
▪ 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 fund		
- Normal charge	0	
- Public <sup>2</sup> capitalisation funds (including trackers)	1.32	max. 4,000
▪ Purchases and sales (secondary market)		
- Normal charge	0.35	max. 1,600
- Regulated real estate companies	0.12	max. 1,300
- Bonds and Structured Notes with capital guarantee (100%)	0.12	max. 1,300
- Linear bonds (OLO)	0	
- Public <sup>2</sup> capitalisation funds (including trackers)	1.32	max. 4,000
- Public <sup>2</sup> distribution funds and mutual funds (including trackers)	0.12	max. 1,300
- Non-public <sup>2</sup> EEA <sup>3</sup> funds and mutual funds (including trackers)	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 = registered with the FSMA.

<sup>3</sup> EEA = issued in the European Economic Area.

## 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*	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*	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*	min. 9.08* max. 363*
<ul style="list-style-type: none"> <li>Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of coupons or coupon cheques of:               <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>Reimbursement 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 payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of:               <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*
	1.82*	min. 60.50*
	1.82*	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

3.1 Dossier fee	% of the amount	EUR
<ul style="list-style-type: none"> <li>Per securities account, per month</li> </ul>		1.21*
<ul style="list-style-type: none"> <li>Unless the securities account consists entirely of securities kept free of charge</li> </ul>		free
<ul style="list-style-type: none"> <li>Star Fund securities account</li> </ul>		free

3.2 Custody fee	% of the amount	EUR
<b>Includes all corporate actions (see section 4.1) and quarterly sending of the portfolio report.</b>		
Per line in a securities account, per month :	monthly %	minimum
<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>	0.0121*	min. 0.3025*
<ul style="list-style-type: none"> <li>Other securities</li> </ul>	0.2420*	min. 0.5082*
<ul style="list-style-type: none"> <li>Except: OLOs, Belgian treasury certificates and Belgian Commercial Paper in euros</li> </ul>	0.000121*	min. 4.0293*

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.

## 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
• Formalities with regard to agreements to avoid double taxation of foreign securities, per securities account, per month (billed with the custody fee)		5,05*
• Application of relief 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*
• Conversion of a registered security into a bearer security or vice versa		60.50*
• Other transactions and research: per half an hour		30.25* min. 30.25*

### 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
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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
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