



# Fee Information Document



Name of the account provider : ING Belgium SA/nv

Account name : ING Go to 18 Account

Date : 1/1/2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the document "[Charges applied to the main banking services and transactions for private use \(PDF\)](#)".
- A glossary of the terms used in this document is available free of charge. You will also find it at the bottom of this document.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b> [ING Go to 18 Account]	per annum €0.00
Package including a <b>package of services</b> consisting of :	per annum €0.00
<ul style="list-style-type: none"> <li>• A current account for private use for one account holder.</li> <li>• Providing one debit card with access to ING SelfBank and Bancontact and Maestro networks.</li> <li>• Providing a replacement debit card in the event of loss or theft of the debit card.</li> <li>• Providing one debit card [Temporary ING card] per year for use until the definitive debit card is received.</li> <li>• Cash withdrawals in euros from any ING SelfBank</li> </ul>	<b>Annual flat fee</b> €0.00

<p>terminal or ATM in the SEPA zone with the debit card.</p> <ul style="list-style-type: none"> <li>• Access to Home'Bank, ING Banking and ING Client Services.</li> <li>• Account statements via Home'Bank.</li> <li>• An unlimited number of the following electronic transactions : <ul style="list-style-type: none"> <li>○ Payments in euros using a debit card (SEPA zone)</li> <li>○ Sending money in euros (SEPA) via ING Self'Bank, Home'Bank or ING Banking</li> <li>○ Direct debit in euros (SEPA) (as debtor)</li> <li>○ Standing order in euros (SEPA)</li> </ul> </li> </ul> <p>Services beyond these quantities will be charged separately.</p>	
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### Payments (excluding cards)

<b>Sending money in euro (SEPA)</b>		
Manual debit transactions :		
<ul style="list-style-type: none"> <li>• Sending money in euros (SEPA) via standard paper transfer (pink form, partially pre-filled)</li> </ul>	per transaction	free of charge
<ul style="list-style-type: none"> <li>• Sending money at the counter by an ING employee</li> </ul>	per transaction	€9.68
Return of funds	per payment	€18.15
Insufficient funds on account	per payment	€7.26
Cancellation, amendment, investigation (expedition charges, SWIFT, max. 1h), payment certificate	per search	€30.25

<ul style="list-style-type: none"> <li>• Operations of the last 12 months</li> </ul>		
<ul style="list-style-type: none"> <li>• Older operations</li> <li>• Extra charges for an investigation as from the second jour and per hour</li> </ul>	per search	€90.75
	per extra hour	€60.50
<b>Direct debit in euro (SEPA)</b>		
Unjustified request for refund	Per request	€72.60
Insufficient funds on account	per payment	€7.26
<b>Standing order in euro (SEPA)</b>		
Return of funds	per payment	€18.15
Insufficient funds on account	per payment	€7.26
Cancellation, amendment, investigation (expedition charges, SWIFT, max. 1h), payment certificate		
<ul style="list-style-type: none"> <li>• Operations of the last 12 months</li> </ul>	per search	€30.25
<ul style="list-style-type: none"> <li>• Older operations</li> </ul>	per search	€90.75
<ul style="list-style-type: none"> <li>• Extra charges for an investigation as from the second jour and per hour</li> </ul>	per extra hour	€60.50
<b>Cards and cash</b>		
<b>Providing a debit card</b>		
Providing an extra debit card with: <ul style="list-style-type: none"> <li>• Access to ING SelfBank.</li> <li>• Payment and cash withdrawal function in Belgium and Europe.</li> </ul>	Per card	€10.00
Replacement of a defective debit card		free of charge

Providing a debit card [Temporary ING card] for use until the definitive debit card is received.	Per card	€15.00
Registered sending of debit card to domicile	inside SEPA zone, per sending outside SEPA zone, per sending	€25.00* €50.00*
<b>Providing a credit card</b>	Service not available	
<b>Providing a prepaid card</b>	Service not available	
<b>Cash Withdrawal in euro</b>		
Cash withdrawal by debit card inside the SEPA zone	at the counter at an ING Belgium branch at the counter of another bank	free of charge free of charge
Cash withdrawal by debit card outside the SEPA zone	from ATMs, per withdrawal €4.24* + 0.3025%* of the amount  at the counter of a bank €4.24* + 0.3025%* of the amount	
<b>Cash Withdrawal in other currency</b>		
Cash withdrawal by debit card inside the SEPA zone	from ATMs, per withdrawal exchange margin <sup>1</sup>	€0t 3.9% of the amount
	at the counter of a bank, per withdrawal exchange margin <sup>1</sup>	€0 3.9% of the amount
Cash withdrawal by debit card outside the SEPA zone	from ATMs, per withdrawal exchange margin <sup>1</sup>	€4.24* + 0.3025%* of the amount 3.9% of the amount

<sup>1</sup> Exchange rate for the Maestro transactions: the exchange rate of the European Central Bank on the date of receipt of the transaction for the following currencies: AUD, BGN, CAD, CHF, CZK, DKK, GBP, HRK, HUF, ISK, JPY, NOK, NZD, PLN, RUB, RON, SEK, TRY, USD and ZAR. For other currencies, MasterCard exchange rates apply. The exchange rate is increased by ING by the indicated exchange margin. European Central Bank and MasterCard exchange rates may be consulted at [ing.be/cartedevise](http://ing.be/cartedevise).

\* V.A.T. not owed

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	at the counter of a bank, per withdrawal $\text{€}4.24^* + 0.3025\%^*$ of the amount exchange margin <sup>1</sup> 3.9% of the amount
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b> [ING Cash Reserve]	Service not available
<b>Other services</b>	
<b>Account Insurance</b> [ING Cash Account insurance]	<b>Annual flat fee</b> <b>€4.80*</b>
<b>Account statements</b>	Sent by post €5.00* + postage  Provided from branches for non-residents (c/o counter/letterbox) <b>Annual flat fee</b> <b>€50.00*</b>

## List of the most representative services linked to a payment account

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing if it is a revolving credit card.
Providing a prepaid card	The account provider provides a payment card linked to the customer's payment account. Electronic money can be stored on this card. The amount of each transaction made using the card is taken directly and in full from the stored money on the customer's prepaid card.
Cash withdrawal in euro	The customer takes cash in euro out of the customer's account.
Cash withdrawal in other currency	The customer takes cash in non-euro currency out of the customer's account.
Sending money in euro (SEPA)	The account provider transfers money in euro in the SEPA area, on the instruction of the customer, from the customer's account to another account.
Standing order in euro (SEPA)	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit in euro (SEPA)	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Account insurance	The account provider provides an insurance linked to the customer's account.
Account statements	The account provider provides information with regard to the balance and transactions on the customer's account.