

ING Savings Account Pro Regulations

(this non-regulated savings account is not marketed, except for the establishment of a rental guarantee)

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I Purpose

Article 1

These regulations relating to the ING Savings Account Pro (hereinafter referred to as the “Regulations”) govern the relationship between ING Belgium SA/nv (hereinafter referred to as “ING Belgium”) and the holder and/or joint holder (hereinafter referred to as the “Client”) of an ING Savings Account Pro. Furthermore, this relationship is governed by the General Regulations of ING Belgium (and in particular by the provisions of Article 75 relating to savings accounts) insofar as the following provisions do not derogate from the provisions within these Regulations.

These Regulations and the General Regulations of ING Belgium are available on the ING Belgium website (www.ing.be), at ING branches or through ING Client Services on 02 464 60 04.

II Definition

Article 2

The ING Savings Account Pro is a non-regulated savings account¹ denominated in euros (EUR). At this moment the ING Savings Account Pro is not commercialized, except for the establishment of a rental guarantee. The capital deposited in an ING Savings Account Pro is available for withdrawal at any time.

The maximum amount in the ING Savings Account Pro is EUR 1 million. ING Belgium shall make available, without prior notice, the amount exceeding this ceiling, in the manner that ING Belgium deems appropriate, into another ING Belgium account in the name of the same holder(s) and with account management powers identical to those of the regulated savings account concerned (including the same proxies and limits in terms of management powers). This account may be an ING Belgium current account or, failing that, an ING Invest Account. If the Customer has neither an ING current account nor an ING Invest Account, ING Belgium reserves the right to open an ING Invest Account free of charge for this purpose (subject, however, to the applicable taxes) in the name of the same holder(s) and with the same account management powers as those of the ING Savings Account Pro concerned. The ING Invest Account is governed by ING Belgium’s General Banking Regulations (and in particular by the provisions of Article 75bis). Interest may be charged on the ING Invest Account, in accordance with the said Article 75bis. Unless otherwise agreed, communications relating to this new ING Invest Account, (including

account statements) will follow the communication method chosen for the ING Savings Account Pro.

The Client shall be informed in advance of any modification of the maximum amount applicable subject to reasonable advance notice of at least 15 calendar days.

In such case the Client shall have the option, before the implementation date for the new terms and conditions indicated in the notice, to inform ING Belgium of his/her refusal to accept the modification which has been announced and immediately close his/her ING Savings Account Pro in question in accordance with Article 15. Failing such closure of the account, the Client shall be deemed to have accepted this modification.

III Beheer

Article 3 – Clients

The ING Savings Account Pro is only available to legal persons and private individuals with a company registration number and is strictly reserved for professional purposes. This account can only be opened in a branch of ING Belgium for the establishment of a rental guarantee.

The ING Savings Account Pro can be managed though an ING Belgium branch, via ING Belgium’s Home’Bank, Business’Bank, ING Banking App or ING Client services or, if the Client has an ING Belgium debit card, via ING Belgium’s Self’Bank services or via the ING Online services available at ING Belgium branches.

¹ The ING Savings Account Pro is not governed by the provisions of Article 21 (5) of the Income Tax Code and Article 2 of the Royal Decree of 27 August 1993 implementing the aforementioned Code, as amended by the Royal Decree of 1 July 2006 and the Royal Decree of 7 December 2008 (subject to any subsequent amendments). Consequently, withholding tax applies to interest paid on the ING Savings Account Pro.

IV Transactions

Article 4 – Credit transactions

The ING Savings Account Pro can only be credited:

- either through cash deposits at the counter of an ING Belgium branch or via ING Belgium's SelfBank services (except for Bancontact CASH points);
- or by means of transfers - based on a one-off or standing order - from any current account held with ING Belgium or another financial institution
- or by means of transfers from a (non) regulated Savings Account held with ING Belgium in the name of the same Client (as holder, co-holder or legal representative);
- or by means of transfer from an ING Invest Account where the Client is holder, co-holder or legal representative

Article 5 – Debit Transactions

Withdrawals from the regulated Savings Account can only be carried out:

- through cash withdrawals at the counter of an ING Belgium branch;
- through cash withdrawals via ING Belgium's SelfBank services (except for Bancontact CASH points) by means of an ING Belgium debit card (including a Minute Card);
- by transfers to another (non) regulated savings account opened with ING Belgium of which the Client is the holder, joint holder or legal representative;
- by transfers to any current account and ING Invest Account opened with ING Belgium of which the Client is the holder or joint holder.

However, money may also be withdrawn from the ING Savings Account Pro:

- safe custody fees relating to the deposit of securities with ING Belgium;
- fees for the rental by the Client of safe deposit boxes from ING Belgium;
- insurance premiums and fees relating to the concerned regulated Savings Account;
- for the payment to ING Belgium and on the initiative of ING Belgium, in accordance with

Articles 48 and 49 of the General Regulations of ING Belgium, of outstanding amounts that cannot be paid - in principal, interest, commission and fees - owed by the Client in capital, interest or incidentals as a result of any credit, loan or other facility granted by ING Belgium or an institution represented by ING Belgium, provided the compensation is not prohibited by mandatory statutory or regulatory provisions;

However, debit transactions may under no circumstances be subject to a standing order.

Debit transactions are booked according to the LIFO method (last in - first out). This means that a withdrawal is first offset against the amounts for which the premium acquisition period is the least advanced. If the same premium acquisition period applies to several amounts, the first amount to be impacted shall be the one for which the fidelity premium is the lowest.

Article 6 – Account statements

Transactions relating to the ING Savings Account Pro are recorded in the account statements, which are provided free of charge via ING Belgium's HomeBank/BusinessBank services or sent by post to the address indicated by the Client, subject to payment of an annual fee and shipping costs.

V Interest, premiums and charges

Article 7 – Principles

The (positive) credit balance of an ING Savings Account Pro is normally remunerated with a variable base rate and a loyalty premium, which are calculated at an annual interest rate, provided that the conditions stipulated in Articles 9 and 10 are met. The basic interest and loyalty premium are subject to withholding tax.

However, ING Belgium is entitled to decide not to reimburse the credit balance or, for valid reasons (if the European Central Bank deposit facility rate is negative, for example), even to charge the Customer a negative variable interest rate on the capital in this account. This negative interest is deducted from the ING Savings Account Pro that originated it.

Article 8 – Publication of interest rates

The interest rates - expressed on an annual basis - are listed in the publication "Annual interest rates on Accounts" available on the ING Belgium website, via the Home'Bank / Business'Bank, ING Belgium Online services and at any ING Belgium branch.

Article 9 – Granting of the fidelity premium

De getrouwheidspremie wordt verleend op alle kapitalen die gedurende een periode van 12 opeenvolgende kalendermaanden (hierna “de getrouwheidsperiode”) geboekt blijven op de ING Spaarrekening Pro.

The fidelity premium is granted on all capital that stays on the ING Savings Account Pro for a period of 12 consecutive calendar months (hereafter referred to as “the fidelity period”). The fidelity period starts at the latest on the first calendar day after the calendar day on which the capital is booked on the ING Savings Account Pro or on the first calendar day after the last calendar day of the previous fidelity period.

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The fidelity premium granted at any given time is the same for new capital deposits to an ING Savings Account Pro and for deposits for which a new fidelity period starts to run.

The fidelity premium as described in the paragraph above, the fidelity premium which applies at the time the capital is booked on an ING Savings Account Pro or at the start of a new fidelity period continues to apply for the whole of the fidelity period.

Article 10 – Calculation and payment of interest

If a basic interest rate is granted on the ING Savings Account Pro subscribed capital, the amount of this basic per annum interest rate is calculated once a year.

Basic interest rates are calculated at the base rate, according to the following conditions:

- Amounts deposited in or transferred to the ING Pro Savings Account earn interest from the calendar day following the day of their booking;

- Amounts withdrawn from the ING Pro Savings Account no longer earn interest from the date of debit;

If a loyalty premium is granted, it is calculated for the entire loyalty period. Debits from the ING Pro Savings Account are applied to the amounts for which the premium acquisition period is the least advanced.

Credit and debit transactions performed on the same calendar day are included in the base rate and the loyalty premium.

For any ING Savings Account Pro, the base interest is booked on 31 December of each year at midnight and covers all base interest accrued during the last calendar year at the time of the booking in question. Base interest is deposited each year to an ING Savings Account at the latest by the second bank working day of January of the year following the year for which the base interest was booked, with the value date for the crediting of the base interest being 1 January of that same year. Fidelity premiums are booked on 31 March, 30 June, 30 September and 31 December of each year at midnight. This booking covers all the fidelity premiums acquired during the quarter ending on the booking date in question. Fidelity premiums are deposited to an ING Savings Account on a quarterly basis, at the latest on the third bank working day of the months of April, July, October and January which respectively follow the first, second, third and fourth quarters of a calendar year during which the fidelity premiums were acquired and for which the fidelity premiums were booked. They accrue base interest as from, respectively, 1 April, 1 July, 1 October and 1 January following the quarter during which they were acquired and for which the fidelity premiums were booked. These dates correspond to the value dates for the crediting of the fidelity premiums to the account.

Article 11 – Management, transaction or closing fees

ING Belgium reserves the right to charge fees for the management and debit or credit transactions linked to this account. Any charges are set out in the applicable Tariffs published on www.ing.be. No charges are due when the Client closes the ING Savings Account Pro.

Article 12 – Interest rate fluctuations and conditions for granting or calculating interest

At any time, ING Belgium may modify the base interest rate and rate of the fidelity premium for the future and

the terms and conditions of applying, calculating and booking interest for the future in accordance with the market conditions.

Amendments proposed by ING Belgium with regard to interest rates or the conditions for granting or calculating interest shall be communicated to Clients, within a reasonable timeframe before their implementation, by means of a dated message included with the account statements of Clients or sent to Clients in an ordinary letter or an e-mail message. Furthermore, the new conditions shall be indicated in the publication "Annual interest rates on accounts". This publication shall be made available to Clients at the latest when the amendments come into force.

The interest rates or conditions for granting or calculating interest thus amended shall come into force on the date indicated in the aforementioned notification and set out in the publication on interest. In the event of such an amendment, Clients have the right, within the aforementioned reasonable timeframe before the new rates or conditions come into force, to immediately close their Online Savings Account without any charges or compensation, in accordance with Article 15 of these Regulations.

However, ING Belgium may amend the interest rates of ING Savings Accounts without prior notice provided it has a valid reason. In addition, in the case of an amendment to the aforementioned rates to the benefit of Clients (e.g. an increase in rates), ING Belgium reserves the right to implement such amendment without prior notice and without a valid reason. In either of the aforementioned cases, ING Belgium shall nonetheless inform Clients as soon as possible after the amendment and Clients shall be free to immediately close their Online Savings Account without any charges or compensation, in accordance with Article 15 of these Regulations.

Save in the case of mandatory legal provisions to the contrary, interest rates apply according to the following conditions:

- in the case of a change to the base interest rate: the base interest is calculated pro-rata temporis to the various rates in force during the period of the year to which they relate;
- in the case of a change to the rate of the fidelity premium: the amount of the fidelity premium - for the total capital on which it is granted - is

calculated at the interest rate in force when the capital was booked to the ING Savings Account or, where applicable, at the beginning of a new fidelity period.

VI Amendments and closing

Article 13 – Changes Legal and tax status of the Client – Powers

The client can change his/her legal and tax status related to the identity of the Client, his/her/its legal or tax status, legal domicile, residence or registered office, e-mail address (where applicable), telephone number (fixed and/or mobile) (where applicable) as well as family and professional situation, including, where appropriate, any marriage settlement, registration in the trade register and the V.A.T. system.

Pursuant to the above paragraph, companies shall provide ING Belgium with a copy of their articles of association, as well as all corporate documents indicating or revoking the officers empowered to represent them, including deeds indicating the appointment and revocation of proxies. Furthermore, they may be required to provide ING Belgium with an updated list of such officers, indicating the scope of each of their powers

Article 14 - Change, removal or addition of a joint holder for an ING Savings Account Pro

To change, remove or add a holder or joint holder of an ING Savings Account Pro, Clients must contact the ING Belgium branch with which the ING Savings Account Pro is held.

Article 15 – Closure of the ING Savings Account Pro

Clients are entitled, at any time and without justification, to close their ING Savings Account Pro with immediate effect, without prejudice to the subsequent provisions of this article and without any charges or compensation.

Any request by the Client to close an ING Savings Account Pro must be submitted to the ING Belgium branch with which the ING Savings Account Pro is held. Save in cases where the account is the last account held by the Client with ING Belgium, Clients may also submit their request to close an account via ING Belgium's Home*Bank/Business*Bank or ING Client Services.

ING Belgium has the right to close at any time and without justification, without any charge or compensation, a Client's ING Savings Account Pro subject to a notice period of at least a minimum of 15 calendar days. Any such notice is to be sent in writing or on any other physical medium.

If an ING Savings Account Pro is closed and, at the time of the closure, there is a remaining credit balance, the Client may specify how he/she wishes to receive the remaining balance. Where no preference is indicated, ING Belgium shall make the funds available as soon as possible in any manner it deems appropriate.

This provision applies without prejudice to public order legal provisions requiring ING Belgium to close an ING Savings Account Pro and/or take specific steps in exceptional circumstances.

VII Complaints

Article 16

Without prejudice to the provisions of Articles 3, 10 and 19 of the General Regulations of ING Belgium, any complaints relating to a transaction processed by ING Belgium must be notified to the latter in writing as soon as possible.

Any complaints may also be sent to ING Belgium's Complaint Management department:

- either by electronic message to the following address: plaintes@ing.be
- or by using the online form at www.ing.be (<https://www.ing.be/fr/retail/Pages/complainthandling.aspx>)
- or by writing to the following address: ING Complaint Management Cours Saint-Michel Sint Michielswarande 60 1040 Brussels
- or by calling the following number: +32 2 464 60 04

If such notification has not been given within a reasonable period of time, taking account of the nature of the transaction in question, the transaction shall be deemed to be correct and exact and approved by the Client. In no case may the period exceed 60 calendar days from the date of the transaction concerned.

VIII Liability

Article 17

ING Belgium is liable for any serious or deliberate error committed by itself or its staff, notwithstanding the provisions of these Regulations, with the exception of minor errors.

IX Protection of personal data

ING Belgium respects the privacy of any individual, including that of the Client and that of any other individual concerned, in accordance with the legislation in force. The data controller for personal data on private individuals concerned is ING Belgium (webform (on www.ing.be/contact)).

The personal data communicated or made available to ING Belgium are processed by the latter in accordance with the EU Regulation of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (hereinafter referred to as the "EU Regulation") and with the Belgian legislation on the protection of personal data and its implementing decrees.

Article 18 - Processing of data by ING Belgium

Besides the other data processed (from public or nonpublic external sources, where applicable) by ING Belgium mentioned in Article 6 (Protection of personal data) of ING Belgium's General Regulations, the personal data communicated to ING Belgium by the Client in connection with the regulated Savings Account are processed by ING Belgium for the purpose of centralising customer management, managing accounts and payments as well as assets (investments), loans (where applicable), intermediation services (insurance, leasing and/or other partner company products and services; list available on request), where applicable marketing (including research and statistics) banking, insurance and/or financial services (e.g. leasing) and/or other products or services (if applicable, provided by other partner companies; list available on request) provided by ING Belgium (unless the Client, upon request and without any charges, objects to direct marketing), obtaining a global overview of the Client, and monitoring transactions and preventing irregularities.

They are also processed by ING Belgium for the other (secondary, where applicable) processing purposes mentioned in Article 6 (Protection of personal data) of ING Belgium's General Regulations.

Article 19 - Communication of data by ING Belgium

These data are not intended to be communicated to third parties, other than:

- the people named by the Client;
- the independent agents of ING Belgium;
- the companies whose intervention is required to carry out the purposes of ING Belgium mentioned in Article 23 of these Regulations : a list of these main companies, acting in principle as processors of ING Belgium (and/or, where applicable, as joint or separate controllers), is available in the annex to the ING Belgium's Personal Data Protection Statement, appended to ING Belgium's General Regulations.
- the ING Group companies established or not established in the European Union;
- affiliated insurance companies outside of ING Group;
- ING Belgium partner companies (list available on request), operating in a Member State of the European Union, on behalf of which ING offers products or services, if the entities in question subscribe to them or have indicated an interest in them;
- insurance companies accredited in Belgium (for which ING Belgium does not act as intermediary) and authorities or public bodies in connection with the prevention of fraud, ING Belgium merely confirming that a person is the holder or not of an account number, the person's contact details or associated account numbers being communicated by the insurance company or the authority or public body concerned, including:
 - Federal Pensions Department
 - National Social Security Office
 - National Annual Leave Office (ONVA)
 - Fonds Social et de Garantie Horeca
 - Famiris
 - Fons
 - Famiwal
 - Ministry for the German-speaking Community, Department of Families and Social Affairs
 - Kind & Gezin;
- competent authorities, notably the Central Contact Point operated by the National Bank of Belgium pursuant to Article 21 of the Regulations.
- credit institutions, financial and equivalent institutions covered in Article 5.6. of ING Belgium's General Regulations, under the

conditions set out in the article and in accordance with the following provisions.

Such data may thus be communicated to other companies of the ING Group established or not established in the European Union and carrying out banking, insurance and/or financial activities and/or other related activities (list available upon request) for the purpose of centralising customer management, marketing for banking, financial (eg. leasing), insurance and/or other services (except e-advertising and unless the Client objects, upon request and without any charges, to direct marketing), obtaining a global overview of the Client, the provision of their services (where applicable) and monitoring the regularity of transactions (including the prevention of irregularities).

Furthermore, the data collected by ING Belgium in its capacity as an insurance intermediary are also communicated to the insurance companies concerned outside of the ING Group and established in a Member State of the European Union (in particular, NN Non-Life Insurance nv, NN Insurance Belgium SA, AON Belgium SPRL, Inter Partner Assurance SA and AXA Belgium SA, CARDIF(F)) and their representatives in Belgium (in particular NN Insurance Services Belgium SA for NN NonLife Insurance nv), insofar as this is necessary for the purposes of evaluating the insured risk and, where applicable, entering into and managing the insurance policy, marketing their insurance services (excluding email advertising), centralised customer management and verifying the regularity of transactions (including preventing irregularities).

Similarly, they may also be communicated to insurance brokers acting as insurance intermediaries for ING Belgium.

However, ING Belgium only transfers data to a country that is not a Member State of the European Union not providing an appropriate level of protection in the cases laid down by the legislation applicable to protection of personal data, for example by specifying adapted contractual provisions as laid down in Article 46.2 of the EU Regulation.

Article 20 – Rights of the people concerned

Any natural person may, without charge, access the data relating to them and, where applicable, have such data corrected.

They may also ask for such data to be deleted or for the processing to be limited as well as object to such data being processed. Finally, they also have the right to data portability.

Any natural person may, without cost and on simple request, object to the processing of the data about them by ING Belgium for the purposes of direct marketing 11 (regardless if it is direct marketing for banking, financial (including leasing) and/or insurance services, and/or direct marketing for other products or services (if applicable, provided by other partner companies - list available on request) offered by ING Belgium), and/or to the communication of such data, for the same purpose, to other ING Group companies and/or to affiliated insurers within the European Union and to their representatives in Belgium. They may also object, for reasons relating to their own specific situation, to the processing of their personal data for statistical purposes.

Article 21 - Declaration of confidentiality of ING Belgium and other provisions applicable for the protection of personal data, Data Protection Officer of ING Belgium and supervisory authority

For any further information about the processing of personal data by ING Belgium as well as, in particular, the taking of automated individual decisions by ING Belgium, the data recipients, the lawfulness of the processing, the processing of sensitive data, the protection of premises by security cameras, the requirement to provide personal data, the terms and conditions for exercising the rights granted to any person concerned and the retention of data by ING Belgium, the person concerned may consult:

- Article 5 (Professional discretion) and Article 6 (Protection of personal data) of the General Regulations of ING Belgium, and
- "ING Belgium's Personal data protection statement" appended to the aforementioned Regulations.

For any question regarding the processing of personal data by ING Belgium, any person concerned may contact ING Belgium via its usual communication channels:

- by logging into the ING Banking or ING Home'Bank/Business'Bank services and, where applicable, by sending a message via these services with the reference "Privacy",

- by contacting their ING branch or their contact person at ING,
- by telephoning the following number: +32 2 464 60 04,
- by completing the online form on www.ing.be/contact with the reference "Privacy".

In the event of a complaint concerning the processing of their personal data by ING Belgium, the person concerned may contact the Complaint Management department of ING Belgium by sending their request with the reference "Privacy", together with a copy of their identify card or passport:

- by e-mail to the following address: plaintes@ing.be.
- by post to the following address: ING Belgium, Complaint Management, Cours Saint Michel 60, B-1040 Brussels,

If they do not obtain satisfaction or require further information about protection of personal data, the person concerned may contact the data protection officer (also referred to as "Data Protection Officer" or "DPO") of ING Belgium:

- by post at the following address: ING Privacy Office, Cours Saint Michel 60, 1040 Brussels,
- by e-mail at the following address: ing-bePrivacyOffice@ing.com

Any person concerned also has the right to complain to the competent supervisory authority regarding protection of personal data, namely, for Belgium, the Data Protection Authority (Rue de la Presse, 35, 1000 Brussels; www.dataprotectionauthority.be).

Article 22 - Mandatory disclosure to the Central Point of Contact of the National Bank of Belgium

Certain data of the Client, proxy holder(s) and natural persons who carry out cash financial transactions on behalf of the Client are communicated by ING Belgium to the Central Contact Point (hereinafter referred to as the "CPC"). The CPC is managed by the National Bank of Belgium (located at Boulevard de Berlaimont, 14, 1000 Brussels), which is responsible for processing the CPC in accordance with the Law of 8 July 2018 on the organization of a central point of contact of accounts and financial contracts and on the extension of access to the central database of reports of seizure, delegation,

transfer, collective debt settlement and protest and Article 322 § 3 of the 1992 Income Tax Code.

Within the limits set by the aforementioned Act of 8 July 2018, ING Belgium is obliged to disclose the following information to the CPC:

1) if the person concerned is a natural person: the identification number at the National Register of natural persons or, in the absence thereof, the identification number at the Crossroads Bank of Social Security or, in the absence thereof, the surname, the first official first name, the date of birth or, if the correct date is unknown or uncertain, the year of birth, the place of birth if known and the country of birth;

2) if the person concerned is a legal entity: the registration number with the Crossroads Bank for Enterprises or, in the absence thereof, the full name, any legal form and country of establishment;

3) the opening and closure of every bank account of which the Client is holder or co-holder, the granting or withdrawal of a power of attorney to one or more proxies on this account and the identity of these proxies, as well as the periodic balance of each of these accounts, together with the date thereof and the number of this account;

4) the existence of one or more financial transactions involving cash executed by ING Belgium and deposited or collected by or on behalf of a Client and, in the latter case, the identity of the natural person who actually deposited or received the cash on behalf of that Client, together with the date thereof.

The first communication of bank account balances, registered on 31 December 2020, 30 June 2021 and 31 December 2021, shall be made no later than 31 January 2022. Thereafter, those balances shall be registered on 30 June and on 31 December of each year and communicated to the CPC no later than one month thereafter.

The retention period of the data recorded in the CPC expires:

- with regard to data relating to the status of holder, co-holder or proxy holder of a bank account: ten years from the end of the civil year during which ING Belgium notified the CPC of the end of this status;

- in the case of balances: ten years from the end of the civil year during which the date of their registration falls;- with regard to data relating either to the existence in the Client's name of a financial transaction involving cash or to the status of a natural person who actually deposits or receives the cash on behalf of the Client in the context of the aforementioned transaction: ten years from the end of the civil year during which ING Belgium has notified the CPC of the existence of this financial transaction involving cash;

- with regard to identification data: at the end of the last civil year of an uninterrupted period of ten civil years during which no data concerning the existence of a bank account or of a financial transaction involving cash is registered in the CPC in relation to the person concerned.

On expiry of the aforementioned retention period, the expired data will be irrevocably deleted. The list of information requests, submitted to the CPC by the persons entitled to information, is held by the National Bank of Belgium for two calendar years.

Information disclosed to the CPC can be used for the verification and collection of (non-)tax revenues, the detection and prosecution of criminal offences, the solvency investigation prior to the collection of sums seized by the judicial authorities, in the framework of the exceptional methods for the collection of data by the intelligence and security services, bailiffs in the framework of the preservation of bank accounts, for notarial searches in the framework of the preparation of inheritance declarations and to prevent the use of the financial system for money laundering and the financing of terrorism and serious crime, subject to compliance with the conditions imposed by the abovementioned Law of 8 July 2018.

Every person concerned is entitled to inspect data held in his/her name by the CPC at the National Bank of Belgium. He/she may submit a written request to the National Bank of Belgium to that end. He/She can also request ING Belgium or the National Bank of Belgium the correction and deletion of incorrect data held in his/her name by the CPC. This right must preferably be exercised through ING Belgium if the latter has disclosed the data concerned to the CPC.

X Wijzigingen van het reglement

Article 23

Without prejudice to the provisions of these Regulations (in particular article 15), any amendment on the initiative of ING Belgium, at any time, to the provisions of these Regulations or to the rates or characteristics of regulated Savings Accounts - which are not of an essential nature to the Client or to his/her intended use of the services in question, provided such intended use has been notified to and accepted by ING Belgium, or that failing such notification the intended use is 13 reasonably predictable - shall be agreed upon by ING Belgium and the Client according to the following procedure:

- The Client shall be informed in advance of amendments via a dated message included with the Client's account statements or in a letter sent by (ordinary or registered) post, by electronic message to the last known (postal or electronic) address of the Client known to ING Belgium or on any other physical medium with a minimum of one month notice or, where the ING Savings Account Pro at least with 15 calendar days notice.
- The amendments shall come into force upon expiration of the notice period indicated in the aforementioned message.
- If the Client does not wish to accept such amendments, he/she may, before the date - as specified in the aforementioned message - on which the announced amendments come into force, notify ING Belgium of his/her refusal to accept such amendments and immediately close his/her regulated Savings Account without

any charge or compensation while still receiving the interest applicable before the date on which the amendments come into force. Where the ING Savings Account Pro is not closed in this way, the Client shall be deemed to have accepted the amendments

Furthermore, in the case of an amendment of these Regulations to the benefit of the Client, ING Belgium reserves the right to make such amendment without prior notice and without a valid reason. In that case, ING Belgium shall nonetheless inform the Client as soon as possible following the amendment and the Client shall be free to immediately close his/her/its ING Savings Account Pro Savings Account, without any charges or compensation, in accordance with Article 15 of these Regulations

By way of derogation to the foregoing, amendments that are most favorable to the Client may be applied immediately and without, even retrospective.

The new provisions shall apply to all transactions ordered before but executed after they take effect, unless the Client has, within the notice period specified in the aforementioned message and without any charge, terminated his/her business relationship with ING Belgium, discharged all commitments towards ING Belgium and settled all transactions in progress. However, any transactions or commitments which - by virtue of their nature - cannot be terminated shall continue, until they have been cleared, to be governed by the provisions previously in force.