

GENERAL INFORMATION REGARDING ING BELGIUM AND ITS SERVICES

January 2015 edition

This document is intended to provide you with the information prescribed by Belgian legislation, in particular Article III.74. § 1 of the Code of Economic Law.

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1. General information about ING Belgium and its independent agents

The financial services referred to in point 2. A) are offered subject to mutual acceptance and agreement, by:

ING Belgium SA/nv
Bank / Credit institution / Lender
Registered office and address: Avenue Marnix/Marnixlaan 24, 1000 Brussels, Belgium
Other geographic address: Cours Saint-Michel/Sint-Michielswarande 60, 1040 Brussels, Belgium, Brussels Register of Companies – VAT BE 0403.200.393 – Tel. +32 2 547 21 11- Fax: +32 2 547 38 44 – Website: www.ing.be – E-mail address: info@ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789
Hereinafter referred to as "ING Belgium"

and, for subscription via Phone'Bank:

ING Contact Centre Belgium SA/nv
Banking service and investment agent for ING Belgium SA/nv, registered with the FSMA under number 038392 B for ING Belgium SA/nv. Head office: Avenue Marnix/Marnixlaan 24, 1000 Brussels, Belgium
Geographic address: Gaston Crommenlaan 8-14 blok C, 9050 Ledeborg, Brussels Register of Companies – VAT BE 0452.936.946 – Tel. +32 2 464 60 02 – Fax +32 2 464 66 73 – Email: info@ing.be – BIC: BBRUBEBB – IBAN: BE49 3101 1998 7571

ING Belgium works with independent agents acting in its name and on its behalf, listed in Belgium on the register of "agents providing banking and investment services" maintained by the Financial Services and Markets Authority ("FSMA").

ING Belgium is also an insurance broker registered with the FSMA under number 12381A.

2. Main features of ING Belgium's financial services

A) The main financial services offered are:

- current accounts and payment services, including payment cards, credit cards and electronic services (Phone'Bank, Home'Bank, Smart Banking and Extrabranche Mobility) and currency exchange
- hire of safe-deposit boxes and night safes
- loans for individuals or businesses, including home loans
- investments in financial instruments (structured notes, sicav collective investment schemes, investment funds, shares, bonds, etc.)
- savings accounts, exempt from (regulated accounts) or subject to withholding tax
- fixed-term accounts and citizen loans
- the acquisition of derivative financial instruments (not available in-branch, via an ING relationship manager or private banker only)
- life- and non-life insurance policies sold through ING Belgium, as insurance broker.

B) To learn more about the features and prices of ING Belgium's services, please visit www.ing.be.

The features of each of these financial services and any risks related to them are stated on the specific information sheet or another explanatory document (e.g.: a proposal of agreement) which are sent to you by ING Belgium on request and, in any case, before you sign up for the service concerned.

C) Without prejudice to the special contractual provisions agreed between the parties, ING Belgium's financial services and any transactions performed as part of these financial services are governed by the following general or special regulations or conditions:

- the General Regulations and its annexes;
- the General Terms and Conditions of the Phone'Bank, Home'Bank/Business'Bank, Smart Banking and Extrabranche Mobility services and the Regulations governing the "ING Zoomit" tool for the Home'Bank/Business'Bank services;
- the Special Regulations for Financial Instrument Transactions;
- ING Belgium's Special Regulations for Payment Transactions.

Business loans are also governed by ING's General Regulations for Credits.

Each financial service offered by ING is also governed



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by the specific general conditions for that particular service, which are available at www.ing.be and at ING branches.

For example, ING consumer loans are governed by the ING General Regulations for Credits.

Likewise, payment cards (debit cards) and credit cards are governed, depending on the card(s) concerned, by the ING Payment Card General Terms and Conditions, the ING Card General Terms and Conditions, the ING Visa Card General Terms and Conditions or the ING Visa Gold and ING Mastercard Gold General Terms and Conditions.

D) These regulations or conditions, general or special, and their annexes, as well as the other documents referred to above (general or specific information) are available in French, Dutch and English, at www.ing.be > Charges and regulations > Information and regulations, and at ING Belgium branches.

3. Cost of financial services

When performing any transaction, the total cost of the financial service (the amount to pay and any fees, interest and charges as well as any related taxes) and, where applicable, any credit interest and the financial service payment and execution conditions (timescales, etc.) can be found:

- in the relevant document concerning charges (charges for the main banking transactions for individuals or legal entities, etc.) which are available at www.ing.be > Charges and regulations > Charges and at ING Belgium branches, and/or,
- in the information sheet that is specific to the financial service concerned, which is provided on request and, in any case, before the agreement for the financial service is entered into;
- in the agreement provided prior to its signature.

4. Competent courts

Unless a law (statutory or regulatory provision, or mandatory public policy provision) stipulates otherwise, ING Belgium reserves the right, whether as plaintiff or as defendant, to bring any dispute before the courts of Brussels or, alternatively, the courts with jurisdiction over the location of the regional office or ING branch which the customer concerned has a business relationship with.

5. Relevant authorities and applicable industry rules

ING Belgium is recognised as a credit institution by the National Bank of Belgium ("NBB"), Boulevard de Berlaimont/Berlaimontlaan 14, B-1000 Brussels (Tel.: +32 2 221 21 11 – www.bnb.be) and placed under its surveillance, the Financial Services and Markets Authority ("FSMA"), Rue du Congrès/Congresstraat

12-14, 1000 Brussels (Tel.: +32 2 220 52 11 – Fax: +32 2 220 52 75 – www.fsma.be) and the European Central Bank (Kaiserstrasse 29, 60311 Frankfurt am Main, Germany – www.ecb.europa.eu).

ING Belgium is subject to the Law of 2 August 2002 on the monitoring of the financial sector and financial services. This legislation and the main other rules applicable to ING Belgium are available on the FSMA website (www.fsma.be).

ING Belgium has also made declarations to the Belgian Commission for the Protection of Privacy, Rue de la Presse/Drukpersstraat 35, 1000 Brussels (Tel. +32 2 274 48 00 – Fax: +32 2 274 48 35 – www.privacycommission.be; commission@privacycommission.be) regarding personal data processing (the information in these declarations can be viewed online in the public registry of the aforementioned Commission).

6. Professional associations and codes of conduct

ING Belgium is a member of the non-profit organisation Febelfin (Belgian financial sector federation), Rue d'Arlon/Aarlenstraat 82, 1040 Brussels), the Professional Credit Union (UPC) and the Belgian Asset Managers Association, which are part of Febelfin (at the same address).

ING adheres to the codes of conduct of the Belgian financial sector federation (Febelfin) and the Professional Credit Union (UPC); the listing of these codes can be viewed at www.ing.be > Charges and regulations > Information and regulations. Copies are available at any ING branch.

