

ING FlexiBonus Account

Enhance your short-term cash management

You probably have funds earmarked for future projects or investments but which you would like to have readily available. Various options are already available to maximise returns, yet in most cases your money is tied up for a fixed term.

ING FlexiBonus 3 Account

ING is offering the ING FlexiBonus 3 Account, which consists of a basic rate and a bonus rate.

Interest rates

ING offers a bonus rate that is always guaranteed for 3 months starting from the day when the money is deposited or when a new Bonus period begins. In the current environment of extremely low interest rates on the markets, the current Bonus is 0%. The basic rate is calculated on a daily basis and may therefore change at any time. The base interest is applied to any credit balance that does

not exceed 250,000€. Negative interest is applied to any credit balance that exceeds this limit.

ING FlexiBonus 3 Account

Base rate* (<250,000€)	0.00 %
Negative interest* (>250,000€)	-0.50 %
Bonus rate	0.00 %

* Gross interest rate on an annual basis, valid as at 1 January 2021 (may be changed provided prior notice is given).
The current rate is available on ing.be and in ING branches.

The interest will be calculated at the end of each quarter. The amounts you receive will therefore be calculated taking into account the basic interest rate on the capital deposited, as well as the Bonus rate which was definitively acquired during the most recent period.

Availability of your money

Your money is available to your company or organisation at all times. If you make a withdrawal, the amount withdrawn is deducted from the invested amount(s) for which the Bonus period is the least advanced.

An extension of your current account

The ING FlexiBonus Account offers the same flexibility as your current account. The amounts you deposit in it are therefore available at all times. To make your life easier, your ING FlexiBonus Account will have the same number as your current account, along with the heading number 087.

Accessibility via electronic channels

Transactions between your ING FlexiBonus Account and your current account can only be carried out via Business'Bank or Isabel.

A financial instrument for professionals and companies

The ING FlexiBonus Account is intended for professional clients, companies and institutions, and is available only for clients who have a business number.

More information

The ING FlexiBonus Account is a non-regulated savings account offered by ING Belgium, is free of charge if denominated in euros, is offered for an unlimited period of time and is subject to Belgian law. It is intended exclusively for professional use and is aimed at clients with a savings horizon of more than one year.

The current basic rate for the ING FlexiBonus 3 Account (<250,000€) : 0.00%.

The current negative interest rate for the ING FlexiBonus 3 Account (>250,000€) : -0.50%.

The current Bonus rate for the ING Flexibonus 3 Account: 0.00%.

Unless otherwise agreed upon, interest is calculated based on annualised gross interest rates.

The interest rate mentioned above is valid as at 1 January 2021. It can be changed depending on market conditions, provided prior notice is given. More information on the rates in effect is available at your ING branch or on ing.be. Existing customers will be informed of any change in advance, by means of a notice included in statements of account, a letter or an e-mail.

You may view your account balance and associated interest via statements of account and via Business'Bank/Telelink@Isabel.

The terms and conditions of the ING FlexiBonus Account (agreement, product sheet and other additional information) are available free of charge in your ING branch, on ing.be or by telephone on 02 464 60 02. Please familiarise yourself with these documents before opening the account.

Customers may send any complaints to ING Complaint Management, Cours Saint-Michel 60, 1040 Brussels. If you do not receive satisfaction there, please contact the Ombudsman for financial disputes: North Gate II, Boulevard du Roi Albert II 8, 1000 Brussels (www.ombudsfin.be).

In the event of bankruptcy or the risk of bankruptcy of the financial institution, the saver bears the risk of not recovering their savings or may be subject to a reduction/conversion into capital shares (Bail-in) of the amount of receivables that they have with the financial institution in excess of 100,000 euros (per person), which is the amount covered by the deposit protection mechanism (<http://www.fondsdeprotection.be>). Each individual, association, non-profit association or small or medium-sized enterprise (those enterprises authorised to draw up an abridged balance sheet) is covered by this guarantee.

The interest is subject to withholding tax (currently 30%). Withholding tax is levied by ING Belgium SA/NV at the time of the allotment or payment of interest.

Offer subject to acceptance by ING Belgium and to mutual agreement.

The information contained in this product sheet is valid until it is modified by ING Belgium and a new product sheet is made available. The most recent version, currently in force, of the product sheet is available at ING branches and on the ing.be site.