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ING credit cards

Cardholder guide



Welcome

We are pleased to welcome you as an ING credit card holder.

This guide describes the numerous benefits of your ING credit card. ING Visa Classic, ING Visa Gold*, the ING Card and ING MasterCard Gold are known and accepted worldwide. They can be used in your day-to-day life, on holiday, at restaurants, when shopping online, etc. Like millions of users around the world, you now have an efficient and practical solution to pay for purchases and withdraw cash.

Make the most of all the advantages your ING credit card offers starting right now!

*The ING Visa Gold card is no longer being offered and it is therefore not possible to order a new one. Only existing cards are in circulation.

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Your card and your PIN

Your card is strictly personal and no one else may use it. Please sign the back of your card as soon as you receive it. You have received your PIN consisting of a four-digit code.

It will be required at ATMs, in many shops and for online payments. Your PIN is a secret code and it must remain... secret! Do not write it down anywhere, especially not on your card.

Choose your own PIN

For greater security when using your card, or just to make life easier, we also offer you the possibility to change your PIN. You can change it at any ING Self'Bank terminal. Select the function "Change PIN" and follow the instructions on the screen to choose your new code. Be careful: avoid combinations which are easy to guess.

GOOD TO KNOW

If you forget your PIN, please contact your ING branch to receive a new one.

What must you do if your card is lost or stolen?

As soon as you realize that your ING credit card has been lost or stolen, simply make a phone call and rest assured.

- Immediately call Card Stop on **070 344 344** (or +32 70 344 344 if you are abroad). Your card will be blocked straightaway. Please make a note of this number in both your diary and your mobile phone.
- Report the loss or theft to the local authorities within 24 hours.
- If requested to do so by Worldline, provide it with the proof and references of your official report (address: Chaussée de Haecht 1442, 1130 Brussels). You will then be fully discharged from any liability for fraudulent expenditures carried out by a third party, either from the day of your phone call (for manually recorded transactions) or from the precise time of your call (for electronic transactions). For transactions carried out before such day or time, your liability will in most cases be limited. In general, make sure to always remain on your guard when entering your PIN.



Your credit limit

The amount you can spend each month by means of your card is set when the card agreement is signed. If you see that this limit does not meet your transaction requirements you can, at any time, apply with your ING branch to increase your credit limit.

If you are holder of an ING Card you can also increase your limit yourself by depositing funds to your ING Card account as a provision via Home'Bank or ING Smart Banking. It takes two working days for the new credit limit increase to take effect. This possibility is extremely practical if you are planning a major spending spree, for example just before going on holiday.

How to use your ING credit card

Your card is accepted in millions of retail outlets displaying the MasterCard or Visa logo: shops, restaurants, supermarkets, taxis, car rental companies, petrol stations, travel agencies, airlines, tollbooths, hotels, online stores, etc., both in Belgium and abroad.

A. Payments in Belgium and abroad

Nothing could be easier than paying for your purchases with your card. Depending on the terminal, you accept the transaction:

- Either by entering your PIN and then pressing OK;
- Or by manually signing the voucher presented by the merchant.

TIP

Keep the copies of all sales vouchers as they will allow you to check the transactions indicated on your statement of expenditure.

ING Card: additional service

If you have opted for an ING Card, you can transfer money from your ING Card account to any other Belgian current account via Home' Bank or ING Smart Banking. Provided the account is sufficiently funded when the transfer is carried out, the money will be transferred to the selected current account within two working days.

B. Online payments



Check to see if the “Verified by Visa” and “MasterCard SecureCode” logos are visible on the websites where you want to make purchases. They certify that these sites meet the security requirements for online payments as set out by Visa or MasterCard.

The merchants will ask you, via their website, to provide the number and expiry date of your card. In addition, in Belgium you will often also have to enter the CVC number, i.e. the last three digits of the number on the back of your card. Next, you will be asked to identify yourself by means of your ING Card Reader as you do with Home Bank. In this way you certify that you are the legitimate cardholder. Your purchase will then be confirmed via the merchant’s website.

Sites on which you want to make purchases that do not display these logos do not offer the same security conditions since you are not required to certify that you are the legitimate cardholder.

C. Remote payments (by telephone)

You can make payments by telephone or post using your ING credit card. For that purpose, simply provide your name and address, as well as the number and expiry date of your card. In some cases you will also have to provide the CVC number of your card (the 3-digit code on the back of your card).

TIP

Never disclose your PIN, even when making purchases over the phone.

D. Cash withdrawals

ATMs

With your card and the associated PIN you can withdraw money 24/7 at any ATM displaying the MasterCard or Visa logo, both in Belgium and abroad. Total withdrawals made with the same card from cash dispensers may never exceed €620 per period of four consecutive days. This amount can be withdrawn in one go or spread over several transactions.

Foreign exchange agents

By simply presenting your card you can also withdraw cash at exchange agents in Belgium and abroad. Once your identity has been checked you will receive the amount requested.

For all the withdrawals you make the maximum amount will correspond to the maximum limit for your ING credit card.

E. Service charges

	EUROZONE	NON-EUROZONE
Payments	Free of charge	An exchange-rate margin of 1.6% is added to the exchange rate applied.
Withdrawal	<ul style="list-style-type: none">■ At ATMs: flat charge of €4.96 + 1% of the amount withdrawn.■ At the cash desk of a bank: flat charge of €6.96 + 1% of the amount withdrawn.	<ul style="list-style-type: none">■ At ATMs: flat charge of €4.96 + 1% of the amount withdrawn.■ At the cash desk of a bank: flat charge of €6.96 + 1% of the amount withdrawn. <p>In both cases, an exchange-rate margin of 1.6% is added to the exchange rate applied.</p>

Charges valid on 1 January 2016 and variable subject to prior notice. For the latest charges, please contact your ING branch or go to ing.be > **Charges and regulations**.

Your statement of expenditure

Each month you will receive an itemized statement of your expenditures. If you disagree with a transaction, please notify Worldline as soon as possible via the website www.macarte.be or by telephone on 02 205 85 85. State the number of your card, the date and number of your statement, and the references of the disputed amount.

Your complaint will be examined quickly and you will be refunded in the event of an error.

GOOD TO KNOW

Do you use the Home'Bank or ING Smart Banking services? If so you can view at any time the transactions carried out in the current and preceding month.

Monthly closing dates:

- 7th of the month for ING MasterCard Gold



- 27th of the month for ING Visa Classic and Visa Gold



- 19th of the month for the ING Card



Repaying your expenditures:

■ You have an ING Visa Classic, ING Visa Gold or ING MasterCardGold card:

Nine calendar days after the monthly closing date, your ING current account will be debited with the total amount used. On that date the fixed credit limit will become available again (less the amounts charged since the closing date).

■ You have an ING Card:

You can repay at your own pace, in one or several instalments. This is an ideal solution for a flexible budget!

When you receive your statement of expenditure (around the 28th of the month), you decide whether you want to repay the whole outstanding amount or whether you want to spread your repayments over time*.

You have until the 5th of the month following the closing date to make your decision. After that date, interest will be charged on the outstanding balance yet to be paid.

If you opt to repay in full, simply transfer the amount indicated on your monthly statement.

* Subject to the obligatory minimum monthly reimbursement of 10% (with a minimum of €25 per month) of the total outstanding balance (including debit interest) and the obligatory reimbursement of the total balance due (including debit interest) upon the expiration of the return to zero period (you are required by law to reimburse in full the outstanding balance of your ING Card after the lapsing of a period determined when the contract is signed).

Remember: borrowing money costs money.

Two types of free insurance cover apply to your purchases:

■ **Purchase Protection insurance** covers the purchases you make with your ING credit card against theft and accidental damage.

■ **Safe on Line insurance** is specific cover for online purchases. It comes into play if your order is not delivered or if the item delivered does not match the description on the website.

Free Travel accident insurance:

covers you in case of death or permanent disability.

GOOD TO KNOW

Details on the cover and general terms and conditions of these insurance policies, as well as claim forms, are available on our website at ing.be.

Other benefits offered by your ING credit card

Exclusive benefits linked to your ING Gold credit card

In addition to the Safe on Line, Purchase Protection and Travel accident cover granted free of charge, the ING Gold credit card provides additional insurance in three forms, also free of charge:

- **Travel cancellation insurance** provides a refund in the event a trip is cancelled, provided that at least 50% of the transport side of the trip was paid with the card.
- **Manufacturer's warranty extension insurance** extends by one year the initial warranty for domestic appliances or electronic audio and video equipment purchased using an ING credit card.
- **Card fraud guarantee insurance** protects you in the event of fraudulent use of your ING Gold credit card before its theft or loss has been reported.

ING has taken out insurance cover for its customers with:
ACE European Group Limited, avenue des Nerviens 9-31, B-1040 Brussels - enterprise number 0867 068 548 - an insurance company registered under FSMA number 2312.
Chubb Insurance Company of Europe SE, 106 Fenchurch Street, London EC3M 5NB,

For more details on the terms and conditions, exclusions and limits pertaining to the insurance cover described above, do not hesitate to consult the general terms and conditions for your card in any ING branch and at ing.be.

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Contact information

- **For any questions with regard to your card:**
ING Contact Centre: 02 464 60 04 from Monday to Friday from 8 am to 10 pm and on Saturday from 9 am to 5 pm.
- **If your card is lost or stolen:**
Card Stop: 070 344 344.
- **For a change of address, changes to a credit limit, ordering a new PIN or requesting a copy of a statement of expenditure for an ING Card: Your ING branch.**
- **To dispute a transaction or request a copy of a statement of expenditure** (for ING Visa Classic, ING Visa Gold and ING MasterCard Gold credit cards): Worldline Chaussée de Haecht 1442,1130 Brussels Tel.: 02 205 85 85 or via the website www.macarte.be
- **Sign on to Home'Bank or ING Smart Banking to find out the available balance on your credit card.**

General terms and conditions for ING credit cards are available from any ING branch and at ing.be > Charges and regulations.