

Charges applied to the main banking operations of private individuals

Charges valid as at 1 January 2019



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- **Eurozone**
The eurozone designates all the countries which chose the euro as the single currency.
- **Home'Bank/Business'Bank**
Home'Bank/Business'Bank gives you the possibility to carry out most of your banking transactions (transfers, direct debiting, standing orders, investments, etc.) by yourself without leaving home. You enter the transaction on your PC and transmit it via a secure environment to ING, where the transaction will be checked immediately and carried out automatically. Home'Bank consists of two modules: the online services and the offline services.
- **ING basic banking service account**
The law of 22 December 2017 stipulates that any individual, resident of the European Union, who does not yet have a bank account and applies can open an account with the bank. ING provides this basic banking service which includes: the opening, management and closing of the account, a basic package with 36 debit manual transactions, access to Self'Bank, Home'Bank, ING Smart Banking and Phone'Bank, an ING payment and withdrawal card for use in Belgium and Europe. Bank statements are available via Home'Bank or by post.
- **ING Card Reader**
An ING Card Reader reads your ING bank card which becomes your access key to Home'Bank /Business'Bank. With an ING Card Reader you can identify yourself and sign your transactions online on any computer linked to the Internet, anywhere in the world.
- **ING Card, Visa and MasterCard**
Are credit cards for private (ING Card, Classic Visa, Gold Visa, Gold MasterCard) or professional (Business MasterCard) use with which you can spend up to a specific limit straightaway and repay your spending at a later date. An ING Card is a MasterCard credit card with an optional overdraft facility (subject to the law on consumer credit) on an ING Card account and is intended for adult private individuals acting for private purposes. Classic Visa, Gold Visa cards and Gold MasterCards are credit cards without an overdraft facility subject to the law on consumer credit.
- **ING Cash Account insurance**
Insurance linked to a current account or a savings account to cover the risk of accidental death.
- **ING Global Assistance**
ING Global Assistance is an assistance contract

offered as an option with an ING Gold Visa card or an ING Gold MasterCard. Thanks to ING Global Assistance, the card holder and his/her family can receive help for people and (a maximum of) 2 vehicles both at home and when travelling.

- **ING go to 18 Account**
The current account for young people aged between 10 and 17 inclusive. ING offers young people especially attractive conditions as well as many concrete advantages.
- **ING Green Account**
It is a current account for private use offering the following services: account management, free access to Home'Bank, ING Smart Banking and Phone'Bank, an unlimited number of electronic transactions, 2 payment and withdrawal cards in Belgium and Europe (one per holder), 12 manual debit transactions a year, availability of account statements via Home'Bank.
- **ING Green Savings Account**
An ING Green Savings Account is a conventional regulated savings account, denominated in euros, for customers with a savings horizon of less than one year and who generally manage their savings via their branch. The interest consists of a base rate plus, where appropriate, a fidelity premium if the capital remains on the account for 12 consecutive months. The savings built up are available at any time and anywhere. Such an account is for customers who want to receive interest, even if the funds stay on the account for less than one year. In addition customers benefit from all the services offered at branches in relation to such an account (withdrawals, transfers, etc.).
- **ING Lion Account**
An ING Lion Account is a package consisting of various products and managed exclusively via the electronic channels. The package includes: one current account for private use and 1 holder, one payment and withdrawal card for Belgium and Europe, access to Home'Bank, ING Smart Banking, Self'Banks and Phone'Bank, account statements available via Home'Bank. This current account is denominated in euros (any amount credited in a foreign currency to an ING Lion Account will be automatically converted into euros). It can be opened by any adult private individual who is legally capable when the account is opened and has an e-mail address, with a maximum of two ING Lion Accounts per person. Where there are 2 holders, they are considered as

equally indivisible (and no proxy holders possible).

- **ING Lion Deposit**

An ING Lion Deposit is a regulated electronic savings account denominated in euros, for people with a savings horizon of less than one year and who want to manage their savings themselves online without going to a branch. The interest consists of an attractive base rate plus, where appropriate, a fidelity premium if the capital remains on the account for 12 consecutive months. Any adult private individual who is legally capable, with a legal address in Belgium and a valid e-mail address can open such a free account. ING Lion Deposits are managed exclusively via Home'Bank.

- **ING Lion Premium Savings Account**

An ING Lion Premium Savings Account is a regulated electronic savings account denominated in euros, for people with a savings horizon of one year and who want to manage their savings themselves online without going to a branch. The interest consists of an attractive base rate plus, where appropriate, an attractive fidelity premium. The return is more advantageous if the capital stays on the account for 12 consecutive months. Such a free savings account can be opened by any private individual who is of age, legally capable, has a legal address in Belgium and a valid e-mail address. ING Lion Premium Savings Accounts are managed exclusively via Home'Bank.

- **ING Orange Savings Account**

An ING Orange Savings Account is a regulated savings account, denominated in euros, for customers with a savings horizon of one year and who generally manage their savings via their branch. The interest consists of an attractive base rate plus, where appropriate, an attractive fidelity premium. The return is more advantageous if the capital stays on the account for 12 consecutive months. Nonetheless the savings you build up remain available at any time. In addition customers benefit from all the services offered at branches.

- **ING payment cards**

An ING payment card is an extension of your current account. It gives access to Self'Bank and its many possibilities. In addition, if the card is equipped with the payment and withdrawal function you can withdraw cash with it and pay for your spending in retail outlets across Europe. To withdraw money the PIN number must always be entered, whereas to pay in some shops you will no longer be asked to sign.

- **ING Professional Current Account**

This is a current account for business use offering the following services: account management, free access to Business'Bank, ING Smart Banking and Phone'Bank, unlimited electronic transactions, 2 payment and withdrawal cards for use in Belgium and Europe (one card per account holder), 12 manual debit transactions a year, availability of account statements via Business'Bank.

- **ING Smart Banking**

This free application (available for iOS and Android) enables you to manage your accounts via your mobile device (smartphone or tablet), wherever and whenever you like. It makes it especially possible to manage transactions over your accounts and credit cards, carry out payments, make an appointment with your ING contact or find a branch.

- **ING Tempo Savings Account**

An ING Temp Savings account is a regulated¹ electronic savings account denominated in euros, for people who want to save on a monthly basis by means of a single standing order for a maximum of 500 euros from a current account held with ING Belgium. The interest consists of an attractive base rate plus, where appropriate, an attractive fidelity premium. Any adult private individual, with a legal address in Belgium and a valid e-mail address can open such a free account. An ING Tempo Savings account is managed exclusively through Home'Bank and ING Smart Banking.

- **Non-resident customers**

Non-resident customers are customers who reside abroad, but hold an account in Belgium.

- **Phone'Bank**

Phone'Bank enables you to request information about your financial situation and our products. You follow the instructions and will be put through to an ING liaison officer. They are accessible weekdays from 8 a.m. to 10 p.m. and on Saturdays from 9 a.m. to 5 p.m.

- **Self'Bank**

Self'Bank is an automated branch. There you will find one or several dispensers with a screen, keyboard and card reader. At Self'Banks you can withdraw or deposit cash, consult your account balances and carry out many everyday transactions, consultations and simulations. Self'Banks are open from 5 a.m. to 11:30 p.m., 7 days a week.

- **Standing order**

A standing order instructs the bank to regularly transfer a given amount on a specific date to

another account.

- **Tax**

Our charges are expressed in euros and include VAT of 21%). VAT is not levied on amounts followed by an *. Tax is levied whenever on each interest breakdown (bank entry tax), previously called "tax duty" which amounts to 0.15 euros, in accordance with Article 8 of the Tax and various duties Code. Deposits on regulated savings accounts are exempt from withholding tax (currently 15%) for interest up to 980 euros (per private individual taxpayer for the 2020 tax year - 2019 income). By way of a reminder, taxpayers who are liable to personal income tax are obliged by law to indicate in their annual tax return the total amount of interest received from their regulated savings accounts, held with ING Belgium and other banks, which exceeds the exemption limit and on which no withholding tax has yet been levied.

- **Value date**

A value date is the date on which an amount withdrawn ceases to yield interest or that on which an amount deposited starts to yield interest.

Do you have any questions about our terms and conditions? Would you like to find out more about our products and services? Our branch staff will be happy to help you. You can also contact ING Info on 02 464 60 04, on weekdays from 8 a.m. to 10 p.m., and on Saturdays from 9 a.m. to 5 p.m. For more information about our general conditions, please consult the General Regulations, the Special Payment Transaction Regulations, as well as other specific regulations.

The charges in this brochure concern products and services offered by ING Belgium, hereafter ING (unless indicated otherwise). They are expressed in euros.

1. Current accounts

	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account
1.1 Account servicing charges and annual flat fee				
▪ Opening, closing of account	0	0	0	0
▪ Account servicing, per year	0	0	Included in annual fee	Included in annual fee
▪ Basic package comprising: - Access to Self'Bank, Home'Bank/Business'Bank, the ING Smart Banking app and Phone'Bank - Unlimited electronic payments	Included in annual fee	Included in annual fee	Included in annual fee	Included in annual fee
▪ Annual flat fee This annual fee includes:	0 Basic package + - 1 card with payment and withdrawal service in Belgium and Europe - Account statements via Home'Bank	0 Basic package + - 1 card with the payment and withdrawal function in Belgium and Europe - Account statements via Home'Bank	40.00 ^{1 2} Basic package + account servicing + - 2 cards (one per holder) with the payment and withdrawal function in Belgium and Europe - 1 replacement payment card following loss or theft - Account statements via Home'Bank - 12 manual debit operations a year.	40.00 ^{1 2} Basic package + account servicing + - 2 cards (one per holder) with the payment and withdrawal function in Belgium and Europe - 1 replacement payment card following loss or theft - Account statements via Business'Bank - 12 manual debit operations a year.
Annual fee for second holder	Not applicable	10.00 including 1 card with the payment and withdrawal function in Belgium and Europe (max. 2 holders)	0	0
1.2 Operations				
Electronic operations				
- Withdrawal via Self'Bank or via ING cash dispenser (Belgium)	0	0	0	0
- Payment by (eurozone) ING payment card	0	0	0	0
- Electronic transfer via Self'Bank, Home'Bank/Business'Bank or ING Smart Banking	0	0	0	0
- Direct debit (as a payee) or standing order	0	0	0	0
Manual debit operations				
- Payment by cheque	0	Not applicable	AS from the 13th operation: 1.00	AS from the 13th operation: 1.00
- Withdrawal at the counter:				
→ At a branch without a Self'Bank	0	Not applicable	0	0
→ At a branch with a Self'Bank	0	Not applicable	1.00	1.00
- Standard paper transfer (pink form)	0	2.00	1.00	1.00
- Standard over-the-counter transfer ³	0	2.00	1.00	1.00
Other operations				
- Modification, performed at the counter, of the services linked to a payment card (activation of Maestro outside the European Union or a change in the card limits)	0	5.00	0	0
- Withdrawal in eurozone from non-ING Self'Bank or non-ING Belgium cash dispensers with the debit card ³	0	0.50	0	0

¹ Account servicing: 26.50* euros + other services (13.50 euros): 40.00 euros.

² Non-resident customers domiciled outside the European Union: 100* euros per annum (account servicing and flat charge).

³ Fee for the use of cards abroad, see section 9.

³ Manual payments made by an ING member of staff (charged from the first operation): + 9.68 euros.

* V.A.T. not owed (see p. 5).

	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account
1.3 Credit interest, per annum				
▪ Current interest rate on average assets above 2,500 euros ¹	Up to 1,250 euros: 0.10% Above: 0.05%	0%	0%	0%
1.4 Debit interest, per annum				
▪ Unauthorised overdraft (debit balance, without a loan granted) ²	Not allowed (12.50%)	Not allowed (12.50%)	Not allowed (12.50%)	Not allowed (19.20%) ³
1.5 Value date				
▪ Payments ▪ Withdrawals and deposits	} Same day value	} Same day value	} Same day value	} Same day value
1.6 Cards, per annum				
ING payment cards				
- Access to Self [®] Bank	Included	Included	Included	Included
- Payment and withdrawal service in Belgium and Europe	Included	Included	Included	Included
- Extra card	10.00	10.00	10.00	10.00
- Replacement card (following loss or theft)	Included	9.99	1 card included per annum, 9.99 for each additional card	1 card included per annum, 9.99 for each additional card
- Temporary card	Included	9.00	Included	Included
ING Card, Visa and MasterCard				
- ING Card ⁴	Not applicable	25.00*	25.00*	Not applicable
→ for students aged between 18 and 25 if the credit opening is limited to 500 euros	Not applicable	5.00* (1 st year 0 euro)	5.00* (1 st year 0 euro)	Not applicable
→ for customers aged between 18 and 25	Not applicable	12.50* (1 st year 0 euro)	12.50* (1 st year 0 euro)	Not applicable
- Classic Visa	Not applicable	22.00*	22.00*	Not applicable
→ for customers aged between 18 and 25	Not applicable	10.00*	10.00*	Not applicable
- Gold Visa /Gold MasterCard	Not applicable	48.00*	48.00*	Not applicable
+ optional: ING Global Assistance	Not applicable	159.00*	159.00*	Not applicable
+ optional: ING Assistance ⁵	Not applicable	139.30*	139.30*	Not applicable
- Business MasterCards	Not applicable	22.00*	Not applicable	22.00*
1.7 Insurance, per annum				
▪ ING Cash Account insurance	4.80*	Not applicable	4.80*	4.80*

¹ Non-resident customers outside the EU: on average assets above 6,250 euros

² In addition, reminder costs will be charged. See page 25 point 10.5 for more details.

³ This rate applies to all unauthorised overdrafts on accounts for private use.

⁴ An ING Card is a MasterCard credit card with an optional overdraft facility on an ING Card Account. An ING Card can be taken out without opening an ING Lion Account, a Green Account or an ING go to 18 Account. The opening, management and closing of an ING Card account are free.

⁵ This option is no longer marketed.

* V.A.T. not owed (see p. 5).

2. Savings accounts

	ING Tempo Savings Account	ING Lion Deposit	ING Lion Premium Savings Account	ING Green Savings Account	ING Orange Savings Account
2.1 Management fees					
▪ Opening, closing, account servicing	0	0	0	0	0
2.2 Operations					
Electronic operations					
▪ Withdrawals and deposits at a Self'Bank ¹	Not applicable	Not applicable	Not applicable	0 ¹	0 ¹
▪ Electronic transfers					
- via Self Bank ¹	Not applicable	Not applicable	Not applicable	0 ¹	0 ¹
- via ING Smart Banking	0	0	0	0	0
- via Home'Bank/Business'Bank	0	0	0	0	0
Manual operations					
▪ Withdrawals and deposits at the counter	Not applicable	Not applicable	Not applicable	0	0
▪ Over-the-counter transfer to an ING account	Not applicable	Not applicable	Not applicable	0	0
2.3 Credit interest, per annum					
▪ Base rate	} See rates displayed at branches, at www.ing.be, in Home'Bank	} See rates displayed at branches, at www.ing.be, in Home'Bank	} See rates displayed at branches, at www.ing.be, in Home'Bank	} See rates displayed at branches, at www.ing.be, in Home'Bank	} See rates displayed at branches, at www.ing.be, in Home'Bank
▪ Fidelity premium ²					
2.4 Value date³					
▪ Deposits	Next day (at the latest)	Next day (at the latest)	Next day (at the latest)	Next day (at the latest)	Next day (at the latest)
▪ Withdrawals	Same day	Same day	Same day	Same day	Same day
2.5 Insurance, per annum					
▪ ING Cash Account insurance	4.80*	4.80*	4.80*	4.80*	4.80*

¹ Only applicable if the customer has a payment card linked to an ING current account. However no payment cards are linked to an ING Green Savings Account or to an ING Orange Savings Account.

² The fidelity premium is a premium granted on amounts which stay on the account for 12 consecutive months. The fidelity period starts at the latest on the first calendar day after the calendar day on which the capital is booked or which follows the calendar day at the end of the previous fidelity period.

³ The value date is the date on which an amount withdrawn ceases to yield interest or on which an amount deposited starts to yield interest.

* V.A.T. not owed (see p. 5).

3. Mail

Account statements (daily, weekly, monthly)

	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account
▪ Available via Home'Bank/Business'Bank	0 (not available in Business'Bank)	0	0	0
▪ Sent by post	Postage	5.00* + postage	5.00* + postage	5.00* + postage
▪ Provided from branches for non-residents (c/o counter/letterbox)	50.00*/year	Not applicable	50.00*/year	50.00*/year

ING Tempo Savings Account

ING Lion Deposit

ING Lion Premium Savings Account

ING Green Savings Account

ING Orange Savings Account

Account statements (daily, weekly, monthly)

▪ Available via Home'Bank/Business'Bank	0	0	0	0	0
▪ Sent by post	Not applicable	Not applicable	Not applicable	Postage	Postage
▪ Provided from branches for non-residents (c/o counter/letterbox)	Not applicable	Not applicable	Not applicable	0	0

* V.A.T. not owed (see p. 5).

4. Remote banking	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account		
Self'Bank						
▪ Access and use (see 1.2)	Included	Included	Included	Included		
Home'Bank						
▪ Access and use (see 1.2)	Included	Included	Included	Included		
▪ Internet access: payable by customer						
▪ ING Card Reader	0 ¹	0 ¹	0 ¹	Not applicable		
▪ ING Connectable Card Reader	42.35 ²	42.35 ²	42.35 ²	Not applicable		
▪ Home'Bank Offline Module, per annum	72.60	72.60	72.60	Not applicable		
ING Smart Banking						
▪ Access and use (see 1.2) ³	Included	Included	Included	Included		
▪ Internet access: payable by customer						
Business'Bank						
▪ Access and use (see 1.2)	Not applicable	Included ⁴	Not applicable	Included		
▪ Internet access: payable by customer						
▪ ING Card Reader	Not applicable	0 ¹	Not applicable	0 ¹		
▪ ING Connectable Card Reader	Not applicable	42.35 ²	Not applicable	42.35 ²		
▪ Option, par year						
→ Privalis	Not applicable	0 ⁴	Not applicable	0		
→ Premium	Not applicable	60.50 ⁴	Not applicable	60.50		
▪ Home'Bank Offline Module, per annum	Not applicable	72.60	Not applicable	60.00 (V.A.T. not included)		
Phone'Bank						
▪ Access and use (see 1.2)	Included	Included	Included	Included		
▪ Telephone communication: payable by customer						
	ING Tempo Savings Account	ING Lion Deposit	ING Lion Premium Savings Account	ING Green Savings Account	ING Orange Savings Account	
Self'Bank						
▪ Access and use (see 2.2)	Not applicable	Not applicable	Not applicable	Included	Included	
Home'Bank/Business'Bank						
▪ Access and use (see 2.2)	Included	Included	Included	Included	Included	
▪ Internet access: payable by customer						
▪ ING Card Reader	0 ¹	0 ¹	0 ¹	0 ¹	0 ¹	
▪ ING Connectable Card Reader	42.35 ²	42.35 ²	42.35 ²	42.35 ²	42.35 ²	
▪ Home'Bank Offline Module, per annum	72.60	72.60	72.60	72.60	72.60	
ING Smart Banking						
▪ Access and use (see 2.2) ³	Included	Included	Included	Included	Included	
▪ Internet access: payable by customer						
Phone'Bank						
▪ Access and use (see 2.2)	Not applicable	Not applicable	Not applicable	Included	Included	
▪ Telephone communication: payable by customer						

¹ You can receive up to 2 free ING Card Readers a year. Any additional ING Card Reader will cost 25 euros.

² An ING Connectable Card Reader costs 42.35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

³ The customer must also have a Home'Bank/Business'Bank subscription (also free) to be able to use ING Smart Banking.

⁴ ING Lion Account for professional use.

5. Term account (including ING Thematic Citizens' Lending¹)

- Rates: see rates displayed at branches and available over the counter
- Account management

EUR

0

6. Foreign currency conversion and exchange transactions

The standard margin on foreign currency conversions and exchange transactions is 3%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations in force on the international market.

Rates are available via Home'Bank/Business'Bank, Self'Bank and on request from branches.

7. Loans

1. Mortgage loans : the prospectus and the list of charges are available from any branch and on ing.be.
2. Consumer loans: the list of charges are available from any branch and on ing.be.

8. Payments and collections

Definitions:

- **A SEPA "European Direct Debit"** is an agreement between two parties (= a direct debit mandate) which allows the beneficiary of the claim (= creditor) to initiate the debit of the payer's account (= debtor). The execution of this type of payment meets the following characteristics:
 - The creditor's account and the debtor's account are in one of the SEPA countries Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom;
 - The transfer amount must be denominated in euros;
 - The direct debit instruction must meet the STP criteria, namely it must indicate the debtor's IBAN and the BIC of the debtor's bank².
- **A European transfer (SEPA)** is a payment with the following characteristics:
 - Payment where the account to be debited and that to be credited are held in one of the SEPA countries;
 - The transfer amount must be denominated in euros.
- **An instant European SEPA transfer or instant payment is a payment with the following characteristics:**
 - The creditor's account and the debtor's account are in one of the SEPA countries (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom);
 - The payment is executed in 5 seconds for beneficiary accounts in Belgium or maximum 10 seconds for accounts held elsewhere in the SEPA zone;
 - The transfer amount must be denominated in euros;

¹ ING Thematic Citizen's Lending term accounts are opened in accordance with the law of 26 December 2013 on Thematic Citizen's Lending and governed by the provisions of the said law.

² BIC only required for transactions where the beneficiary's or payee's account is held outside the European Economic Area.

- The maximum amount for payments to accounts outside Belgium is 15,000 euros.
- **Other payments are called "international payments"**.
- **Execution options for outbound SEPA European and international payments:**
 - **Standard payments:** A payment without special conditions, possible for all available currencies where:
 - In the case of SEPA European payments the funds arrive at the beneficiary's bank within the same day provided the reception cut-off times are respected.
 - In the case of international payments the funds arrive at the correspondent bank at the latest with in 4 working days.
 - **Urgent payments:** Accelerated execution of the payment, possible for all currencies offered:
 - In the case of international payments the funds arrive at the correspondent bank within 1 to 2 working days.
- **International Bank Account Number (IBAN)** international standard for bank account numbers to be used for SEPA European transfers and, where appropriate, international payments. An IBAN consists of a maximum of 34 alphanumeric characters and a set length per country. It includes a country code (2 letters), a check digit (2 digits) and a domestic account number (completed for some countries).
- **Bank Identifier Code (BIC):** international code, also known as SWIFT address, which uniquely identifies each bank. It includes 8 or 11 alphanumeric characters and consists of a bank code (4 characters), a country code (2 letters), a place code (2 characters), and can be completed, for some banks, by a branch code (3 characters).
- **Straight Through Processing (STP):**
 - **In the case of SEPA European credit transfers:** electronic payment which indicates the correct account numbers (IBAN) of the payer and the payee, the BIC¹ (Swift address) of the payee's bank, as well as the payee's name.
 - **In the case of international payments:** electronic payment which indicates the correct account numbers (IBAN) of the payer and the payee, the BIC (Swift address) of the payee's bank, as well as the full name and address of the payee.
- **BEN/SHA/OUR cost instruction**
For SEPA European and outbound international payments, in any currency, within the European Economic Area, only SHA is accepted. If another instruction is given, it will automatically be changed to SHA. In the case of any other international payment, outside the EEA, SHA, BEN or OUR can be chosen:
 - **Shared Cost (SHA)** the payer pays the costs charged by the bank; the costs charged by the payee's bank are borne by the payee.
 - **Our Cost (OUR – borne by the payer):** the payer pays the costs charged by his/her bank and the costs charged by the payee's bank.
 - **Beneficiary Cost (BEN – costs borne by the payee):** the payer does not pay any costs. Both the costs charged by the payer's banks and the costs of the payee's bank are borne by the payee.

What will you be charged for an outbound international payment? (see also point 8.4)

- With a SHA instruction: ING's payment commission
- With an OUR instruction: ING's payment commission + the correspondent banks' charges.
- With a BEN instruction: no charges for ING customers. ING automatically deducts the ING payment commission from the amount transferred.

¹ BIC only required for transactions where the beneficiary's or payee's account is held outside the European Economic Area.

What will you be charged for an incoming international payment? (see point 8.4)

- With a SHA instruction: ING's payment commission
- With an OUR instruction: no charges for ING customers (payees)
- With an BEN instruction: ING's payment commission + the correspondent banks' charges.
- **"Full amount" principle:** the full amount must be transferred to the payee's account. Any charges possibly applicable are debited by the bank separately. This principle applies to SEPA European credit transfers and payments in a currency of a Member State of the EU, made in the European Economic Area.
- **The European Economic Area (EEA)** includes the Member States of the European Union, as well as Norway, Iceland and Liechtenstein.

8.1 SEPA European payments

EUR

• Payments in euros to and from an account held in the EEA, including Belgium (SEPA)	0
• Manual payment processed by an ING employee ¹	9.68

8.2 Instant European SEPA payments

EUR

• Instant payments in euros from a business account to an account held in the SEPA zone	6.05
• Instant payments in euros from an account held in the SEPA zone to a business account	0
• Instant payments in euros to and from a private account held in the SEPA zone	0

8.3 (SEPA) European Direct Debit

EUR

• Debtor	
- European direct debit	0
- Unjustified request for refund	72.60
- Request for a copy of a direct debit mandate	36.30
• Creditor	
- SEPA European direct debit	
- Core scheme	0.06 (with a min. of 3.00 per batch)
- B2B scheme	0.08 (with a min. of 3.00 per batch)
- Refund requested of an unauthorised transaction (not justifiable by the creditor)	72.60
- Confirmation of mandate activation	0

8.4 International payments

EUR

• Payments in Swedish kronor or Romanian lei to or from an account held in the EEA, including Belgium	0
• Payments in euros to or from an account held outside the EEA or payments in other currencies: 0.1% of the amount (payment commission) + V.A.T.	min. 12.10 and max. 121.00
• Payments to and from an account held in Belgium in another currency than the euro, Swedish krona or Romanian leu (free between ING Belgium accounts):	
- Currency equivalent up to 50,000 euros	9.68
- Above the equivalent of 50,000 euros	10.89
• Faxes and manual processing of paper transfers:	
- To the EEA (including Belgium): in foreign currencies	9.68
- Outside the EEA: in euros or foreign currencies	9.68
• Urgent payments	18.15
• Outbound payments with the instruction "OUR" ¹ :	
- Aruba, Belgium, Bonaire, Curacao, Denmark, Finland, Iceland, Ireland, Morocco, Portugal, Sabah, Saint Eustatius, Saint Martin ² , Suriname, Sweden, United States	10.89
- Andorra, Australia, Austria, Bosnia and Herzegovina, Bulgaria, Canada, China, Croatia, Egypt, France, Germany, Greece, Hong Kong, Hungary, Italy, Jordan, Lebanon, Luxembourg, Malaysia, Mauritius, Namibia, Netherlands, New Zealand, Norway, Peru, Philippines, Poland, Russia, Serbia, Slovenia, Spain, Switzerland, Ukraine, Vietnam, Yemen	18.15
- Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Cyprus, Czech Republic, Estonia, Great Britain, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Latvia, Liechtenstein, Lithuania, Macedonia, Malta, Montenegro, Mozambique, Oman, Pakistan, Reunion, Romania, San Marino, Singapore, Slovakia, South Africa, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Tunisia, Turkey, United Arab Emirates, Uruguay	30.25
- Afghanistan, Algeria, Anguilla, Argentina, Armenia, Bahamas, Bahrain, Barbados, Bermuda, Brunei, Cameroon, Cayman Islands, Chad, Chile, Ecuador, Gabon, Ghana, Guinea, Japan, Kazakhstan, Kenya, Kuwait, Macau, Madagascar, Maldives, Moldavia, Monaco, Nepal, New Caledonia, Nigeria, Paraguay, Puerto Rico, Qatar, Saint Kitts and Nevis, Saudi Arabia, Senegal, Swaziland, Trinidad and Tobago, Turks and Caicos Islands, Uganda, Zambia and the rest of the world ³	60.50

¹ For SEPA European and outbound international payments, in any currency, within the European Economic Area, only SHA is accepted. If another instruction is given, it will automatically be changed to SHA.

² The Dutch part.

³ Payments to the following countries are not accepted: Syria, Iran, Cuba, North Korea and North Sudan.

¹ Priced from the first transaction.

8.5 Other services subject to a specific charge

EUR

▪ Return of funds ¹	18.15
▪ Cancellation, amendment, investigation (expedition charges, Swift, max. 1h) ² , payment certificate	
- Operations of the last 12 months	30.25
- Older operations	90.75
- Extra charge for an investigation as from the second hour and per hour	
▪ Non STP payments	60.50
▪ Lack of account funding	9.68
▪ Copy of various documents	7.26
	18.15

8.6 Cheques

EUR

Domestic cheques

▪ Personal cheques: payment in cash	6.00
▪ Issue of bank cheques, per cheque	12.00
▪ Remittance for collection of domestic cheques, per cheque	2.00

International cheques

▪ Cheques drawn on an ING account in Belgium, issued abroad:	
- Payment commission 0.1% of the amount (+ V.A.T.)	min. 12.10 and max. 121.00
- Processing commission, per cheque	14.00
▪ Cheques drawn on an account outside Belgium and deposited on an ING account in Belgium	
- Payment commission 0.1% of the amount (+ V.A.T.)	min. 12.10 and max. 121.00
- Processing commission, per cheque	9.68
- Expedition charge	6.20
- Correspondent costs ³	min. 6.05

Miscellaneous charges for domestic and international cheques

▪ Cheque stop payment	50.00
▪ Copy of a cheque	30.00
▪ Lack of account funding for a cheque	7.26
▪ Expedition charge	6.20

8.7 Registry fee payment forms⁴

EUR

▪ Order of book with 25 cheques:	
- Standard rate	45.07
- Privalis rate	10.89

¹ For both resident and non-resident accounts.² (Variable) foreign correspondent charges not included.³ The charges vary per correspondent and per country⁴ Issue in Belgium only.**9. Cards****9.1 Cards**

EUR

▪ Cash withdrawals by means of an ING Card, ING MasterCard or ING Visa Card:	
- from ATMs: 1% of amount withdrawn	+ 4.96*
- over the counter: 1% of amount withdrawn	+ 6.96*
▪ Replacement of lost/stolen debit, ING payment, deposit or credit card ¹	9.99
▪ Exchange of a faulty card	Free
▪ Additional deposit card ²	12.10
▪ Temporary card ³	9.00

9.2 Use of cards abroad% of the amount
(excluding V.A.T)

EUR

Cash withdrawals from ATMs

▪ By means of an ING payment card (only for non-eurozone countries)		
- Foreign bank fee	0.25	+ 1.82
- Processing commission, per withdrawal		+ 2.42
- Exchange margin ³	1.90	
▪ By means of an ING Card, ING MasterCard or ING Visa Card		
- Charge for cash withdrawal	1.00	+ 4.96*
- Exchange margin (only for countries outside the eurozone) ⁴	1.60	

Cash withdrawals at bank counters

▪ By means of an ING Card, ING MasterCard or ING Visa Card		
- Charge for cash withdrawal	1.00	+ 6.96*
- Exchange margin (only for countries outside the eurozone) ⁴	1.60	

**Payment at retailers
(only for non-eurozone countries)**

▪ By means of an ING payment card		
- Processing commission		0.61
- Exchange margin ³	1.90	
▪ By means of an ING Card, ING MasterCard or ING Visa Card		
- Exchange margin ⁴	1.60	

¹ The replacement of one ING payment card following theft or loss is included in the ING Green Account and the ING Professional Current Account. It is always free for the ING go to 18 Account and for the 18-25 Green Account (discontinued as of 1/1/2016).² See also point 10.3³ Maestro exchange rate: please contact ING Info on 02 464 60 04.⁴ Visa/MasterCard exchange rate: the exchange rate of the European Central Bank on the date the transaction is received.⁵ Included in the ING Green Account, the ING Professional Current Account, the 18-25 Green Account (discontinued as of 1/1/2016) and the ING go to 18 Account.

* V.A.T. not owed (see p. 5).

10. Other charges

10.1 ING basic bank service account

EUR

ING offers a basic bank service account per annum

15.17

Include:

- Account servicing (opening and closing)
- Basic package: 36 manual debit operations
- A payment and withdrawal card for use in Belgium and Europe.
- Access to Self'Bank, Home'Bank, ING Smart Banking and Phone'Bank
- Account statements via Home'Bank or by post

Charges per item as from the 37th manual debit transaction

• Payment by cheque	1.00
• Withdrawal at the counter:	
→ At a branch without a Self'Bank	0.00
→ At a branch with a Self'Bank	1.00
• Standard paper transfer (pink form)	1.00
• Standard over-the-counter transfer ¹	1.00

10.2 ING Green Account 18 - 25 year olds

(no longer marketed since 01/01/2016)

EUR

Account servicing charges

• Opening, closing of account	0
• Account servicing, p.a.	0

Transactions

• Annual flat fee	0
Description of the basic package:	Basic package +
- Access to Self'Bank, Home'Bank/Business'Bank, ING Smart Banking and Phone'Bank	1 card with the payment and withdrawal function
- An unlimited number of electronic transactions.	Account statements via Home'Bank/Business'Bank

Electronic operations

- Withdrawal via Self'Bank or via ING cash dispenser (eurozone)
- Payment by (eurozone) ING payment card
- Electronic transfer via Self'Bank, Home'Bank/Business'Bank or ING Smart Banking
- Direct debit or standing order
- Withdrawal from non-ING self-banking facilities or non-ING (eurozone) cash dispensers

} Included

Manual debit operations

• Payment by cheque	From the 13th transaction: 1.00
• Withdrawal at the counter:	
→ at a branch without a Self'Bank	0
→ at a branch with a Self'Bank	1.00
• Standard paper transfer (pink form) or over-the-counter transfer ¹	1.00

Credit interest, per annum

• Current interest rate on average assets above 2,500 euros ¹	0%
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Debit interest, per annum

• Unauthorised overdraft (debit balance, without a loan granted, on an account for private use) ²	Not allowed (12.50%)
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Value date

• Payments	} Same day value
• Withdrawals and deposits	

Cards, per annum

See point 1.6, card charges for the ING go to 18 Account

Insurance, per annum

• ING Cash Account insurance	4.80*
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Mail

• Account statements (daily, weekly, monthly)	
- Available via Home'Bank/Business'Bank	0
- Sent by post	5.00* + postage
- Provided from branches for non-residents (c/o counter/letterbox)	50.00*/year

Remote banking

• Self'Bank	
- Access and use (see 1.2)	Included
• Home'Bank	
- Access and use (see 1.2)	Included
- Internet access: payable by customer	
- ING Card Reader	0 ³
- ING Connectable Card Reader	42.35 ⁴
- Home'Bank Offline Module, per annum	72.60
• ING Smart Banking	
- Access and use (see 1.2) ¹	Included
- Internet access: payable by customer	

¹ Non-resident customers outside the EU: on average assets above 6,250 euros.

² In addition, reminder costs will be charged. See page 25 point 10.5 for more details.

³ You can receive up to 2 free ING Card Readers a year. Any additional ING Card Reader will cost 25 euros

⁴ An ING Connectable Card Reader costs 42.35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

* V.A.T. not owed (see p. 5).

¹ Manual payments made by an ING member of staff (charged from the first operation): + 9.68 euros.

▪ Business'Bank	
- Access and use (see 1.2)	
- Internet access: payable by customer	Included
- ING Card Reader	
- ING Connectable Card Reader	0 ³
- Option, par year	42.35 ²
→ Privalis	
→ Premium Home'Bank	0
- Home'Bank Offline Module, per annum	60.50
	60.00 (+ VAT).
▪ Phone'Bank	
- Access and use (see 1.2)	
- Telephone communication: payable by customer	Included

10.3 Services subject to a special charge EUR

Deposits

▪ Complex deposits ⁴	7.26
▪ Remittance ⁵ of euro coins at the counter	0
- as from the 4 th bag, per annum	4.00/bag
- charities (with an ING account)	0
▪ Self'Bank Deposit Service	
- using an ING payment card (unlimited number of deposits)	0
- using an ING Deposit Card	
- Flat annual charge (unlimited number of deposits)	108.90
- Flat annual charge per ING deposit card	12.10

10.4 Bancontact and Terminals

For the applicable fees and charges, please see the "List of charges applied to the main banking operations of legal entities" under point **4. Bancontact and terminals** or visit ing.be/merchantservices.

¹ The customer must also have a Home'Bank/Business'Bank subscription (also free) to be able to use ING Smart Banking.

² An ING Connectable Card Reader costs 42.35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

³ You can receive up to 2 free ING Card Readers a year. Any additional ING Card Reader will cost 25 euros.

⁴ Repeated deposits requiring time-consuming processing, which may result in long queues at the branch.

⁵ Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

10.5 Miscellaneous charges EUR

Inheritance files

▪ Dossier fee ¹	151.25
▪ Transmission of file following investigation as mentioned in Art. 100 of the Inheritance Duties Code (Brussels-Capital and Walloon Region) as well as Art. 3.13.1.3.1, §1-§6-§7 and Art. 3.13.1.2.5, al. 3 of the Flemish Taxation Code " Vlaamse Codex Fiscaliteit" - (Flemish Region).	151.25
▪ Safe-deposit box inventory	30.25

Delivery of certificates

▪ Certificates can be applied for via Business'Bank and Telelink Online (except for "certified accountant and corporate auditor certificates")	0
▪ Maximum charge per certificate	181.50

Investigations

▪ Maximum charge per hour and per investigative clerk	60.50
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Copies of account statements, per 12 months 30.00²

Reminder charges linked to an unauthorised overdraft on an account for private³ or professional use (debit balance without a facility granted or above the facility granted)

▪ Ordinary letter	7.50 + postage ⁴
▪ Registered letter	7.50 + postage ⁴

Administrative fees for a standard Escrow Account contract (3 existing versions) 500.00 at time of opening

Administrative fees for a "made-to-measure" Escrow Account contract 150.00 per hour of work provided by a member of ING staff

Charges associated with inactive accounts

▪ Search for holders of inactive accounts (consultation of the national register of natural persons and/or the crossroads bank for social security, the sending of letters by standard or registered mail, follow-up and management)	10% of the inactive account's total assets or equivalent (currency, shares) at the moment of starting the investigation, with a maximum of 200 euros per person.
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¹ Does not apply when the deceased was under the age of 18 at the time of death.

² Price for a consecutive 12-month period.

³ Maximum of one transfer per month will be counted for a private account with approved credit.

⁴ 21% VAT to be added to the total value, in the case of an account without approved credit.

11. Safe-deposit boxes**EUR**

Safe-deposit box rent consists of a flat amount (50.00 euros) and an amount per dm³ (1 euro/dm³). The total amount is capped at 500 euros.

Examples: annual rental cost:

Safe of 11 cm H, 31 cm W, 50 cm D (17 dm ³)	67.00
Safe of 20 cm H, 30 cm W, 50 cm D (30 dm ³)	80.00
Safe of 30 cm H, 30 cm W, 50 cm D (45 dm ³)	95.00
Safe of 20 cm H, 60 cm W, 50 cm D (60 dm ³)	110.00

Other services

- Contents insurance: included in the rent	0
- Breaking of a safe following the loss of the key, as from	302.50
- Finding the secret code, as from	151.25
- Administrative charges for breaking a safe or finding the secret code	60.50
- Call-put of a technician to no avail (customer absent) to break a safe-deposit box or find a PIN number.	121.00

12. Wealth Analysis & Planning**12.1 Civil partnership****EUR****Formation & conversion**

▪ Based on ING standard articles of association	500.00 per operation
▪ Tailored product	750.00 per operation

Management

▪ Based on ING standard articles of association	300.00 per annum
▪ Tailored articles of association	750.00 per annum

12.2 Gift**EUR****Simple gift**

200.00 per operation

- Outside financial planning/no under 18s/no non-residents/
If 2 donors only spouses or cohabitants
- One or combination of following clauses
 - Conventional return clause
 - Advance on inheritance
 - Annuity
 - Intervention of non-donor spouse
 - Revocation of gift annuity

Complex gift (anything not simple)

300.00 per operation

12.3 Financial Plan**EUR**

1,500.00 per plan

12.4 Succession calculation with scenario simulations**EUR**

200.00 per calculation

12.5 Legal/Tax query**EUR**

(handling time max 3 hours)

300.00 per query

12.6 Advice from external advisors/civil-law notary/lawyer**EUR**

(max 3 hours)

300.00 per service

12.7 Acting as third party pledgee in context of a gift including drafting of deed of pledge**EUR**

350.00 per operation

Other lists of charges and brochures are available:

- Charges applied to the main banking operations carried out by legal entities
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees.
- Charges applied to the main securities transactions

These charges are not binding

1. As dealings between the Bank and its customers are based on mutual trust, ING always reserves the right not to commit itself.
2. ING reserves the right to modify its charges in compliance with the legal and statutory provisions in force. In the event of any amendment, a new brochure will be published showing its date of publication. Please ensure you have the most recent publication.
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For any additional information or complaints, please contact your branch or ING's Complaint Management service. Address: ING Complaint Management – Cours Saint Michel 60, B-1040 Brussels – E-mail address: complaints@ing.be – Phone: 02 547 61 02 – Fax: 02 547 83 20.

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