

Charges applied to the main banking operations of private individuals

Charges valid as per 1 July 2019



This brochure lists an overview of the charges relating to:

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SEPA zone

The SEPA zone 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 (sending money, 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, maintaining the account 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 debit card for payments and cash withdrawals in Belgium and Europe. Account statements are available via Home'Bank or by post.

ING Card Reader

An ING Card Reader reads your ING debit 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

Credit cards for private (ING Card, Classic Visa, Visa Gold, MasterCard Gold) 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, Visa Gold and MasterCard Gold 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 Visa Gold card or

an ING MasterCard Gold. 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

This package includes a 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

This package includes a current account for private use offering the following services: maintaining the account, access to Home'Bank, ING Smart Banking and Phone'Bank, an unlimited number of electronic transactions, 2 debit cards for payments and cash withdrawals 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 euro, 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, sending money, etc.).

ING Lion Account

An ING Lion Account is a package consisting of various products which are maintained exclusively via electronic channels.

The package includes: one current account for private use and 1 holder, 1 debit card for payments and cash withdrawals in 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 euro (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 euro, 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 euro, 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 euro, 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 debit cards**

An ING debit 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 cash 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 package includes a current account for business use offering the following services: maintaining the account, access to Business'Bank, ING Smart Banking and Phone'Bank, unlimited electronic transactions, 2 debit cards for payments and cash withdrawals in Belgium and Europe (1 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, send money, 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 euro, for people who want to save on a monthly basis by means of a single standing order in euro (SEPA) 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 send a given amount on a specific date to another account.

- **Tax**

Our charges are expressed in euro 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.

▪ **Establishing the timing of the debit of certain fees and charges:**

The following annual fees and charges are debited annually in advance on the first business day of January or, if a service is subscribed during the year, the first business day of the calendar month following the subscription date, in proportion to the calendar months for which the service concerned is subscribed (not counting the month in which subscription takes place) (except for certain services for which the annual fees or charges are due for the entire calendar year concerned). This concerns in particular the following fees (the services for which annual fees and charges are due for the entire calendar year concerned being marked with an asterisk “*”):

- Annual flat fee for package (including account servicing) (see points 1.1 and 10.2 of the charges)
- Annual fee for providing of an ING debit card (see point 1.6 of the charges)
- Addition of second holder for the ING Lion Account* (see point 1.1 of the charges)
- Annual premium for the ING Account Insurance* (see points 1.7, 2.5 and 10.2 of the charges)
- Annual rental charges for safe deposit boxes (see point 11 of the charges)
- Home'Bank Offline Module (points 4 and 10.2 of the charges)
- Business'Bank Premium Option (points 4 and 10.2 of the charges)

The following fees are debited annually on the last business day of December of the elapsed calendar year in which the service concerned was used or the transaction concerned was executed (or, at the latest, on the following business day). If the service referred to under a), b) or c) was subscribed during the year, the fees will be debited in proportion to the number of months of subscription to the service, not counting the month in which subscription took place:

- a) Charges for providing of hold mail services in the branch (account statements) for non-residents (see point 3 of the charges)
- b) Fees associated with Estate Analysis & Planning – management of civil partnership (see point 12 of the charges)
- c) Postal charges (account statements) (see point 3 of the charges)

- d) Manual debit transactions for the ING Green Account, the ING Professional Account and the ING Lion Account (see point 1.2. of the charges)

The annual fees for credit cards (see point 1.6 of the charges), the Home'Bank Offline Module (see point 4 of the charges) and the Premium Option for Business'Bank services (see point 4 of the charges) is debited in advance:

- on the first business day of the calendar month following the date of subscription to the service (not counting the month in which subscription takes place, except in the case of the credit card fee, for which it is included) and
- thereafter on the first business day of the calendar month following each anniversary of subscription to the service

▪ **Debit of charges linked to withdrawals:**

Charges linked to cash withdrawals in euro by debit card in the SEPA zone (see point 1.2 of the charges) are debited on the day after withdrawal in the case of the ING Lion Account.

Charges linked to cash withdrawals in other currencies and/or outside the SEPA zone by debit card (see point 9.2 of the charges) are debited to the associated account together with the amount withdrawn, or in principle within two bank working days of the withdrawal (the precise timing may vary depending on the foreign beneficiary of the transaction).

Charges linked to cash withdrawals by credit card (see point 9.2 of the charges) are debited from the associated account together with the amount withdrawn, or in principle on the ninth day (or not later than the next bank working day thereafter) following the closing of transactions for the establishment of the monthly statement of expenditure, this closing date being:

- For MasterCard: the seventh calendar day of the month;
- For ING Card: the nineteenth calendar day of the month;
- For Visa: the twenty-seventh calendar day of the month.

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

1. Current accounts

10-18 year olds ING go to 18 Account

ING Lion Account

ING Green Account

ING Professional Current Account

1.1 General package and services

Annual flat fee for the package (maintaining the account and services included in the package)

- Maintaining the account
- Services included

0

0

40,00¹40,00¹

0
0
Including:
- 1 account holder
- Providing of 1 ING debit card with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe
- Providing of a replacement ING debit card in the event of loss or theft of the debit card (see section 1.6)
- Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card.
- Access to Home'Bank, ING Smart Banking and Phone'Bank
- Account statements via Home'Bank
- An unlimited number of the following electronic transactions:
→ Payments in euro using an ING debit card (SEPA zone)
→ Sending money in euro (SEPA) via Self'Bank, Home'Bank or ING Smart Banking
→ Direct debit in euro (SEPA) (as debtor)
→ Standing order in euro (SEPA)

0
0
Including:
- 1 account holder
- Providing of 1 ING debit card with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe
- Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card
- Access to Home'Bank, ING Smart Banking and Phone'Bank
- Account statements via Home'Bank
- An unlimited number of the following electronic transactions:
→ Payments in euro using an ING debit card (SEPA zone)
→ Sending money in euro (SEPA) via Self'Bank, Home'Bank or ING Smart Banking
→ Direct debit in euro (SEPA) (as debtor)
→ Standing order in euro (SEPA)

13.50^{1*}
26.50¹
Including:
- Unlimited account holders
- Providing of 2 ING debit cards (max. 1 per account holder) with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe
- Providing of 1 replacement ING debit card per year in the event of loss or theft of the debit card (see section 1.6)
- Up to 12 manual debit transactions (see section 1.2 Services – Manual debit transactions)
- Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card
- Access to Home'Bank, ING Smart Banking and Phone'Bank
- Account statements via Home'Bank
- An unlimited number of the following electronic transactions:
→ Payments in euro using an ING debit card (SEPA zone)
→ Sending money in euro (SEPA) via Self'Bank, Home'Bank or ING Smart Banking
→ Direct debit in euro (SEPA) (as debtor)
→ Standing order in euro (SEPA)

13.50^{1*}
26.50¹
Including:
- Unlimited account holders
- Providing of 2 ING debit cards (max. 1 per account holder) with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe
- Providing of 1 replacement ING debit card per year in the event of loss or theft of the debit card (see section 1.6)
- Up to 12 manual debit transactions (see section 1.2 Services – Manual debit transactions)
- Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card
- Access to Business'Bank, ING Smart Banking and Phone'Bank
- Account statements via Business'Bank
- An unlimited number of the following electronic transactions:
→ Payments in euro using an ING debit card (SEPA zone)
→ Sending money in euro (SEPA) via Self'Bank, Business'Bank or ING Smart Banking
→ Direct debit in euro (SEPA) (as debtor)
→ Standing order in euro (SEPA)

Other services

- Annual flat fee for a second account holder

Not applicable

10,00
Including the services included in the ING Lion Account package

0

0

- Account opening
- Account closure

0

0

0

0

0

0

0

0

³ Non-resident customers residing outside the European Union : 100* euros per year (maintaining the account 10* euros, included services 90* euros, except for the first year: maintaining the account 10* euros, included services 20* euros).

* VAT not due (see p. 5).

	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account
1.2 Transactions				
Cash withdrawals via Self'Bank or ATM				
- Cash withdrawals in euro in the SEPA zone from a non-ING Belgium Self'Bank terminal or non-ING Belgium ATM with an ING debit card ¹	0	0.50	0	0
Manual debit transactions				
- Cheque payments	0	Not applicable	As from the 13th operation: 1.00	As from the 13th operation: 1.00
- Cash withdrawals in euro at the counter:				
→ At a branch without Self'Bank	0	Not applicable	0	0
→ At a branch with Self'Bank	0	Not applicable	1.00	1.00
- Standard paper transfer in euro (SEPA) (pink form, partially pre-filled)	0	2.00	1.00	1.00
- Transfers at the counter ^{2,3}	0	2.00	1.00	1.00
Other transactions				
- Modification, processed at the counter, of services linked to an ING debit card (e.g. activation of Maestros for use outside Europe or changing the limits of the card)	0	5.00	0	0
1.3 Credit interest, per annum				
▪ Credit interest, per annum ⁴	0 %	0 %	0 %	0 %
1.4 Debit interest, per annum				
▪ Debit balance, without a loan granted ⁵	Not allowed (12,50 %)⁶	Not allowed (12,50 %)⁶	Not allowed (12,50 %)⁶	Not allowed (12,50 %)⁶

¹ See section 9. Cards for charges related to use abroad.

² Manual transfer carried out by an ING employee (charge for the first transaction): + 9.68 euros

³ Additional charge for transfers outside the SEPA zone our in foreign currencies (see section 8.4 International transfers)

⁴ Non-resident customers outside the EU: on the average amount above 6,250 euros.

⁵ In addition, the cost of sending reminder letters will also be charged. See section 10.5 for more details.

⁶ This charge applies to any unauthorised negative balance on accounts for business use.

	10-18 year olds ING go to 18 Account	ING Lion Account	ING Green Account	ING Professional Current Account
1.5 Value date				
<ul style="list-style-type: none"> Sending money and making payments Cash withdrawals and deposits 	} Same day value	} Same day value	} Same day value	} Same day value
1.6 Cards, per annum				
Providing an ING debit card				
- Access to Self [®] Bank	Included	Included	Included	Included
- Payment and withdrawal service in Belgium and Europe	Included	Included	Included	Included
- Extra debit card	10.00	10.00	10.00	10.00
- Replacement debit 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
- Providing of a debit card "Temporary ING Card", for use until the definitive debit card is received	Included	9.00	Included	Included
Providing Credit cards: ING Card, Visa and MasterCard				
- ING Card ¹	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
- Visa Classic	Not applicable	22.00*	22.00*	Not applicable
→ for customers aged between 18 and 25	Not applicable	10.00*	10,00*	Not applicable
- Visa Gold ² /MasterCard Gold	Not applicable	48.00*	48.00*	Not applicable
+ optional: ING Global Assistance ³	Not applicable	+ 159.00*	+ 159.00*	Not applicable
+ optional: ING Assistance ³	Not applicable	+ 139.30*	+ 139.30*	Not applicable
- MasterCard Business	Not applicable	22.00*	Not applicable	22.00*
1.7 Insurance, per annum				
▪ ING Cash Account insurance ³	4.80*	Not applicable	4.80*	4.80*

¹ 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.

² This credit card is no longer marketed.

³ This insurance is no longer marketed.

* VAT not due (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
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2.2 Operations

Electronic operations

▪ Cash withdrawals and deposits at a Self ¹ Bank ¹	Not applicable	Not applicable	Not applicable	0 ¹	0 ¹
▪ Sending money electronically					
- 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 ¹ Bank/Business ¹ Bank	0	0	0	0	0

Manual operations

▪ Cash withdrawals and deposits at the counter	Not applicable	Not applicable	Not applicable	0	0
▪ Sending money in euro (SEPA) to an ING account at the counter	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 ¹ Bank	} See rates displayed at branches, at www.ing.be , in Home ¹ Bank	} See rates displayed at branches, at www.ing.be , in Home ¹ Bank	} See rates displayed at branches, at www.ing.be , in Home ¹ Bank	} See rates displayed at branches, at www.ing.be , in Home ¹ 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)
▪ Cash withdrawals	Same day	Same day	Same day	Same day	Same day

2.5 Insurance, per annum

▪ ING Cash Account insurance ⁴	4.80*	4.80*	4.80*	4.80*	4.80*
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¹ Only applicable if the customer has a debit card linked to an ING current account. However no debit 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.

⁴ This insurance is no longer marketed.

* VAT not due (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 with the ING debit card	Included with the ING debit card	Included with the ING debit card	Included with the ING debit card
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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	72.60

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
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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 when sending money 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. Sending money, making payments and collections

Definitions:

- **A Direct debit in euro (SEPA)** 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 transfer has the following characteristics:
 - The creditor's account and the debtor's account are in one of the SEPA countries (Andorra, 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 euro;
 - 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.
- **Sending money in euro (SEPA)** has a payment with the following characteristics:
 - Transfer 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 euro.
- **Sending money in euro instantly (SEPA) or an instant transfer in euro (SEPA) has the following characteristics:**
 - The creditor's account and the debtor's account are in one of the SEPA countries (Andorra, 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 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 euro;
 - The maximum amount for transfers to accounts outside Belgium is 15,000 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.

- **Standing order in euro (SEPA):** is a standing order (i.e. a recurring payment of a fixed amount executed according to the customer's instructions from the customer's account to another account) which has the following characteristics:
 - The creditor's account and the debtor's account are in one of the SEPA countries (Andorra, 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 euro.
- **Other transfers are called "international transfers".**
- **International Bank Account Number (IBAN):** international standard for bank account numbers to be used for sending money in euro (SEPA) and, where appropriate, international transfers. 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 sending money in euro (SEPA):** 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 transfers:** sending money electronically, indicating 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 sending money in euro (SEPA) and outbound international transfers, 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 transfer, 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 transfer? (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 transfers in euro (SEPA) 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 Sending money in euro (SEPA) EUR

- | | |
|--|------|
| ▪ Sending money in euro to and from an account held in the EEA, including Belgium (SEPA) | 0 |
| ▪ Manual transfers processed by an ING employee ¹ | 9.68 |

8.2 Sending money in euro instantly (SEPA) EUR

- | | |
|---|------|
| ▪ Sending money in euro instantly (SEPA) via ING Smart Banking or Home'Bank | 0 |
| ▪ Sending money in euro instantly (SEPA) via Business'Bank or Telelink online | 6.05 |

8.3 Direct debit in euro (SEPA) EUR

- | | |
|---|--------------------------------------|
| ▪ Debtor | |
| - Direct debit in euro (SEPA) | 0 |
| - Unjustified request for refund | 72.60 |
| - Request for a copy of a direct debit mandate | 36.30 |
| ▪ Creditor | |
| - Automatic debiting in euro (SEPA) | |
| - 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 transfers EUR

- | | |
|--|---------------------------------|
| ▪ Sending money in Swedish kronor or Romanian lei to or from an account held in the EEA, including Belgium | 0 |
| ▪ Sending money in euro 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 |
| ▪ Sending money 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 euro or foreign currencies | 9.68 |
| ▪ Sending money with the instruction "OUR" ¹ : | |
| - Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin ² , Suriname, United States | } 10.89 |
| - Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Ukraine, Vietnam, Yemen | |
| - Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Reunion, Singapore, 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, 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 | |

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 | 60.50 |
| ▪ Non STP transfers | 9.68 |
| ▪ Insufficient funds on account | 7.26 |
| ▪ Copy of various documents | 18.15 |

¹ For sending money in euro (SEPA) and international transfers, 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.

8.6 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	6.53
- 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	6.53

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 Providing cards****EUR**

▪ Providing an additional ING debit card (not included in the annual account fee)	10.00
▪ Replacement of a lost or stolen ING debit card, ING deposit card or ING credit card (not included in the annual account fee) ¹	9.99
▪ Replacement of a defective ING debit card, ING deposit card or ING credit card	Free of charge
▪ Additional ING deposit card ²	12.10
▪ Providing a debit card "Temporary ING Card" for use until the definitive card is received ³	9.00

9.2 Use of the cards**% of the amount EUR****For all transactions**

▪ By ING debit card	
- Exchange margin for transactions in another currency ⁴	2.299
▪ By credit card: ING Card, ING MasterCard or ING Visa	
- Exchange margin for transactions in another currency ⁵	1.60*

Cash withdrawals from ATMs

▪ By ING debit card	
- Cash withdrawal in euro at Self'Bank or at an ING ATM in Belgium	Free of charge
- Cash withdrawal in the SEPA zone ⁶ :	
→by a debit card that is linked to an ING Lion Account	0.50
→by a debit card that is linked to the ING Green Account, the ING basic banking service account, the ING Professional current account, the ING go to 18 Account or the 18-25 Green Account (discontinued as of 1/1/2016).	Free of charge
- Cash withdrawal outside the SEPA zone ⁶	0.3025
▪ By credit card: ING Card, ING MasterCard or ING Visa	1.00*
	4.24
	4.96*

Cash withdrawals at the counter

▪ By credit card: ING Card, ING MasterCard or ING Visa (not possible in an ING agency)	1.00*
	6.96*

Payment in store

▪ By ING debit card	
- Payment in the SEPA zone ⁶	Free of charge
- Payment outside the SEPA zone ⁶	0.61
▪ By credit card: ING Card, ING MasterCard or ING Visa	Free of charge

¹ In the event of loss or theft, the first replacement debit card is included in the ING Green Account and ING Professional Current Account packages. It is also free for the ING go to 18 account and ING Green Account 18 to 25 (no longer marketed since 01/01/2016).² See also point 10.3³ 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.⁴ Maestro exchange rate: please call us for details on: +32 2 464 60 04.⁵ Visa/MasterCard exchange rate: exchange rate of the European Central Bank on the day the transaction is received.⁶ In this context the SEPA zone comprises the EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

Plus: Andorra, French Southern and Antarctic Lands, Bouvet Island, Iceland, Liechtenstein, Monaco, Norway, Saint-Pierre and Miquelon, San Marino, Svalbard and Jan Mayen and Switzerland.

* VAT not due (see p. 5).

10. Other charges

10.1 ING basic bank service account	EUR
Annual flat fee for the package (maintaining the account and services included in the package)	15.17 ¹
<ul style="list-style-type: none"> ▪ Maintaining the account 13.17^{1*} ▪ Services included: 2.00¹ <ul style="list-style-type: none"> - 1 account holder - Providing 1 ING debit card with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe - Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card² - Access to Home'Bank, ING Smart Banking and Phone'Bank - Account statements via Home'Bank or by post - An unlimited number of the following electronic transactions: <ul style="list-style-type: none"> → Payments in euro using an ING debit card (SEPA zone) → Sending money in euro (SEPA) via Self'Bank, Home'Bank or ING Smart Banking → Direct debit in euro (SEPA) (as debtor) → Standing order in euro (SEPA) - 36 manual debit transactions (see section Manual debit transactions) 	
Other services	
<ul style="list-style-type: none"> ▪ Annual flat fee for a second account holder Not applicable ▪ Account opening 0 ▪ Account closure 0 	
Manual debit transactions	As from the 37th transaction:
<ul style="list-style-type: none"> ▪ Payment by cheque 1,00 ▪ Withdrawal at the counter: <ul style="list-style-type: none"> → At a branch without a Self'Bank 0,00 → At a branch with a Self'Bank 1,00 ▪ Sending money in euro (SEPA) via standard paper transfer (pink form, partially pre-filled) 1,00 ▪ Sending money in euro (SEPA) via standard over-the-counter transfer^{3,4} 1,00 	
Other transactions	
<ul style="list-style-type: none"> ▪ Modification, processed at the counter, of services linked to an ING debit card (e.g. activation of Maestros for use outside Europe or changing the limits of the card) 0 	

¹ Non-resident customers residing outside the European Union : 74.37* euros per year (maintaining the account 24.79* euros, included services 49,58* euros).

² See section 9. Cards for charges related to use abroad.

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

⁴ Additional charge for sending money outside the SEPA zone our in other currencies (see section 8.4 International transfers

* VAT not due (see p. 5).

10.2 ING Green Account 18 - 25 year olds (no longer marketed since 01/01/2016)	EUR
Annual flat fee for the package (maintaining the account and services included in the package)	0
<ul style="list-style-type: none"> ▪ Maintaining the account 0 ▪ Services included: 0 <ul style="list-style-type: none"> - 1 account holder - Providing 1 ING debit card with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe - Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card² - Access to Home'Bank, ING Smart Banking and Phone'Bank - Account statements via Home'Bank - An unlimited number of the following electronic transactions: <ul style="list-style-type: none"> → Payments in euro using an ING debit card (SEPA zone) → Sending money in euro (SEPA) via Self'Bank, Home'Bank or ING Smart Banking → Direct debit in euro (SEPA) (as debtor) → Standing order in euro (SEPA) - 12 manual debit transactions (see section Manual debit transactions) 	
Other services	
<ul style="list-style-type: none"> ▪ Annual flat fee for a second account holder Not applicable ▪ Account opening 0 ▪ Account closure 0 	
Manual debit transactions	As from the 13th transaction:
<ul style="list-style-type: none"> ▪ Payment by cheque 1,00 ▪ Withdrawal at the counter: <ul style="list-style-type: none"> → At a branch without a Self'Bank 0,00 → At a branch with a Self'Bank 1,00 ▪ Sending money in euro (SEPA) via standard paper transfer (pink form, partially pre-filled) 1,00 ▪ Sending money in euro (SEPA) via standard over-the-counter transfer^{3,4} 1,00 	
Other transactions	
<ul style="list-style-type: none"> ▪ Modification, processed at the counter, of services linked to an ING debit card (e.g. activation of Maestros for use outside Europe or changing the limits of the card) 0 	

¹ Non-resident customers residing outside the European Union : 74.37* euros per year (maintaining the account 24.79* euros, included services 49,58* euros).

² See section 9. Cards for charges related to use abroad.

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

⁴ Additional charge for sending money outside the SEPA zone our in other currencies (see section 8.4 International transfers

Credit interest, per annum

- Current interest rate on average assets above 2,500 euros¹ 0 %

Debit interest, per annum

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

Value date

- Sending money and making payments
 - Withdrawals and deposits
- } Same day value

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*

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 0³
 - ING Connectable Card Reader 42.35⁴
 - Home'Bank Offline Module, per annum 72.60
- ING Smart Banking
 - Access and use (see 1.2)⁵ Included
 - Internet access: payable by customer
- Business'Bank
 - Access and use (see 1.2) Included
 - Internet access: payable by customer
 - ING Card Reader 0³
 - ING Connectable Card Reader 42.35²
 - Option, par year
 - Privalis 0
 - Premium 60.50
 - Home'Bank Offline Module, per annum 72.60

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

² In addition, reminder costs will be charged. See 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.

⁵ The customer must also have a Home'Bank/Business'Bank subscription (also free) to be able to use ING Smart Banking.

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

- Phone'Bank
 - Access and use (see 1.2) Included
 - Telephone communication: payable by customer

10.3 Services subject to a special charge

EUR

Deposits

- Complex deposits¹ 7.26
- Remittance² of euro coins at the counter 0
 - as from the 4th bag, per annum 4.00/sac
 - charities (with an ING account) 0
- Self'Bank Deposit Service
 - using an ING debit card (unlimited number of deposits) 0
 - using an ING prepaid 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.

10.5 Miscellaneous charges

EUR

Inheritance files

- Dossier fee³ 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

¹ Repeated deposits requiring time-consuming processing, which may result in long queues at the branch.

² Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

³ Does not apply when the deceased was under the age of 18 at the time of death.

Investigations	
▪ Maximum charge per hour and per investigative clerk	60.50
Copies of account statements, per 12 months	30.00 ¹
Reminder charges linked to an unauthorised overdraft on an account for private² or professional use (debit balance without a facility granted or above the facility granted)	
▪ Ordinary letter	7.50 + postage ²
▪ Registered letter	7.50 + postage ²
Administrative fees for a standard Escrow Account contract (3 existing versions)	1815.00 at time of opening
Administrative fees for a "made-to-measure" Escrow Account contract	181.50 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.
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

¹ Price for a consecutive 12-month period.² 21% VAT to be added to the total value, in the case of an account without approved credit. Maximum of one transfer per month will be counted for a private account with approved credit.

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	
▪ Outside financial planning/no under 18s/no non-residents/ If 2 donors only spouses or cohabitants	200.00 per operation
▪ 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
- Fee Information Document - ING Green Account
- Fee Information Document - ING Green Account 18 - 25 year olds (no longer marketed since 01/01/2016)
- Fee Information Document - ING Lion Account
- Fee Information Document - ING go to 18 Account
- Fee Information Document - ING basic bank service account
- Consumer Credit Rates

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.
3. The charges listed in the leaflets and brochures are basic charges. They may be derogated from by a special agreement concluded between ING and you in the case of major transactions or in the event of special situations.
4. The insurance proposed in this list of charges is offered by:
Insurance agent: ING Belgium SA/nv, an insurance broker registered with the FSMA under the code number 12381A. Registered office: Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 – www.ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.
Insurer: NN Insurance Belgium SA/NV, mortgage lender licensed by the FSMA and insurance company licensed by the NBB under the number 2550 for the Branches 1a, 2, 21, 22, 23, 25, 26. Registered office : Avenue Fonsny 38, B-1060 Brussels - RLP Brussels - VAT BE 0890.270.057 - BIC: BBRUBEBB - IBAN: BE28 3100 7627 4220.
5. ING Global Assistance is an assistance contract through which the holder of an ING Visa Gold card or an ING MasterCard Gold accepts, against payment, the insurance contract concluded by ING Belgium with Inter Partner Assistance SA (an insurance company approved under the code number 0487, avenue Louise 166, Boîte 1, B-1050 Brussels – Brussels RPM/RPR – VAT BE 0415.591.055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243). In its capacity as the insured, the holder of the ING Visa Gold card or ING MasterCard Gold benefits from the cover acquired pursuant to the aforementioned insurance contract. The description of the cover is indicated in the general terms and conditions of the ING Visa Gold card or ING MasterCard Gold available at ing.be or from any ING branch.

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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