

Charges applied to the main banking operations carried out by legal entities

Charges valid as at 1 January 2018



This brochure lists an overview of the charges relating to:

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Our charges are expressed in euros (plus 21% V.A.T. unless indicated otherwise). Amounts followed by an * are not liable to V.A.T. V.A.T. is calculated at the current rate (at present 21%) on total commissions and costs, unless ancillary to a credit operation, in which case no V.A.T. will be payable. Forward exchange operations are not liable to V.A.T.

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 countries defined in “SEPA European transfers”.
 - 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 bank¹.
- **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 a Member State of the EU or in Norway, Iceland, Switzerland, Monaco or Liechtenstein.
 - The transfer amount must be denominated in euros.
 - The beneficiary’s BIC¹.
- **Other payments are called “international payments”.**
- **Payment execution deadlines:** ING requires time to process payments and transmit payment instructions; ING transmits payments to clearing houses (e.g. EBA) or to our correspondent banks. Correspondent banks are banks abroad with which ING works to execute payments. Such foreign banks ensure that payments arrive at the beneficiary’s bank via local clearing houses. The total time this requires is called the payment execution deadline. ING can only guarantee up to the clearing house or correspondent bank. The execution deadline depends on various parameters: the execution option chosen, the currency of the transaction, a possible currency conversion and the country of destination.
- **Possible 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 24 working hours provided the reception cut-off time is respected.
 - in the case of international payments the funds arrive at the correspond bank by the latest within 4 working days.
 - Urgent payments:** Accelerated execution of the payment, possible for all currencies offered:
 - In the case of SEPA European payments the funds arrive at the beneficiary’s bank within the working day provided the reception cut-off time is respected.
 - in the case of international payments the funds arrive at the correspond bank within 1 to 2 working days.

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

Same Day Payments: A Same-Day payment is possible for all available currencies. The payment will be presented to the correspondent bank with the first possible value date. ING will apply a compensated value date. i.e. the debit value date will correspond to the date on which the correspondent bank is credited. Same Day Payments are for international payments only and not for paper payments.

Prio Payment: High priority payment. This option is only possible for international payments in euros and only possible for payments in euros without currency conversion, with a compensated credit and debit value date. The funds are credited within the hour to the correspondent bank. Prio payments do not apply to paper payments.

- **Vale date:** The 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.
- **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 alphanumerical 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 allows a unique identification of each bank. It includes 8 or 11 alphanumerical 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.
- **Cost instruction - BEN/SHA/OUR**
In the case of European payments and outbound international payments in a currency of the EEA² and in the EEA, only SHA is accepted. If another instruction is given, it will automatically be changed to SHA. In the case of any other international payment, SHA, BEN or OUR can be chosen:
 - **Shared Costs (SHA):** the payer pays the costs charged by his/her bank; the costs charged by the payee's bank are borne by the payee.
 - **Our Cost (OUR - costs for the payer):** the payer pays the costs charged by his/her bank and the costs charged by the payee's bank.
 - **Beneficiary Costs (BEN):** 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 3.3)?

- 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.

What will you be charged for an incoming international payment(see also point 3.3)?

- 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.
- **The European Economic Area (EEA)** includes the Member States of the European Union, as well as Norway, Iceland and Liechtenstein.

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

² The EEA currencies are the following: euro, Bulgarian lev, Czech koruna, Danish krone, Hungarian forint, Latvian lat, Lithuanian litas, Polish zloty, Romanian leu, Swedish krona, pound sterling, Swiss franc, Norwegian krone, Icelandic krona.

1. Current accounts in Belgium

1.1 ING Corporate Plus Account

	EUR
• Account servicing, annual fee per account	44.00*
• Flat annual fee per account including:	70.00
- 12 manual debit transactions free (see details below)	
- An unlimited number of electronic transactions	
- Unlimited access to Self [®] Bank, Business [®] Bank	
- One payment card with access to ING Self [®] Banks and the payment and withdrawal service in Belgium (withdrawals only from ING dispensers) and in Europe	
- Designation of two account management agents	
• The following manual transactions are part of the flat charge of "12 free manual transactions" and will only be charged per item once the ceiling has been reached:	
- Over-the-counter withdrawals of coins and banknotes	
- Payment by cheque	0.83
- Standard paper transfer (pink form) or at the counter ¹	
- Withdrawal from a non-ING cash dispenser	
• Charge for designating additional account management agents:	
- for 1 or 2 additional agents	45.00
- for 3 or more additional agents	100.00
• International account service for non-residents (per month/per account)²	100.00

¹ Manual payments made by an ING member of staff (charged from the first operation): + 8 euros (see also point 3.1 SEPA European payments).

² International account service enabling companies, through a single request, to open, manage and close an account in another country of the ING international network, even if such company is not set up in the country where the account is opened.

1.2 Interest rates

EUR

- **Debit (unauthorised)** 19.20%

2. Cards

• ING payment card, annual charge

- Access to ING Self[®]Banks included
- Payment and withdrawal service in Belgium and abroad 8.27
- Additional deposit card¹ 10.00

• ING Business MasterCard²

20.00*

• Cards (use)

- Cash withdrawals by means of an ING (debit) payment card from a non-ING cash dispenser (eurozone) 0.83²
- Transactions carried out abroad (non-eurozone) with an ING payment card
 - Cash withdrawals from ATMs:
 - Foreign bank fee: 0.25% (+ V.A.T.) of the amount +1.82*
 - Processing commission, per withdrawal: 2.42*
 - Exchange margin: 1.90% (+ V.A.T.)³ of the amount
 - Retail payment abroad (non-eurozone):
 - Processing commission 0.61*
 - Exchange margin: 1.90% (+ V.A.T.)³ of the amount
- ING Card, ING MasterCard or ING Visa card transactions in Belgium or abroad:
 - Cash withdrawals (in Belgium and abroad):
 - at cash dispensers: 1% of the amount + 4.96*
 - over the counter: 1% of amount withdrawn + 6.96*
 - Exchange margin (non-eurozone): 1.60% of the amount⁴
- Miscellaneous
 - Replacement of a lost/stolen card:
 - ING payment or deposit card 8.26
 - Credit card 9.99*
 - Exchange of a faulty card 0

¹ See also point 10.3

² Such withdrawals are part of the operations booked under the annual flat fees for 12 manual operations in the case of ING Corporate Plus Accounts. Withdrawals processed at an ING dispenser are free.

³ 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.

3. Payments and collections

3.1 SEPA European payments

	EUR
• Payments in euros to and from an account held in the EEA, including Belgium (SEPA)	0
• Manual payments made by an ING member of staff ¹	8.00
• Urgent payments	5.00
• Intra-company payments (INTC)	5.00
• Treasury payments (TREA)	10.00

3.2 SEPA European Direct Debiting

	EUR
• Debtor	
- SEPA European Direct Debiting	0
- Unjustified request for refund	60.00
- Request for a copy of a direct debit mandate	30.00
• Creditor	
- SEPA European direct debit	
- Core scheme	0,05 (with a min.of 2.48 euros per batch)
- B2B scheme	0,07 (with a min.of 2.48 euros per batch)
- Refund requested of an unauthorised transaction (not justifiable by the creditor)	60,00
- Confirmation of mandate activation	0

3.3 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)	minimum 8 and maximum 100
• 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	8.00
- Above the equivalent of 50,000 euros	9.00
• Faxes and manual processing of paper transfers:	
- to the EEA (including Belgium): in foreign currencies	8.00
- outside the EEA: in euros or foreign currencies	8.00
• Urgent payments	5.00

¹ Charged from the first operation.

• Same Day Payments	10.00
• Prio Payments	15.00
• 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	9.00
- 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	15.00
- 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	25.00
- 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	50.00
• Communication to the bank placing the order	5,00
• Communication to the recipient bank	5,00

3.4 Other services subject to a specific charge

	EUR
• Return of funds ¹	15.00
• Cancellation, amendment, investigation (expedition charges, Swift, max. 1h) ² , payment certificate	
- Operations of the last 12 months	25.00
- Older operations	75.00
• Extra charges for an investigation as from the second hour and per hour	50.00
• Non STP payments	8.00
• Lack of account funding	6.00
• Copy of various documents	15.00

¹ In the case of SEPA European payments and outbound international payments in a currency of the EEA and in the EEA zone, 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.

3.5 Cheques EUR

▪ Domestic cheques	
▪ Circular cheques:	
- Issue:	
- Per cheque (submitted by electronic means)	2.07
- Per cheque (other)	4.96
- Issue of bank cheques, per cheque	9.92
▪ Remittance for collection of domestic cheques, per cheque	1.65
▪ International cheques	
▪ Cheques drawn on an ING account in Belgium, issued abroad:	
- Payment commission: 0.1% of the amount	min. 8.00 and max. 100.00
- Processing commission, per cheque	11.57
▪ Cheque issued by the bank for use abroad:	
- Issue charges	9.92
- Expedition charges	5.00
▪ Cheques drawn on an account outside Belgium and deposited on an ING account in Belgium	
- Payment commission: 0.1% of the amount	min. 8.00 and max. 100.00
- Processing commission, per cheque	8.00
- Expedition charges	5.00
- Correspondent costs ³	min. 5.00
▪ Miscellaneous charges for domestic and international cheques	
▪ Order of ING cheques:	
- Per 10 cheques	20.00
- Per 100 cheques	54.00
▪ Cheque stop payment	41.32
▪ Copy of a cheque	24.79
▪ Expedition charges for unpaid cheques ³	5.00

3.6 Registry fee payment forms EUR

▪ Order of registry fee payment forms (per 25)	
- Base rate:	37.25
- ING Privalis fee	9.00

¹ For both resident and non-resident accounts.

² (Variable) foreign correspondent charges not included.

³ (The charges vary per correspondent and per country)

3.7 Deposits and withdrawals EUR

▪ Complex deposits ¹	6.00
▪ Remittance ² of euro coins at the counter	3.305/bag

3.8 Currency deposits and withdrawals EUR

▪ Rate: the rate applied is based on the quotations in force on the international exchange market. Exchange rates are available in Home'Bank and Self'Bank.	
▪ Margin:	
- on the average rate of the following currencies: USD, GBP, CHF, SEK, NOK, DKK, CAD, JPY, AUD	3%
- on the transfer rate for other currencies	3%

3.9 Self'Bank Deposit Service EUR

▪ Flat annual charge (unlimited number of deposits)	90.00
▪ By means of an ING deposit card	10.00

3.10 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.

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 The charges vary per correspondent and per country.

3.1.1 Bills of exchange³

EUR

• Commissions on clean bills of exchange¹

- Collection commission ² :	
- per remittance	30.00
- per bill	30.00
Value date 3 bank working days after due date, min. 10 bank working days after receipt	

• Reclaimed bill commission (prior to presentation)

- Commission on unpaid bill	25.00 (+ postage)
	25.00 (+ protest costs + postage + other costs)
- Amendment commission per bill	25.00

• Other bill of exchange commissions

- Copy of bill	25.00 (+ postage)
- Payment/non-payment certificate	25.00 (+ postage)
- Protest cancellation commission per bill (borne by drawee)	25.00 (+ postage and outstanding cancellation costs)

4. Bancontact & Terminals(more about Bancontact & Terminals services on ing.be/merchantservices)**4.1 Bancontact**

EUR

• Transactions > 25 euros

Monthly cost per terminal	
- Smart Bancontact - no monthly minimum	per transaction 0.344
- Comfort Bancontact - minimum of 100 transactions invoiced/month	per transaction 0.204
- Premium Bancontact - minimum of 200 transactions invoiced/month	per transaction 0.164
• Transactions <= 25 euros	per transaction 0.025* + 0.50%

4.2 Terminals

EUR

• Purchase

- Mobile Terminal: Yoximo		
3G	single charge	659.00
Maintenance	monthly	15.34
- Fixed Terminal: Yomani		
With printer	single charge	559.00
Maintenance	monthly	12.24

• Renting

- Mobile Terminal: Yoximo		
- Smart Package (50 transactions included)	monthly	49.90
Additional transactions	per transaction	0.344
- Comfort Package (100 transactions included)	monthly	60.90
Additional transactions	per transaction	0.204
- Premium Package (200 transactions included)	monthly	73.90
Additional transactions	per transaction	0.164
Express maintenance	monthly	13.20
Service within 24 hours		
- Fixed Terminal: Yomani		
- Smart Package (50 transactions included)	monthly	30.90
Additional transactions	per transaction	0.344
- Comfort Package (100 transactions included)	monthly	50.90
Additional transactions	per transaction	0.204
- Premium Package (200 transactions included)	monthly	63.90
Additional transactions	per transaction	0.164
Express maintenance	monthly	13.20
Service within 24 hours		

4.3 Other

EUR

• Installation

- 'Plug & play' installation by customer	per unit	0
- Installation by a technician	per unit	79.00
- 3G SIM cards	monthly	6.86

• International debit cards

Maestro	per transaction	0.50%
V-Pay	per transaction	0.50%

• Credit cards

MasterCard	per transaction	1.05%
Visa	per transaction	0.95%

¹ The costs and commissions indicated are, in all cases, borne by the remitter.² These commissions are owed even if the bill is reclaimed prior to presentation.³ The rates for international bills of exchange (not in euros or where one of the parties is not of Belgian origin) can be found in the brochure listing the charges for documentary credits as well as documentary collections and international bills of exchange.

5. Receive payments online¹

	% of the amount	EUR
Set up fee		0.00
Activation fee		0.00
Monthly fee		12.00
Bancontact	1,50 %	0.15 ²
Maestro/V-Pay	1,50 %	0.15 ²
Visa/MasterCard	1,90 %	0.15 ²
iDeal		0.49
Bank transfer		0.00
Repayment		0.25
Chargeback		27.50
Paypal		0.00

6. Electronic Banking Services

Isabel 6 - For these charges please refer to the Isabel SA/nv website (www.isabel.eu)

6.1 Telelink@Isabel

The basic Telelink@Isabel subscription is included in the Isabel subscription, it covers

- Access to the system
- The Telelink@Isabel software, consisting of the following modules:
 - Telelink Online
 - Telelink 6
- Telephone assistance (Electronic Banking Support Help Desk: 02 738 20 01)

6.1.1 Telelink Online

	EUR
▪ Payments and transfers	
- Management of memo-payments, direct debits, standing orders	0
- Urgent payments to a non-ING account	5.00
▪ Trade information	
- Balance sheet summaries	3.70
- Protests	1.90

6.2 Home'Bank

	EUR
▪ Access and use, per annum	0
▪ ING Card Reader	0 ³
▪ ING Connectable Card Reader	35.00 ⁴
▪ Home'Bank Offline Module , per annum	60.00

¹ Go to ing.be/epay for more information on ING's online payment system.

² This fixed amount is in addition to the percentage of the transaction amount.

³ You can receive up to 2 free ING Card Readers a year. Each extra ING Card Reader will cost you 20.66 euros.

⁴ An ING Connectable Card Reader costs 35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

6.3 Business'Bank

	EUR
▪ Access and use, per annum	0
▪ Privalis option	0
▪ Premium option, per annum	50.00
▪ ING Card Reader	0 ¹
▪ ING Connectable Card Reader	35.00 ²
▪ Home'Bank Offline module, per annum	60,00

6.4 InsideBusiness

	EUR
▪ InsideBusiness subscription fee (InsideBusiness Portal + InsideBusiness Payments + InsideBusiness Payments CEE)	€6/month
▪ InsideBusiness user fee	€5 per user/month
▪ InsideBusiness Connect	€200/month

7. Mail

	EUR
▪ Account statements, per annum	
- Available at the branch: at the counter or in the letter box of the branch ³	
- Non-residents, annual flat charge	50.00
- Printing via Self'Bank	0
- Dispatch to home address by post	5.00* (+ postage)
▪ Renting of a letter box ³	
- Non-residents, annual flat charge	50.00
▪ Account statement copies	24.79 ⁴

8. Specific reporting products

	EUR
▪ (Standard ⁵ and specific) Coda / XML (CAMT), per account, a month	8.00
▪ Paper print-outs, per print-out	10.00
▪ MT940s sent to another bank per account, per quarter and per other bank	125.00
▪ MT942s sent to another bank per account, per quarter and per other bank	250.00

¹ You can receive up to 2 free ING Card Readers a year. Each extra ING Card Reader will cost you 20.66 euros.

² An ING Connectable Card Reader costs 35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

³ Only from branches for non-residents.

⁴ Price for a 12-month period commenced.

⁵ The standard CODA / XML (CAMT) files you receive in Business'Bank are included in the Premium option.

9. Other charges

	EUR	
• Certificates can be applied for via "My Documents" in BusinessBank and Telelink Online (except for "certified accountant and corporate auditor certificates")	0	
• Accountant and corporate auditor statement (depending on complexity of bank relationship):	electronic version	paper version
- Simple (the customer has only accounts)	50.00	75.00
- Complex (when a customised statement must be compiled)	100.00	150.00
• Settlement and distribution statements	25.00	
• Capital increase certificate	75.00	
• Other statements	max. 150.00	
• Administrative fees for a standard Escrow Account contract (3 existing versions)	500.00	upon opening
• Administrative fees for a "made to measure" Escrow Account contract	150.00	per hour worked by an ING member of staff

10. Forward exchange transactions

	% of the amount	EUR
• When concluding the contract		
- Forward exchange commission	0.1%	min. 12.50 max. 75.00
• When the contract is extended		
- Forward exchange commission	0.1%	min. 12.50 max. 75.00
• Forward exchange contract with option at maturity		
- Forward exchange commission	0.1%	min. 12.50 max. 75.00
- Fixed fee per contract and possible extension		+ 37.50

11. Guarantees¹

11.1 General principles

- Commissions to cover the credit risk taken by ING depend on the importance of the risk.
- Periodical commissions are charged upfront, each period commenced is owed in full.
- Where appropriate, the correspondent banker, transmission and expedition costs are charged in addition.

¹ Expedition charges to be added, see point 11.

11.2 Guarantees instructed by an ING customer	% of the amount	EUR
Guarantees issued by order of an ING customer for the purpose of a credit facility		
• Guarantee commission, per quarter	min. 0.5	min. 50.00
• File opening fee		75.00
• Administrative fees for a modification, extension or release before maturity		75.00
• Fee for calling on the guarantee		150.00
Guarantees issued by order of an ING customer for the purpose of an individual transaction		
• Guarantee commission, per quarter	min. 0.5	min. 50.00
• File opening fee		150.00
• Administrative fees for a modification, extension or release before maturity		150.00
• Fee for calling on the guarantee		225.00

11.3 Guarantees in favour of an ING customer	% of the amount	EUR
Advising of a guarantee issued by a foreign bank (without guarantee or liability on the part of ING), if stipulated that the costs are borne by the beneficiary		
• Advising charges		75.00
• Amendment charges		50.00
• Verification charges		65.00
• Utilisation commission	0.125 on the amount of the remittance	min. 35.00 per set of documents
• Payment commission	0.1	min. 8.00 max. 100.00

11.4 Miscellaneous

- Urgent applications (to be executed within 24h): double charges
- Customised applications: specific charges, for more information, please ask your usual ING contact.
- Promissory note: same charge as for guarantees
- Charge for analysing a text: to be defined on a case-to-case basis

12. Expedition charges¹

	EUR
▪ Extra SWIFT	7.50
▪ Ordinary mail	
- Europe	2.00
- Outside Europe	2.50
▪ Registered mail without documents	6.00
▪ Registered mail with documents	
- Belgium	8.00
- Europe	12.00
- Outside Europe	18.75
▪ Message service	
- Belgium	12.50
- Europe	25.00
- Outside Europe	37.50
▪ Fax message	6.00

13. Safe-deposit boxes

	EUR
Safe-deposit box rent consists of a flat amount (41.32 euros) and an amount per dm³ (1 euro/dm³) (including VAT). The total amount is capped at 500 euros (including VAT).	
Examples: annual rental cost:	
- Safe of 11 cm H, 31 cm W, 50 cm D (17 dm ³)	55.37
- Safe of 20 cm H, 30 cm W, 50 cm D (30 dm ³)	66.12
- Safe of 30 cm H, 30 cm W, 50 cm D (45 dm ³)	78.51
- Safe of 20 cm H, 60 cm W, 50 cm D (60 dm ³)	90.91

Other services

- Contents insurance: included in the rent	0
- Breaking of a safe following the loss of the key, as from	250.00
- Finding the secret code, as from	125.00
- Administrative charges for breaking a safe or finding the secret code	50.00
- Call-put of a technician to no avail (customer absent) to break a safe-deposit box or find a PIN number.	100.00

Notes, questions

¹ Unless specified otherwise in the above items.

Other lists of charges and brochures are available:

- Charges applied to the main banking operations of private individuals
- Charges applied to the main securities transactions
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees

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 change to these charges, a new brochure will be published. All our leaflets are dated. Please check at your branch that you have the most recent leaflet.
3. The charges listed in the leaflets 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. Supplementary and/or personalised information - in particular on credit - is available from any 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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