

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

Charges valid as per 19 April 2020



This brochure lists an overview of the charges relating to:

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Our charges are expressed in euros without V.A.T. 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

- **SEPA Zone:** Andorra, Austria, Belgium, Bulgaria, Czech Republic, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, United Kingdom and San Marino.
- **European Economic Area (EEA):** Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein., Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden,
- **EEA Currency:** Euro (EUR), British Pound Sterling (GBP), Bulgarian Leva (BGN), Croatia Kuna (HRK), Czech Koruny (CZK), Danish Kroner (DKK), Hungarian Forint (HUF), Icelandic Kronur (ISK), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kroner (SEK), Swiss Franc (CHF).
- **IBAN:** the International Bank Account Number (IBAN) is an international standard for bank account numbers to be used for sending money in euro (SEPA) and, when 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).
- **BIC:** Bank Identifier Code. This is an international code, also known as a SWIFT code, which uniquely identifies each bank. It contains 8 or 11 alphanumeric characters and consists of a bank code (4 characters), a country code (2 letters), a place code (2 characters), and, for some banks, a branch code (3 characters).
- **BEN/SHA/OUR Cost Instruction:**
 - **Shared Cost** (SHA – shared costs): the payer pays the fees charged by the payer's bank; the fees charged by the beneficiary's bank are borne by the beneficiary;
 - **Our Cost** (OUR – borne by the payer): the payer pays the fees charged by the payer's bank and those charged by the beneficiary's bank;
 - **Beneficiary Cost** (BEN – fees borne by the beneficiary): the payer does not pay any fee. Both the fees charged by the payer's banks and those charged by the beneficiary's bank are borne by the beneficiary.
- **Straight Through Processing (STP) :**
 - **for sending money in euros (SEPA) :** an electronic transfer indicating the correct payer and beneficiary account numbers (IBAN), the BIC (SWIFT code) for the beneficiary's bank and the beneficiary's name. Indicating the BIC is optional but is recommended for transfers to a bank located outside the EEA.
 - **for international transfers:** an electronic transfer indicating the correct payer and beneficiary account numbers (IBAN), the BIC (SWIFT code) of the beneficiary's bank and the beneficiary's name and address.

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

- **Full Amount Principle:** the full amount must be transferred to the beneficiary's account. Any applicable charges are debited by the bank separately. This principle applies to sending money in euros (SEPA) and transfers in other European member state currencies executed within the European Economic Area (EEA).
- **PSD II: Payment Services Directive II :** (second) directive on payment services. This directive – which, along with others, has been replicated in Belgian financial law – applies to payments made in any currency:
 - between two accounts held by entities providing payment services (for example, banks) established within the European Economic Area (EEA)
 - between the account of an entity providing payment services established within the EEA and the account of an entity providing payment services established outside the EEA (with some exceptions)
- **Value Date:** the value date is the date on which a withdrawn amount ceases to produce interest or that date on which a transferred amount begins to produce interest.
- **SEPA Payment:** SEPA indicates the Single Euro Payments Area and addresses all payments in euro for which the payer's account and the beneficiary's account are both held in a country within the SEPA Zone.0

The payment has the following characteristics:

 - The account is in IBAN format
 - Fee instruction is for shared fees (SHA)
 - The "full amount" principle is applied
 - Indicating the BIC is optional but is recommended for transfers to a bank located outside the EEA.
- **SEPA Transactions::**
 - **Sending money in euros (SEPA)** or instant payments are transfers that have the following characteristics:
 - the funds are deposited into the beneficiary's account the same day.
 - if the transaction is executed after 2.30 p.m., the funds are deposited into the beneficiary's account, at the latest, the next bank working day.
 - **Instant credit transfers in euros (SEPA)**, or instant payments are transfers that have the following characteristics::
 - available for transfers made to other participating banks in Belgium
 - the transfer is executed within a maximum of five seconds.
 - **Standing order in euro (SEPA):** an automatically recurring transfer (a transfer that occurs regularly, upon a customer's instruction, for a set amount, from a customer's account to another account).

- **Direct debit in euro (SEPA):** 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).
- **International transfers:** have the following characteristics:
 - Multiple countries require the use of an IBAN.
 - If the transfer is made between two countries in which PSD II is applicable, cost instruction for shared SHA (no matter the currency involved) and the "full amount" principle (if an EEA currency is being used) will be applied.
 - For all other international transfers, fee instructions (SHA, BEN or OUR) can be selected.
- Transfer 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 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, any currency conversion and the country of destination.
- Standard payments:** Sending money without special conditions, available for all currencies, when the funds arrive at the correspondent bank within a maximum of four bank business days.
- **Urgent payments:** Sending money with accelerated execution, available for all currencies. For international payments, funds arrive at the correspond bank within 1 to 2 bank working days.
- **Same-Day Payments:** Such payment available for all currencies. Funds are presented to the correspondent bank on the first available value date. ING will apply a compensated value date. This means that 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 payments. This option is only available for international payments in euro and only possible for payments in euro without currency conversion, with a compensated credit and debit value date. The funds are credited within the hour to the correspondent bank. Prio payments are not applicable to paper payments.

1. Current accounts in Belgium

1.1 ING Corporate Plus Account	EUR
• Account servicing, annual fee per account	50.00*
• Flat annual fee per account including:	73.50
- 12 manual debit transactions free (see details below)	
- An unlimited number of electronic transactions	
- Unlimited access to Self'Bank, Business'Bank	
- One debit card with access to ING Self'Banks and the payment and cash 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:	
• Payment by cheque	0.83
• Cash withdrawal in euro by debit card at a non-ING Belgium ATM in the SEPA zone	0.83
• Cash withdrawal in euro at counter in the SEPA zone ¹ :	
- In an ING Belgium branch without ING Self'Bank	Free of charge
- In an ING Belgium branch with ING Self'Bank	0.83
- In another bank's branch	0.83
• Sending money in euros (SEPA) partially via pink form pre-printed	0.83
• Sending money in euros (SEPA) at counter ¹	0.83
• 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
1.2 Interest rates	% of the amount
• Debit (unauthorised)	19.20 %

¹ Manual transfers processed by an ING member of staff (charged from the first transaction): + 8 euros (see also point 3.1 Sending money in euros (SEPA)).

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.

* VAT not due

2. Cards

2.1 Provision of cards	EUR
• Provision of an additional ING debit card (not included in the annual account fee)	8.27
• Provision of an ING Business MasterCard credit card	22.00*
• Replacement of a defective ING debit card, ING prepaid card or ING credit card	8.26
• Replacement of a defective ING debit card, ING prepaid card or ING credit card	Free of charge
• Additional prepaid card ¹	10.00
• Provision of an ING temporary debit card for use until the definitive card is received	Free of charge
• By regular post in the following countries: Andorra, Australia, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Great Britain, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Portugal, Spain, Sweden, Switzerland, United States of America.	Free of charge
• If the card is sent to an address other than the customer's legal address or contact address or if the card is sent to a different country than those listed above, the fee charged is for registered mail:	Free of charge
- Providing a debit card via registered mail within the SEPA zone	20.60
- Providing a credit* card via registered mail within the SEPA zone	25.00*
- Providing a debit card via registered mail outside the SEPA zone	41.32
- Providing a credit* card via registered mail outside the SEPA zone	50.00*
2.2 Use of cards	% of the amount EUR
• For all transactions²	
• By ING debit card	
- Exchange margin for transactions in another currency ³	3.22%
• By ING Business MasterCard credit card	
- Exchange margin for transactions in another currency ³	2.00*%

¹ See also point 3.10.

² Cumulative with other fees under section 2.2.

³ Maestro / MasterCard exchange rate: the exchange rate of the European Central Bank on the date of receipt of the transaction for the following currencies: AUD, BGN, CAD, CHF, CZK, DKK, GBP, HUF, JPY, LTL, NOK, NZD, PLN, RUB, RON, SEK, TRY, USD and ZAR. For other currencies, MasterCard exchange rates apply. European Central Bank exchange rates may be consulted at ing.be/cartedevisie.

* VAT not due.

<ul style="list-style-type: none"> • Cash withdrawals in euros or in other currencies from ATMs <ul style="list-style-type: none"> • By ING debit card linked to a ING Corporate Plus Account¹ - Cash withdrawal from an ING Self' Bank or ING Belgium ATM - Cash withdrawal from a non-ING Belgium ATM in the SEPA zone - Cash withdrawal outside the SEPA zone • By ING Business MasterCard credit card 	Free of charge 0.83 0.25% 3.50	
<ul style="list-style-type: none"> • Cash withdrawals in euros or in other currencies from bank teller <ul style="list-style-type: none"> • By ING Business MasterCard credit card 	1.00*% 8.00*	
<ul style="list-style-type: none"> • Payment in euros or in other currencies in store <ul style="list-style-type: none"> • By ING debit card - Payment within the SEPA zone⁴ - Payment outside the SEPA zone • By ING Business MasterCard credit card 	Free of charge 0.50 Free of charge	

3. Sending money, making payments and collections

3.1 Sending money in euros (SEPA) EUR

• Sending money in euros to and from an account held in the SEPA zone, including Belgium	0
• Manual transfers carried out by an ING member of staff ²	8.00
• Intra-company transfers (INTC)	5.00
• Treasury transfers (TREA)	10.00

3.2 Instant credit transfer in euros (SEPA) EUR

• Instant credit transfer in euros (SEPA) via Business'Bank or Telelink online	5.00
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3.3 Direct debits in euro (SEPA) EUR

• Debtor	
- Direct debit in euro (SEPA)	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 pro Batch)
- B2B Scheme	0.07 (with a min. of 2.48 euros pro Batch)
- Refund requested of an unauthorised transaction (not justifiable by the creditor)	60.00
- Confirmation of mandate activation	0

¹ These withdrawals are counted towards the 12 free annual transactions for the ING Corporate Plus Account. Withdrawals from an ING ATM in Belgium are free of charge.

² Charged from the first operation.

3.4 International transfers

The cost of an international transfer is made up of the following:

1. An ING commission payment

2. Various ING fees

3. ING currency conversion fees (as applicable)

4. Fees applied by correspondent banks.

How the ING payment commission and correspondent bank fees are applied depends on the fee instruction given (BEN, SHA or OUR):

Instruction ¹	Outgoing international transfer	Incoming international transfer
SHA	Commission payment and ING fees	Commission payment and ING fees
OUR	Commission payment and ING fees + correspondent bank fees	No fees for ING customer Commission payment and ING fees.
BEN	No fees for ING customer. ING automatically deducts the ING commission payment from the amount transferred.	Correspondent bank fees will have already been deducted from the incoming amount.

1. Payment Commission

Payment commission is applied to all transfers executed to or from an ING Belgium account.

The amount varies according to the originating or destination country, and the currency.

Transfer in	From EUR	EUR
• Euro (EUR)	An account outside the SEPA zone: 0.1% of amount	Min 10.00 Max 100.00
• Couronne Suédoise (SEK), Romanian Leu (RON)	- Another ING Belgium account (internal transfer) - An account within the EEA - Rest of the World: 0.1% of amount	0 Min 10.00 Max 100.00
• Other currency	- An ING Belgium account (internal transfer) - A Belgian account with a corresponding value less than EUR 50,000 - A Belgian account with a corresponding value greater than EUR 50,000 - Rest of the world: 0.1% of amount	0 8.00 9.00 Min 10.00 Max 100.00

2. Various fees

Various fees may apply in certain specific cases:

- Manual processing (coding or paper transfer)	8.00
- Urgent payments	5.00
- Same Day Payments	10.00
- Prio Payment	15.00
- non-STP transfer (see section 8. Definition)	8.00
- Communication to the bank placing the order	5.00

¹ For sending money in euros (SEPA) and outgoing international transfers, in any currency, executed within the European Economic Area, only indicating SHA is accepted. If another instruction is given, it will be automatically changed to SHA.

3. Currency conversion fees

When an international transfer involves buying or selling currency, an exchange rate will be defined and applied at the moment the transaction is executed. ING charges a fee for this operation - the standard margin is 3%¹.

4. Correspondent bank fees for outgoing transfers with OUR instruction

- Aruba, Bonaire, Curaçao, Morocco, Saba, Saint-Eustache, Saint-Martin ¹ , Suriname, USA	9.00
- Australia, Bosnia-Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Ukraine, Vietnam, Yemen	15.00
- Albania, Angola, Belarus, 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	25.00
- Afghanistan, Algeria, Anguilla, Argentina, Armenia, Bahamas, Bahrain, Barbados, Bermuda, Brunei, Cameroon, Cayman Islands, Chad, Chili, Ecuador, Gabon, Ghana, Guinea, Japan, Kazakhstan, Kenya, Kuwait, Macao, 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	50.00

3.5 Other services subject to a specific charge

	EUR
• Return of funds ⁴	15.00
• Cancellation, amendment, investigation expedition charges, SWIFT: max. 1h ⁵ , payment certificate	
- Operations of the last 12 months	25.00
- Older operations	75.00
• Lack of account funding	6.00
• Copy of various documents	15.00

¹ More information on exchange rates is available in section 3.11 Foreign currency conversion and exchange transactions.

² The Dutch part.

³ It is not possible to send money to the following countries: Syria, Iran, Cuba, North Korea and North Sudan.

⁴ Applicable to both resident and non-resident accounts.

⁵ (Variable) foreign correspondent bank fees not included.

3.6 Cheques

EUR

• Domestic cheques	
• Circular cheques:	
- Issue:	
- Per cheque (submitted by electronic means)	2.07
- Per cheque (other)	4.95
- 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. 10.00 and Max. 100.00
- Processing commission, per cheque	11.57
• Cheque issued by the bank for use abroad:	
- Issue charges	9.92
- Expedition charges	5.40
• Cheques drawn on an account outside Belgium and deposited on an ING account in Belgium:	
- Payment commission: 0.1% of the amount	Min. 10.00 and Max. 100.00
- Processing commission, per cheque	8.00
- Expedition charges	5.40
- Correspondent costs ¹	Min. 5.00
• Miscellaneous charges for domestic and international cheques	
• Reorder of ING cheques:	
- Per 100 cheques	75.00
• Cheque stop payment	41.32
• Copy of a cheque	24.79
• Expedition charges	5.40

3.7 Registry fee payment forms

EUR

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

3.8 Deposits

EUR

• Complex deposits ²	6.00
• Remittance ³ of euro coins at the counter	3.305/bag

¹ The charges vary per correspondent and per country

² Repeated deposits requiring time-consuming processing, which may result in long queues at the branch.

³ Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

3.9 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%

3.10 Self'Bank Deposit Service EUR

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

3.11 Foreign currency conversion and exchange transactions EUR

The standard margin on foreign currency conversions and exchange transactions is 3%.
The rates used to convert currencies on the occasion of 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.

3.12 Bills of exchange³ EUR

- **Commissions on clean bills of exchange**
 - Collection commission:
 - per remittance 30.00
 - per bill 30.00
 - Value date 3 bank working days after due date, min. 10 bank working days after receipt
- **Other bill of exchange commissions**
 - Copy of bill 25.00 (+postage)
 - Payment/non-payment certificate: 25.00 (+postage)

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
 - monthly 15.34
 - Fixed Terminal: Yomani
 - With printer single charge 559.00
 - Maintenance monthly 12.24
- **Renting**
 - Mobile Terminal: Yoximo
 - monthly 49.90
 - Smart Package (50 Transactions included) per transaction 0.344
 - Comfort Package (100 Transactions included) monthly 60.90
 - Premium Package (200 Transactions included) per transaction 0.204
 - Additional transactions monthly 73.90
 - Express maintenance per transaction 0.164
 - Service within 24 hours monthly 13.20
 - Fixed Terminal: Yomani
 - monthly 30.90
 - Smart Package (50 Transactions included) per transaction 0.344
 - Comfort Package (100 Transactions included) monthly 50.90
 - Premium Package (200 Transactions included) per transaction 0.204
 - Additional transactions monthly 63.90
 - Express maintenance Service within 24 hours per transaction 0.164

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 6.68
- **International debit cards**
 - Maestro per transaction 0.50%
 - V-Pay per transaction 0.50%
- **Credit cards**
 - MasterCard per transaction 1.05%
 - Visa per transaction 0.98%

5. Receiving money online¹

	% of the amount	EUR
Set-up fee		0
Activation fee		0
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

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
- 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

- Making payments and sending money
 - Management of memo transfers, direct debits, standing orders 0
 - Instant credit transfers in euros (SEPA) 5.00
- Trade information
 - Balance sheet summaries 3.70
 - Disputes 1.90

6.2 Home'Bank

- Access and use, per annum 0
- ING Card Reader 0³
- ING Connectable Card Reader 35.00⁴
- Modul Home'Bank Offline, 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
• Modul Home'Bank Offline, per annum	60,00
• ING Multi Mandate ³ , subscription, per month	14.90
• Instant credit transfers in euros (SEPA)	5.00

6.4 InsideBusiness

	EUR
• InsideBusiness Payments	
- Subscription	7.50 per month, Per module
- User subscription	7.00 per month, Per user
• InsideBusiness Connect, EBICS Global, SWIFTtNet	
- Subscription	240.00 per month, Per structure
- Set-up	5,000.00 one off, Per structure
- Add customer to current contract of e Service Bureau	350.00 per occurrence

7. Mail

	EUR
• Account statements, per annum	
• - Available at the branch: at the counter or in the letter box of the branch ⁴ for non-residents, annual flat charge	50.00*
- Dispatch to home address by post	5.00* (+postage)
• Renting of a letter box ⁴	
- Non-residents, annual flat charge	50.00*
• Account statement copies	24.79 ⁵

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 ING Multi Mandate includes 20 Gb of storage capacity for the upload of documents as attachment of your transactions, accounts or dossiers. ING will bill 0.99 euros per Gb per month for the use of additional storage capacity.

4 Only from branches for non-residents.

5 Price for a 12-month period commenced.

* VAT not due.

8. Specific reporting products

	EUR
• CODA (standard ¹ and specific)/MT940/CAMT053/CAMT054, 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

9. Other charges

	EUR	
• Certificates can be applied for via "My Documents" in Business'Bank 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)	100.00	125.00
- Complex (when a customised statement must be compiled)	125.00	175.00
• 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)	1,500.00 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*
• Fixed fee per contract and possible extension		+ 37.50*

¹ The standard CODA files you receive in Business'Bank are included in the Premium option.

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.

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. 10.00
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

¹ Expedition charges to be added, see point 11.

12. Expedition charges¹

	EUR
• Extra SWIFT	7.50
• Ordinary mail	
- Europe	2.00
- Outside Europa	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 (1,65 euro/dm³). The total amount is capped at 413,22 euros.	
Examples: annual rental cost:	
- Safe of 11 cm H, 31 cm W, 50 cm D (17 dm ³)	69.42
- Safe of 20 cm H, 30 cm W, 50 cm D (30 dm ³)	90.91
- Safe of 30 cm H, 30 cm W, 50 cm D (45 dm ³)	115.70
- Safe of 20 cm H, 60 cm W, 50 cm D (60 dm ³)	140.50
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

¹ Unless specified otherwise in the above items.

14. Wealth Analysis & Planning

	EUR
14.1 Civil partnership	
Formation & conversion	
• Based on ING standard articles of association	500 per operation
• Tailored product	750 per operation
Gestion	
• Based on ING standard articles of association	300 per annum
• Tailored articles of association	750 per annum
14.2 Gift	
Simple gift	200 per operation
• Outside financial planning/no under 18s/no non-residents/ If 2 donors only spouses or cohabitantes	
• 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 per operation
14.3 Financial Plan	
	1,500 per plan
14.4 Succession calculation with scenario simulations	
	200 per calculation
14.5 Legal/Tax query	
(handling time max 3 hours)	300 per query
14.6 Advice from external advisors/civil-law notary/lawyer	
(max 3 hours)	300 per service
14.7 Acting as third party pledgee in context of a gift including drafting of deed of pledge	
	300 per operation

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
- 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 (PDF)
- Fee Information Document - ING go to 18 Account (PDF)
- Fee Information Document - ING basic bank service account (PDF)
- 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 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. ING Belgium S.A./nv • Bank/Lender • Avenue Marnix 24, B-1000 Brussels • Brussels RPM/RPR • VAT BE 0403.200.393 • BIC: BBRUBEBB • IBAN: BE45 3109 1560 2789. Insurance broker registered with the FSMA under the n° 12381A • www.ing.be • Publisher: Philippe Wallez • Cours Saint-Michel 60, B-1040 Brussels • Z45074E • 04/19

