

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

Charges valid as per 1 July 2019

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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 Direct debit in euros (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 (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, United Kingdom, Norway, Iceland, Monaco, Liechtenstein, Switzerland, Andorra and San Marino).
  - 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 bank<sup>1</sup>.
- **Sending money in euros (SEPA)** has 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 euros.
- **Sending money in euros instantly (SEPA) or an instant transfer** is a transfer with the following characteristics:
  - The creditor's account and the debtor's account are in one of the SEPA countries;
  - The transfer is executed in 5 seconds for beneficiary accounts in Belgium or maximum 10 seconds for accounts held elsewhere in the SEPA countries;
  - The transfer amount must be denominated in euros;
  - The maximum amount for payments to accounts outside Belgium is 15,000 euros.
- **Other transfers are called "international payments"**.
- **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 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 sending money in euros (SEPA) and international transfers:**

**Standard transfers:** Sending money without special conditions, possible for all available currencies where:

  - In the case of sending money in euros (SEPA) the funds arrive at the beneficiary's bank the same day provided the reception cut-off time is respected.
  - in the case of international transfers the funds arrive at the correspondent bank at the latest within 4 working days.

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

**Urgent transfers:** Sending money with accelerated execution, possible for all currencies offered:

- in the case of international payments the funds arrive at the correspondent bank within 1 to 2 working days.

**Same Day Payments:** Sending money where the funds are presented to the correspondent bank on the first available value date is possible for all available currencies. 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 transfer. 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.

- **Value 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 sending money in euros (SEPA) and, where appropriate, international payments. An IBAN consists of a maximum of 34 alphanumeric characters and a set length per country. It includes a country code (2 letters), a check digit (2 digits) and a domestic account number (completed for some countries).
- **Bank Identifier Code (BIC):** international code, also known as SWIFT address, which allows a unique identification of 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 euros (SEPA):** electronic payment which indicates the correct account numbers (IBAN) of the payer and the payee, the BIC<sup>1</sup> (Swift address) of the payee's bank, as well as the payee's name.
  - **In the case of international transfers:** 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**  
For sending money in euros (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 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 transfer (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 transfer(see also point 3.3)?**

- With a SHA instruction: ING's payment commission
- With an OUR instruction: no charges for ING customers (payees)
- With a 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 sending money in euros (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.

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

## 1. Current accounts in Belgium

### 1.1 ING Corporate Plus Account

	EUR
▪ <b>Account servicing, annual fee per account</b>	44.00*
▪ <b>Flat annual fee per account including:</b>	70.00
- 12 manual debit transactions free (see details below)	
- An unlimited number of electronic transactions	
- Unlimited access to Self <sup>®</sup> Bank, Business <sup>®</sup> Bank	
- One debit card with access to ING Self <sup>®</sup> Banks and the payment and withdrawal service in Belgium (withdrawals only from ING dispensers) and in Europe	
- Designation of two account management agents	
▪ <b>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:</b>	
- Over-the-counter withdrawals of coins and banknotes	
- Payment by cheque	0.83
- Sending money via a standard paper transfer (pink form) or at the counter <sup>1</sup>	
- Withdrawal from a non-ING cash dispenser	
▪ <b>Charge for designating additional account management agents:</b>	
- for 1 or 2 additional agents	45.00
- for 3 or more additional agents	100.00
▪ <b>International account service for non-residents (per month/per account)<sup>2</sup></b>	100.00

### 1.2 Interest rates

	EUR
▪ <b>Debit (unauthorised)</b>	19.20%

<sup>1</sup> 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)).

<sup>2</sup> 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 <sup>1</sup>	10.00
▪ Provision of an ING temporary debit card for use until the definitive card is received	Free of charge

### 2.2 Use of cards

	% of the amount	EUR
▪ <b>For all transactions</b>		
▪ By ING debit card		
- Exchange margin for transactions in another currency <sup>2</sup>	1.90	
▪ By ING Business MasterCard credit card		
- Exchange margin for transactions in another currency <sup>3</sup>	1.60*	
▪ <b>Cash withdrawals from ATMs</b>		
▪ By ING debit card		
- Cash withdrawal in euros at Self <sup>®</sup> Bank or at an ING ATM in Belgium		Free of charge
- Cash withdrawal in the SEPA zone <sup>4</sup> with a debit Card linked to an ING Corporate Plus Account <sup>5</sup>		0.83
- Cash withdrawal outside the SEPA zone <sup>4</sup>	0.25	3.50
▪ By ING Business MasterCard credit card	1.00*	4.96*
▪ <b>Cash withdrawals from ATMs</b>		
▪ By ING Business MasterCard credit card	1.00*	6.96*
▪ <b>Payment in store</b>		
▪ By ING debit card		
- Payment in the SEPA zone <sup>4</sup>		Free of charge
- Payment outside the SEPA zone <sup>4</sup>		0.50
▪ By ING Business MasterCard credit card		Free of charge

<sup>1</sup> See also point 3.10.

<sup>2</sup> Maestro exchange rate: please call us for details on: +32 2 464 60 04.

<sup>3</sup> Visa/MasterCard exchange rate: exchange rate of the European Central Bank on the day the transaction is received.

<sup>4</sup> 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.

<sup>5</sup> 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.

\* VAT not due.

### 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 EEA, including Belgium (SEPA)	0
• Manual transfers carried out by an ING member of staff <sup>1</sup>	8.00
• Intra-company transfers (INTC)	5.00
• Treasury transfers (TREA)	10.00

#### 3.2 Sending money in euros instantly (SEPA)

	EUR
• Sending money in euros (SEPA) via Business'Bank or Telelink online	5.00

#### 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 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

#### 3.4 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 euros to or from an account held outside the EEA or payments in other currencies: 0.1% of the amount (payment commission)	minimum 10.00 and maximum 100.00
• 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	8.00
- Above the equivalent of 50,000 euros	9.00
• ING Company Payments: sending money to and from ING accounts of legal entities belonging to the same economic group	9.00

<sup>1</sup> Charged from the first operation.

• 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 transfers	5.00
• Same Day Payments	10.00
• Prio Payments	15.00
• Sending money with the instruction "OUR" <sup>1</sup> :	
- Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin <sup>2</sup> , Suriname, United States	9.00
- Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Ukraine, Vietnam, Yemen	15.00
- Albania, Angola, Belorussia, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Réunion, 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, 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 <sup>3</sup>	50.00
• Communication to the bank placing the order	5.00
• Communication to the recipient bank	5.00

#### 3.5 Other services subject to a specific charge

	EUR
• Return of funds <sup>1</sup>	15.00
• Cancellation, amendment, investigation (expedition charges, Swift, max. 1h) <sup>2</sup> , 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 transfers	8.00
• Lack of account funding	6.00
• Copy of various documents	15.00

<sup>1</sup> When sending money in euros (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.

<sup>2</sup> The Dutch part.

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

<sup>4</sup> Applicable to both resident and non-resident accounts.

<sup>5</sup> (Variable) foreign correspondent bank fees not included.

### 3.6 Cheques EUR

<b>Domestic cheques</b>	
▪ 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
<b>International cheques</b>	
▪ 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 <sup>1</sup>	min. 5.00
<b>Miscellaneous charges for domestic and international cheques</b>	
▪ 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

<sup>1</sup> (The charges vary per correspondent and per country)

### 3.8 Deposits EUR

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

### 3.9 Currency deposits and withdrawals EUR

▪ <b>Rate:</b> 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.	
▪ <b>Margin:</b>	
- 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

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.

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

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

<sup>3</sup> 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.

**3.12 Bills of exchange<sup>3</sup>**

EUR

**• Commissions on clean bills of exchange<sup>1</sup>**

- Collection commission <sup>2</sup> :	
- 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](http://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
<b>• Transactions &lt;= 25 euros</b>	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%

<sup>1</sup> The costs and commissions indicated are, in all cases, borne by the remitter.<sup>2</sup> These commissions are owed even if the bill is reclaimed prior to presentation.<sup>3</sup> 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. Receiving money online<sup>1</sup>

	% of the amount	EUR
Set up fee		0.00
Activation fee		0.00
Monthly fee		12.00
Bancontact	1.50 %	0.15 <sup>2</sup>
Maestro/V-Pay	1.50 %	0.15 <sup>2</sup>
Visa/MasterCard	1.90 %	0.15 <sup>2</sup>
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](http://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
▪ Making payments and sending money <ul style="list-style-type: none"> <li>- Management of memo transfers, direct debits, standing orders</li> <li>- Sending money in euros instantly (SEPA)</li> </ul>	0 5.00
▪ Trade information <ul style="list-style-type: none"> <li>- Balance sheet summaries</li> <li>- Disputes</li> </ul>	3.70 1.90

### 6.2 Home'Bank

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

<sup>1</sup> Go to [ing.be/epay](http://ing.be/epay) for more information on ING's online payment system.

<sup>2</sup> This fixed amount is in addition to the percentage of the transaction amount.

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

<sup>4</sup> 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 <sup>1</sup>
▪ ING Connectable Card Reader	35.00 <sup>2</sup>
▪ Home'Bank Offline module, per annum	60.00
▪ Sending money in euros instantly (SEPA)	5.00

### 6.4 InsideBusiness

	EUR
▪ InsideBusiness subscription fee (InsideBusiness Portal + InsideBusiness Payments + InsideBusiness Payments CEE)	6.00/month
▪ InsideBusiness user fee	5.00 per user/month
▪ InsideBusiness Connect	200.00/month

## 7. Mail

	EUR
▪ Account statements, per annum <ul style="list-style-type: none"> <li>- Available at the branch: at the counter or in the letter box of the branch<sup>3</sup> <ul style="list-style-type: none"> <li>- Non-residents, annual flat charge</li> </ul> </li> <li>- Printing via Self'Bank</li> <li>- Dispatch to home address by post</li> </ul>	50.00* 0 5.00* (+ postage)
▪ Renting of a letter box <sup>3</sup> <ul style="list-style-type: none"> <li>- Non-residents, annual flat charge</li> </ul>	50.00*
▪ Account statement copies	24.79 <sup>4</sup>

## 8. Specific reporting products

	EUR
▪ (Standard <sup>5</sup> 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

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

<sup>2</sup> 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.

<sup>3</sup> Only from branches for non-residents.

<sup>4</sup> Price for a 12-month period commenced.

<sup>5</sup> 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):	<i>electronic version</i>	<i>paper version</i>
- 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)	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*

## 11. Guarantees<sup>1</sup>

### 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
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#### 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<br>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

<sup>1</sup> Expedition charges to be added, see point 11.

## 12. Expedition charges<sup>1</sup>

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

## 14. Wealth Analysis & Planning

	EUR
<b>14.1 Civil partnership</b>	
<b>Formation &amp; conversion</b>	
▪ Based on ING standard articles of association	500.00 per operation
▪ Tailored product	750.00 per operation
<b>Gestion</b>	
▪ Based on ING standard articles of association	300.00 per annum
▪ Tailored articles of association	750.00 per annum
<b>14.2 Gift</b>	
<b>Simple gift</b>	
	200.00 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	
<b>Complex gift (anything not simple)</b>	300.00 per operation
<b>14.3 Financial Plan</b>	
	1,500.00 per plan
<b>14.4 Succession calculation with scenario simulations</b>	
	200.00 per calculation
<b>14.5 Legal/Tax query</b>	
(handling time max 3 hours)	300.00 per query
<b>14.6 Advice from external advisors/civil-law notary/lawyer</b>	
(max 3 hours)	300.00 per service
<b>14.7 Acting as third party pledgee in context of a gift including drafting of deed of pledge</b>	
	350.00 per operation

<sup>1</sup> 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
- 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](mailto:complaints@ing.be) – Phone: 02 547 61 02 – Fax: 02 547 83 20.

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