

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

Charges valid as at 1 July 2017

This brochure lists an overview of the charges relating to:

1	Current accounts in Belgium	6
2	Cards	7
3	Payments and collections	8
4	Bancontact and Terminals	12
5	Receive payments online	14
6	Electronic Banking Services	14
7	Mail	15
8	Specific reporting products	15
9	Other charges	16
10	Foreign exchange operations	16
11	Guarantees	16
12	Expedition costs	18
13	Safe-deposit boxes	18

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 bank.
- **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.
- **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.
 - 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 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 SEPA European credit 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 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 EEA¹ 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 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 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 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.

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 Debiting		0.05 (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
• Same Day Payments		10.00

¹ Charged from the first operation.

• 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, Moldova, 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
<ul style="list-style-type: none"> ▪ Domestic cheques <ul style="list-style-type: none"> ▪ Circular cheques: <ul style="list-style-type: none"> - Issue: <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> ▪ Cheques drawn on an ING account in Belgium, issued abroad: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - Issue charges 9.92 - Expedition charges 5.00 ▪ Cheques drawn on an account outside Belgium and deposited on an ING account in Belgium <ul style="list-style-type: none"> - 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 costs³ min. 5.00 ▪ Miscellaneous charges for domestic and international cheques <ul style="list-style-type: none"> ▪ Order of ING cheques: <ul style="list-style-type: none"> - 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 cheques³ 5.00 	
3.6 Registry fee payment forms	EUR
<ul style="list-style-type: none"> ▪ Order of registry fee payment forms (per 25) <ul style="list-style-type: none"> - 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
<ul style="list-style-type: none"> ▪ Complex deposits¹ 6.00 ▪ Remittance² of euro coins at the counter 3.305/bag 	
3.8 Currency deposits and withdrawals	EUR
<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> - 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 Overnight safe-deposit boxes	EUR
<ul style="list-style-type: none"> ▪ Flat annual charge (50 operations) 125.00 ▪ Per deposit, as from the 51st deposit 6.00 	
3.10 Self'Bank Deposit Service	EUR
<ul style="list-style-type: none"> ▪ 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	
<p>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.</p> <p>Rates are available via Home'Bank/Business'Bank, Self'Bank and on request from branches.</p>	

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.

3.12 Bills of exchange ³	EUR
<ul style="list-style-type: none"> • Commissions on clean bills of exchange¹ <ul style="list-style-type: none"> - Collection commission²: <ul style="list-style-type: none"> - per remittance 30.00 - per bill 30.00 	
Value date 3 bank working days after due date, min. 10 bank working days after receipt	
<ul style="list-style-type: none"> • Reclaimed bill commission (prior to presentation) <ul style="list-style-type: none"> - Commission on unpaid bill 25.00 (+ postage) - Amendment commission per bill 25.00 (+ protest costs + postage + other costs) 	
<ul style="list-style-type: none"> • Other bill of exchange commissions <ul style="list-style-type: none"> - 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
<ul style="list-style-type: none"> • Transactions > 25 euros <ul style="list-style-type: none"> Monthly cost per terminal <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> per transaction 0.025* + 0.50% 	

4.2 Terminals	EUR
<ul style="list-style-type: none"> • Purchase <ul style="list-style-type: none"> - Mobile Terminal: Yoximo <ul style="list-style-type: none"> 3G single charge 659.00 Maintenance monthly 15.34 - Fixed Terminal: Yomani <ul style="list-style-type: none"> With printer single charge 559.00 Maintenance monthly 12.24 • Renting <ul style="list-style-type: none"> - Mobile Terminal: Yoximo <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> • Installation <ul style="list-style-type: none"> - '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 <ul style="list-style-type: none"> Maestro per transaction % of the amount 0.50% V-Pay per transaction % of the amount 0.50% • Credit cards <ul style="list-style-type: none"> MasterCard per transaction % of the amount 1.05% Visa per transaction % of the amount 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 online

	% of the amount	EUR
Set up fee		0,00
Activation fee		0,00
Monthly fee		12,00
Bancontact	1,50 %	0,15
Maestro/V-Pay	1,50 %	0,15
Visa/MasterCard	2,50 %	0,15
iDeal		0,49
Bank transfer		0,00
Repayment		0,25
Chargeback		27,50

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 <ul style="list-style-type: none"> - Management of memo-payments, direct debits, standing orders - Urgent payments to a non-ING account 	0 5.00
• Trade information <ul style="list-style-type: none"> - Balance sheet summaries - Protests 	3.70 1.90

6.2 Home'Bank

	EUR
• Access and use, per annum	0
• ING Card Reader	0 ¹
• ING Connectable Card Reader	35.00 ²
• Home'Bank Offline Module , per annum	60.00

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.

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

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 <ul style="list-style-type: none"> - Available at the branch: at the counter or in the letter box of the branch³ <ul style="list-style-type: none"> - Non-residents, annual flat charge - Printing via Self'Bank - Dispatch to home address by post 	50.00 0 5.00* (+ postage)
• Renting of a letter box ³ <ul style="list-style-type: none"> - 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 (Documents)

	EUR	
<ul style="list-style-type: none"> Certificates can be applied for via "My Documents" in BusinessBank and Telelink Online (except for "certified accountant and corporate auditor certificates") 	0	
<ul style="list-style-type: none"> Accountant and corporate auditor statement (depending on complexity of bank relationship): <ul style="list-style-type: none"> - Simple (the customer has only accounts) - Complex (when a customised statement must be compiled) 	electronic version	paper version
	50.00	75.00
	100.00	150.00
<ul style="list-style-type: none"> Settlement and distribution statements 	25.00	
<ul style="list-style-type: none"> Capital increase certificate 	75.00	
<ul style="list-style-type: none"> Other statements 	max. 150.00	
<ul style="list-style-type: none"> Administrative fees for a standard Escrow Account contract (3 existing versions) 	500.00 upon opening	

10. Forward exchange transactions

	% of the amount	EUR
<ul style="list-style-type: none"> When concluding the contract <ul style="list-style-type: none"> - Forward exchange commission 	0.1%	min. 12.50 max. 75.00
<ul style="list-style-type: none"> When the contract is extended <ul style="list-style-type: none"> - Forward exchange commission 	0.1%	min. 12.50 max. 75.00
<ul style="list-style-type: none"> Forward exchange contract with option at maturity <ul style="list-style-type: none"> - Forward exchange commission - Fixed fee per contract and possible extension 	0.1%	min. 12.50 max. 75.00 + 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		
<ul style="list-style-type: none"> Guarantee commission, per quarter File opening fee File amendment or extension fee Fee for calling on the guarantee 	min. 0.5	min. 50.00 75.00 75.00 150.00

Guarantees issued by order of an ING customer for the purpose of an individual transaction		
<ul style="list-style-type: none"> Guarantee commission, per quarter File opening fee File amendment or extension fee Fee for calling on the guarantee 	min. 0.5	min. 50.00 150.00 150.00 225.00

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		
<ul style="list-style-type: none"> Advising charges Amendment charges Verification charges Utilisation commission 	0.125 on the amount of the remittance	75.00 50.00 65.00 min. 35.00 per set of documents
<ul style="list-style-type: none"> 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

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.

ING Belgium SA/nv – Bank – avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT: BE 0403.200.393 – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789 – Publisher: Marie-Noëlle De Greef – Cours Saint-Michel 60, B-1040 Brussels © Editing Team & Graphic Studio – Marketing ING Belgium – Z45074E – 07/17.