



# Fee Information Document



Name of the account provider : ING Belgium SA/nv

Account name : ING Lion Account

Date : 14/05/2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the documents "[Charges applied to the main banking operations of private individuals \(PDF\)](#)" and "[Consumer Credit Rates \(PDF\)](#)".
- A glossary of the terms used in this document is available free of charge. You will also find it at the bottom of this document.

Service	Fee	
<b>General account services</b>		
<b>Maintaining the account</b> [ING Lion Account]	per annum	€0.00
Package including a <b>package of services</b> consisting of :	per annum	€0.00
<ul style="list-style-type: none"> <li>• A current account for private use for one account holder.</li> <li>• Providing one debit card with access to Self'Bank and with payment and cash withdrawal function in Belgium and Europe.</li> <li>• Cash withdrawals in euros from a Self'Bank terminal or ATM in an ING Belgium branch with the debit card.</li> <li>• Access to Home'Bank, Smart Banking and Phone'Bank.</li> <li>• Account statements via Home'Bank.</li> </ul>	<b>Annual flat fee</b>	€0.00

<ul style="list-style-type: none"> <li>• An unlimited number of the following electronic transactions : <ul style="list-style-type: none"> <li>○ Payments in euros using a debit card (SEPA zone)</li> <li>○ Sending money in euros (SEPA) via Self'Bank, Home'Bak or Smart Banking</li> <li>○ Direct debit in euros (SEPA) (as debtor)</li> <li>○ Standing order in euros (SEPA)</li> </ul> </li> </ul> <p>Services beyond these quantities will be charged separately.</p>																						
<b>Payments (excluding cards)</b>																						
<p><b>Sending money in euro</b></p> <p>Manual debit transactions :</p> <ul style="list-style-type: none"> <li>• Sending money in euros (SEPA) via standard paper transfer (pink form, partially pre-filled)</li> <li>• Sending money at the counter by an ING employee</li> </ul> <p>Return of funds</p> <p>Insufficient funds on account</p> <p>Cancellation, amendment, investigation (expedition charges, SWIFT, max. 1h), payment certificate</p> <ul style="list-style-type: none"> <li>• Operations of the last 12 months</li> <li>• Older operations</li> <li>• Extra charges for an investigation as from the second jour and per hour</li> </ul>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"></td> <td style="width: 20%; text-align: center;">per transaction</td> <td style="width: 30%; text-align: right;">€2.00</td> </tr> <tr> <td></td> <td style="text-align: center;">per transaction</td> <td style="text-align: right;">€11.68</td> </tr> <tr> <td></td> <td style="text-align: center;">per payment</td> <td style="text-align: right;">€18.15</td> </tr> <tr> <td></td> <td style="text-align: center;">per payment</td> <td style="text-align: right;">€7.26</td> </tr> <tr> <td></td> <td style="text-align: center;">per search</td> <td style="text-align: right;">€30.25</td> </tr> <tr> <td></td> <td style="text-align: center;">per search</td> <td style="text-align: right;">€90.75</td> </tr> <tr> <td></td> <td style="text-align: center;">per extra hour</td> <td style="text-align: right;">€60.50</td> </tr> </table>		per transaction	€2.00		per transaction	€11.68		per payment	€18.15		per payment	€7.26		per search	€30.25		per search	€90.75		per extra hour	€60.50
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	per search	€30.25																				
	per search	€90.75																				
	per extra hour	€60.50																				

<b>Direct debit</b> in euros (SEPA)		
Unjustified request for refund	Per request	€72.60
Insufficient funds on account	per payment	€7.26
<b>Standing order</b> in euros (SEPA)		
Return of funds	per payment	€18.15
Insufficient funds on account	per payment	€7.26
Cancellation, amendment, investigation (expedition charges, SWIFT, max. 1h), payment certificate		
<ul style="list-style-type: none"> <li>• Operations of the last 12 months</li> </ul>	per search	€30.25
<ul style="list-style-type: none"> <li>• Older operations</li> </ul>	per search	€90.75
<ul style="list-style-type: none"> <li>• Extra charges for an investigation as from the second jour and per hour</li> </ul>	per extra hour	€60.50
<b>Cards and cash</b>		
<b>Providing a debit card</b>		
Providing an extra debit card with: <ul style="list-style-type: none"> <li>• Access to SelfBank.</li> <li>• Payment and cash withdrawal function in Belgium and Europe.</li> </ul>	per card	€10.00
Providing a replacement debit card in the event of loss or theft of the debit card.	per card	€9.99
Replacement of a defective debit card		free of charge
Providing a debit card [Temporary ING card] for use until the definitive debit card is received.		€9.00

Registered sending of debit card to domicile	inside SEPA zone, per sending outside SEPA zone, per sending	€25.00* €50.00*
Modification, performed at the counter, of the services linked to a payment card (activation of Maestro outside the European Union)		€5.00
<b>Providing a credit card</b>		
[ING card]	For customers older than 25 <b>Annual flat fee</b>	<b>€25.00*</b>
	For students aged between 18 and 25 <sup>1</sup> <b>Annual flat fee</b>	<b>€5.00*<sup>2</sup></b>
	For customers aged between 18 and 25 <b>Annual flat fee</b>	<b>€5.00*<sup>3</sup></b>
[Visa Classic]	For customers older than 25 <b>Annual flat fee</b>	<b>€22.00*</b>
	For customers aged between 18 and 25 <b>Annual flat fee</b>	<b>€10.00*</b>
[Visa Gold]/[MasterCard Gold]	<b>Annual flat fee</b>	<b>€48.00*</b>
	Option ING Global Assistance <sup>3</sup> (per year)	159,00 €* 139,30 €* Option ING Assistance <sup>4</sup> (per year)
Providing a replacement credit card in the event of loss or theft of the debit card.	Per card	€9.99
Registered sending of debit card to domicile	inside SEPA zone, per sending outside SEPA zone, per sending	€25.00* €50.00*
<b>Providing a prepaid card</b>	Service not available	

<sup>1</sup> If the credit opening is limited to 500€

<sup>2</sup> 1<sup>st</sup> year €0.00

<sup>3</sup> This insurance is no longer marketed.

\* V.A.T. not owned

<b>Cash Withdrawal in euro</b>	
Cash withdrawal by debit card inside the SEPA zone	<p>from ATMs in another bank, per withdrawal €0.50</p> <p>at the counter of another bank free of charge</p>
Cash withdrawal by debit card outside the SEPA zone	<p>from ATMs, per withdrawal €4.24 + 0.3025% of the amount</p> <p>at the counter of a bank €4.24 + 0.3025% of the amount</p>
Cash withdrawal by credit card [ING Card], [MasterCard ING] or [ING Visa]	<p>from ATMs, per withdrawal €4.96* + 1.00%* of the amount</p> <p>at the counter of a bank, per withdrawal €6.96* + 1.00%* of the amount</p>
<b>Cash Withdrawal in other currency</b>	
Cash withdrawal by debit card inside the SEPA zone	<p>from ATMs, per withdrawal exchange margin<sup>4</sup> 2.299% of the amount</p> <p>at the counter of a bank, per withdrawal exchange margin<sup>4</sup> 2.299% of the amount</p>
Cash withdrawal by debit card outside the SEPA zone	<p>from ATMs, per withdrawal €4.24 + 0.3025% of the amount exchange margin<sup>4</sup> 2.299% of the amount</p> <p>at the counter of a bank, per withdrawal €4.24 + 0.3025% of the amount exchange margin<sup>4</sup> 2.299% of the amount</p>
Cash withdrawal by credit card [ING Card], [MasterCard ING] or [ING Visa]	<p>from ATMs, per withdrawal €4.96* + 1.00%* of the amount exchange margin<sup>4</sup> 1.60%* of the amount</p>

<sup>4</sup> Maestro exchange rate : please call us for details on +32 464 60 04

Visa/MasterCard exchange rate : exchange rate of the European Central Bank on the day the transaction is received

\* V.A.T. not owned

	at the counter of a bank, per withdrawal <div style="display: flex; justify-content: space-between;"> <span>€6.96* + 1.00%* of the amount</span> </div> exchange margin <sup>5</sup> <div style="display: flex; justify-content: space-between;"> <span>1.60%* of the amount</span> </div>	
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b> [ING Cash Reserve]	€1,250.00 to €4,999.99	
	Annual percentage Rate of Charge (APR)	9,50%
	Annual debit rate	9,11%
	€5,000.00 € to €24,999.99 €	
	Annual percentage Rate of Charge (APR)	9,50%
	Annual debit rate	9,11%
	> €25,000.00 €	
	Annual percentage Rate of Charge (APR)	9,50%
	Annual debit rate	9,11%
<b>Other services</b>		
<b>Account Insurance</b> [ING Cash Account insurance]	Service not available	
<b>Account statements</b>	Sent by post	€5.00* + postage

<b>Information on additional services</b>		
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)		
<b>Service</b>	<b>Fee</b>	
Second holder (max. 2 account holder per account) including : <ul style="list-style-type: none"> <li>• Providing one debit card with access to SelfBank and with payment and cash withdrawal function in Belgium and Europe.</li> <li>• Cash withdrawals in euros from a SelfBank terminal</li> </ul>	<b>Annual flat fee</b>	<b>€10.00</b>

<sup>5</sup> Visa/MasterCard exchange rate : exchange rate of the European Central Bank on the day the transaction is received.

\* V.A.T. not owned

<p>or ATM in an ING Belgium branch with the debit card.</p> <ul style="list-style-type: none"><li>• Access to Home'Bank, Smart Banking and Phone'Bank.</li><li>• Account statements via Home'Bank.</li><li>• An unlimited number of the following electronic transactions :<ul style="list-style-type: none"><li>○ Payments in euros using a debit card (SEPA zone)</li><li>○ Sending money in euros (SEPA) via Self'Bank, Home'Bak or Smart Banking</li><li>○ Direct debit in euros (SEPA) (as debtor)</li><li>○ Standing order in euros (SEPA)</li></ul></li></ul>	
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## List of the most representative services linked to a payment account

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing if it is a revolving credit card.
Providing a prepaid card	The account provider provides a payment card linked to the customer's payment account. Electronic money can be stored on this card. The amount of each transaction made using the card is taken directly and in full from the stored money on the customer's prepaid card.
Cash withdrawal in euro	The customer takes cash in euro out of the customer's account.
Cash withdrawal in other currency	The customer takes cash in non-euro currency out of the customer's account.
Sending money in euro	The account provider transfers money in euro in the SEPA area, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Account insurance	The account provider provides an insurance linked to the customer's account.
Account statements	The account provider provides information with regard to the balance and transactions on the customer's account.