

If you are not satisfied with the service provided by ING, you may submit a complaint. To enable us to handle your complaint efficiently, we have established a complaints procedure. The details of this procedure are explained below. The procedure also stipulates what you can do should you not be satisfied by the outcome of your complaint.

Submitting a complaint to ING

You can submit your complaint to us in a number of ways:

- by telephone: +31 20 22 888 88
- via internet, making use of the form on ing.nl/customerservice
- directly to an ING office or an ING service point
- in writing, by sending a letter to:
ING Customer Service
Freepost number 6135
8900 VC Leeuwarden

In the letter, you should provide:

- a description of your complaint
- your name
- your address details
- your telephone number
- your signature.

Term

You may submit your complaint up to 13 months after the occurrence of the incident/fact about which you are complaining, or up to 13 months after the moment when you could first become aware of the incident/fact.

Response

Once we receive your complaint, you will receive a response as soon as possible. If you submit your complaint via internet, you will receive a reaction within 48 hours. If you submit a letter, you will receive a response within 2 weeks.

Submitting your complaint to the general management

If you are not satisfied with the way in which your complaint was handled, you may write a letter to the general management of ING. In the letter, you should provide:

- details of your complaint, and an explanation of why you do not agree with the ING's previous response to your complaint
- your name
- your address details
- your telephone number
- your signature

Address

The correspondence address of the general management of ING is:
ING General Management
Freepost number 6135
8900 VC Leeuwarden

Term

Your letter to the ING general management should be sent within 6 weeks of you having received our response to your complaint, or within 6 weeks of the period in which you should have received a response.

Response

You will receive confirmation of receipt of your letter as quickly as possible. The general management of ING will handle your complaint within 6 weeks of the date of confirmation of receipt, at the latest or, if the matter is more complex, within the period agreed with you.

Submitting your complaint to a third party

If you are not satisfied with the standpoint taken by the ING general management, you may refer your complaint to a court competent to handle the matter. Depending on the subject of your complaint, you may refer your complaint to the Disputes Resolution Committee of the Dutch Credit Registration Office (BKR) or to the Dutch Foundation for Consumer Complaints Boards [Geschillencommissie informatiedienstaanbieders]. In certain cases, you may also turn to the Financial Services Complaints Tribunal (Kifid). More information: www.kifid.nl.

Dutch Credit Registration Office

If your complaint relates to your registration with the Dutch Credit Registration Office (BKR), you should refer this to the BKR's Disputes Resolution Committee. More information on this is available on www.bkr.nl.

The Dutch Foundation for Consumer Complaints Boards

If you have a complaint about the rates charged for ING's information service numbers (= telephone numbers) or about the information service itself, you should refer to the Dutch Foundation for Consumer Complaints Boards. More information: www.degeschillencommissie.nl.

The registered office of ING Bank N.V. is located at Amsterdam, Trade Register number 33031431 in Amsterdam.