



Name of the account provider: ING Belgium SA/NV

Account name: ING Green Account¹

Date: 01/07/2026

- 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. You can find this information in the documents “Charges applied to the main banking services and transactions for private use” and “Consumer Credit Rates”, available in all our branches and our website: [Charges and regulations - ING Belgium](#).
- 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	
General account services		
Maintaining the account	per month	€3.10
Unlimited cash withdrawals in euro by ING debit card from any ATM in the SEPA zone		
Pack including a range of services consisting of:	per month	€1.90
- An ING Green Account for private use with an unlimited number of account holders. - Unlimited ING debit cards (max. 2 per holder) with access to any ATM and Bancontact and Maestro or Mastercard networks.	Monthly flat fee: Total annual fee:	€5.00 €60.00

¹ This account has no environmental or social characteristics and is therefore not considered a sustainable product. The “Green Account” was the main current account of Banque Bruxelles Lambert, which was taken over by ING. Green was the customary color of BBL, hence the name “Green Account.”

• Unlimited debit card replacement. • Unlimited manual transactions in euro per year. • Access to ING networks and digital channels (i.e. Home'Bank, ING Banking app, ..), and to ING Client Services. • Account statements via Home'Bank. • An unlimited number of the following electronic transactions: ○ Payments in euros using a debit card (SEPA zone) ○ Sending money in euros (SEPA) via Home'Bank or ING Banking app ○ Direct debit in euros (SEPA) (as debtor) ○ Standing order in euros (SEPA) Services beyond these quantities will be charged separately.									
Payments (excluding cards)									
Sending money in euro (SEPA) • Manual debit transactions: ○ Sending money in euros (SEPA) via standard paper transfer (pink form, partially pre-filled) ○ Sending money at the counter by an ING employee • Return of funds • Insufficient funds on account • Cancellation, amendment, investigation (expedition charges,	<table> <tr> <td>per transaction</td><td>included</td></tr> <tr> <td>per transaction</td><td>included</td></tr> <tr> <td>per payment</td><td>€18.15</td></tr> <tr> <td>per payment</td><td>€7.26</td></tr> </table>	per transaction	included	per transaction	included	per payment	€18.15	per payment	€7.26
per transaction	included								
per transaction	included								
per payment	€18.15								
per payment	€7.26								

SWIFT, max. 1h), payment certificate - Operations of the last 12 months - Older operations - Extra charges for an investigation as from the second day and per hour	per search	€30.25
	per search	€90.75
	per extra hour	€60.50
Direct debit in euro (SEPA)		
- Unjustified request for refund - Insufficient funds on account	per request	€72.60
	per payment	€7.26
Standing order in euro (SEPA)		
- Return of funds - Insufficient funds on account - Cancellation, amendment, investigation (expedition charges, SWIFT, max. 1h), payment certificate - Operations of the last 12 months - Older operations - Extra charges for an investigation as from the second day and per hour	per payment	€18.15
	per payment	€7.26
	per search	€30.25
	per search	€90.75
	per extra hour	€60.50
Cards and cash		
Providing a debit card		
- Extra debit card with: - Access to any ATM - Payment and cash withdrawal function in Belgium and Europe		included

Replacement of a debit card in the event of loss or theft	included
Replacement of a defective debit card	included
Registered sending of debit card to domicile	inside SEPA zone, per sending €25.00 outside SEPA zone, per sending €50.00
Providing a prepaid card	Service not available
Cash Withdrawal in euro	
Cash withdrawal by debit card inside the SEPA zone	- at the counter at an ING Belgium branch without ATM included - at the counter of an ING Belgium branch with ATM, per withdrawal included
Cash withdrawal by debit card outside the SEPA zone	- from ATMs, per withdrawal €4.24 + 0.3025% of the amount - at a non-ING Belgium counter, per withdrawal €4.24 + 0.3025% of the amount
Cash Withdrawal in other currencies	
Cash withdrawal by debit card inside the SEPA zone	- from ATMs, per withdrawal €0 exchange margin ¹ 3.9% of the amount - at a non-ING Belgium counter, per withdrawal €0 exchange margin ¹ 3.9% of the amount
Cash withdrawal by debit card outside the SEPA zone	- from ATMs, per withdrawal €4.24 + 0.3025% of the amount exchange margin ¹ 3.9% of the amount - at a non-ING Belgium counter, per withdrawal €4.24 + 0.3025% of the amount exchange margin ¹ 3.9% of the amount
Overdrafts and related services	
Arranged overdraft	
ING Cash Reserve	≤ €1,250.00 Annual percentage Rate of Charge (APR) 12.50% Annual debit rate 11.83% > €1,250.00 Annual percentage Rate of Charge (APR) 11.50% Annual debit rate 10.93%

Other services	
Account Insurance ING Cash Account insurance	Annual flat fee €4.80 ²
Account statements	- Sent by post €1.00 by envelope + postage - Provided from branches for non-residents (c/o counter/letterbox) Annual flat fee €50.00

The prices displayed include VAT if it is due

¹Exchange rate for the Maestro / MasterCard / Visa transactions: 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, ISK, JPY, NOK, NZD, PLN, RUB, RON, SEK, TRY, USD and ZAR. For other currencies, MasterCard / Visa exchange rates apply. The exchange rate is increased by ING by the indicated exchange margin. European Central Bank, Visa and MasterCard exchange rates may be consulted at ing.be/cartedevise.

² This product is no longer marketed

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 (SEPA)	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 in euro (SEPA)	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 in euro (SEPA)	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.