General Information on Insurance

Version June 2023

This document is intended to provide the information required by Belgian law to anyone wishing to acquire life and/or non-life insurance (excluding savings and investment insurance) for which ING Belgium acts as an insurance broker. Information on savings and investment insurance (branches 21 and 23) is available in the document 'General information on investments'.

Table of contents

1. General information on ING's service providers
2. Principal characteristics of the insurance
3. Cost of and payment for the insurance
4. The right of withdrawal only available to customers for contracts concluded remotely
5. All customers' right to cancel
6. Languages used for your relationships with ING
7. Complaints and disputes
8. Applicable legislation and competent courts
9. Competent authorities
10. Professional associations and codes of conduct
11. ING's and its insurers' policies for managing conflicts of interest and benefits

Appendix

Form for exercising your right of withdrawal

1. General information on ING's service providers

The insurance for which this document applies is generally offered to you by the insurance companies referred to below. ING is not under any contractual obligation to work exclusively with these companies and does not base its advice on an impartial and personalised analysis of the entire insurance market.

A. Insurance companies

1. Life insurance policies

For debt balance insurance to cover a mortgage loan at ING Belgium SA/NV, death insurance linked to an ING Loan, ING term death insurance and fixed-capital death insurance:

NN Insurance Belgium SA/NV
Insurance company licensed by the NBB under no. 2550. Registered office: Avenue Fonsny/Fonsnylaan 38, B-1060 Brussels - RLP Brussels - VAT BE 0890.270.057 - BIC: BBRUBEBB -IBAN account: BE28 3100 7627 4220.

For Patrimony Protect insurance: S.A. CARDIF ASSURANCE VIE

Insurance company licensed under no. FSMA 979. Registered office: Chaussee de Mons/Bergensesteenweg 1424, B-1070 Brussels - Brussels Register of Companies - BE 0435018274.

For second pillar insurance (AXA Individual Pension Scheme, AXA Free Supplementary Pension for the Self-Employed, Pension Agreement for Self-employed Workers AXA):

AXA Belgium: insurance company with limited liability licensed under no. 0039 for the life and non-life branches of insurance (A.R. 04-07-1979, M.B. 14-07-1979) • Registered office: Place du Trône/Troonplein 1 – B-1000 Brussels – Website: www.axa.be – Tel. : +32 2 678 61 11 –Fax : +32 2678 93 40 – ECB no.: VAT BE 0404.483.367 – RPM

2. Non-life insurance policies

For ING Income P insurance, ING Cash Account Insurance, ING Inheritance Insurance and ING Guaranteed Income:

NN Insurance Belgium SA/NV, an insurance company licensed by the NBB under no. 2550. Registered office: Avenue Fonsny/Fosnylaan 38, B-1060 Brussels - Brussels RPM/RPR - VAT BE 0890.270.057 Tel. +32 2 407 70 00 – Website: www.nn.be – e-mail: telecel@nn.be – BIC: BBRUBEBB – IBAN account: BE28 3100 7627 4220.

For ING Family and Home Blanket Insurance:

NN Non-Life Insurance NV, a Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered under the code number 1449. Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade Register number 27127537, supervised by De Nederlandsche Bank.

Representative in Belgium:
NN Insurance Services Belgium SA/NV, competent in particular to settle claims for NN Non-Life Insurance NV in Belgium, insurance agent registered with the FSMA under the code number 0890270750. Registered office: Avenue Fonsny/Fonsnylaan 38, B-1060 Brussels, Belgium – www.nn.be – Brussels RPM/RPR – VAT BE 0890.270.750 – BIC: BBRUBEBB – IBAN: BE95 3200 0812 7458.

For ING Lion Assistance and ING Global Assistance insurance:

Inter Partner Assistance SA/NV
Insurance company licensed under code number 0487. Registered office: Avenue Louise/Louizalaan 166, Boîte 1, B-1050 Brussels – Brussels Register of Companies – VAT BE 0415 591 055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243 – Tel: + 32 2 550 04 00 – Fax : + 32 2 550 04 75 – www.ip-assistance.be – claims-ipa@ip-assistance.com.

For ING Car Insurance, ING Motorbike & Moped Insurance, ING Home Insurance & ING Family Insurance:

Insurer:
NN Non-Life Insurance NV, a Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered in Belgium with NBB (National Bank of Belgium) under code number 1449. Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade Register number 27127537, regulated by the Nederlandsche Bank (Dutch central bank). NN Non-Life Insurance NV is able to act as an insurance intermediary in Belgium on the basis of the free movement of services.

Representative in Belgium:
NN Insurance Services Belgium SA/NV, competent in particular for settling claims in Belgium for NN Non-Life Insurance NV, an insurance agent registered with the FSMA under number 0890.270.750. Registered office: Fonsnylaan 38, B-1060 Brussels, Belgium - Brussels Register of Companies - VAT BE 0890.270.750 - www.nn.be

The insurance company for the 'Breakdown assistance and foreign convenience cover' under Auto ING insurance is:
Inter Partner Assistance SA/NV
An insurance company licensed under the code number 0487. Registered office: avenue Louise/Louizalaan 166, Boîte 1, B-1050 Brussels – Brussels RPM/RPR– VAT BE 0415 591 055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243 – Tel.: + 32 2 550 04 00 – Fax: + 32 2 550 04 75 – website: www.ip-assistance.be – e-mail: claims-ipa@ip-assistance.com.

Representative in Belgium:
NN Insurance Services Belgium SA/NV
Competent in particular to settle claims for NN Non-Life Insurance NV in Belgium, insurance agent registered with the FSMA under the code number 0890270750. Registered office: Avenue Fonsny/Fosnylaan 38, B-1060 Brussels, Belgium – www.nn.be – Brussels RPM/RPR – VAT BE 0890 270 750 – BIC: BBRUBEBB – IBAN: BE95 3200 0812 7458 – Tel. +32 2 407 70 00 – website: www.nn.be – e-mail: telecel@nn.be.

For Business Insurance Plan insurance:
AXA Belgium: a public limited liability insurance company licensed under no. 0039 to practice the branches of life and non-life insurance (KB 04-07-1979, BS 14-07-1979) • Registered office: Place du Trône 1/Troonplein 1 – B-1000 Brussels – website: www.axa.be – Tel.: 32 2 678 61 11 – Fax: 02 678 93 40 – ECB no.: VAT BE 0404 483 367 Brussels RPM.

For the insurances AXA Comfort Auto, AXA Talensia and AXA Comfort Home:

AXA Belgium, a public limited liability insurance company licensed under no. 0039 to practice the branches of life and non-life insurance (KB 04-07-1979, BS 14-07-1979) • Registered office: Place du Trône 1/Troonplein 1 – B-1000 Brussels – website: www.axa.be – Tel.: 32 2 678 61 11 – Fax: 02 678 93 40 – ECB no.: VAT BE 0404 483 367 Brussels RPM.

For the insurance CyberCrime Insurance, unless otherwise referred to in the specific or general conditions:

Cyber cover: **AIG Europe Limited** – Pleinlaan 11, 1050 Brussels, Belgium.

Legal protection option: **Euromex NV** – Avenue Prince Baudouin/ Prins Boudewijnlaan 45 - 2650 Edegem, Belgium.

B. Insurance brokers

1. For all of the aforementioned insurance policies:

ING Belgium SA/NV
Insurance broker, representing the customers, registered with the FSMA under the code number 0403200393. Registered office: Avenue Marnix/Marnixlaan 24, B-1000 Brussels – Brussels Register of Companies – VAT BE 0403 200 393 – Tel. +32 2 547 21 11 – Fax: +32 2 547 38 44 - www.ing.be – info@ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789, hereinafter referred to as «ING Belgium».

The status of ING Belgium SA/NV as an insurance broker may be verified with the FSMA, rue du Congrès 12-14, B-1000 Brussels, www.fsma.be

2. ING Belgium SA/NV works with

- **independent agents** acting on its behalf and on its account, registered in Belgium with the FSMA on the register for 'insurance sub-agents';

- **Moto Aon-verzekering en AON Business Insurance Plan Agenion SA/NV,** Insurance broker registered with the FSMA under the code number BE 0860 786 809. Registered office: Telecomlaan 5-7 B-1831 Diegem – Brussels Register of Companies – VAT BE 0860 786 809 – BIC: BBRUBEBB – IBAN BE14 3101 9588 1583;

- for the insurance **CyberCrime Insurance: CyberContract SCRL**. Registered office: Kempenlaan 29, B-2300 Turnhout –RPM/RPR Turnhout – VAT BE 0557.948.651 – IBAN BE 02 0017 4242 4740 – BIC: GEBABEBB, insurance broker registered with the FSMA under the number 113529A – info@cybercontract.eu.

2. Principal characteristics of the insurance

A. This document applies to the following insurance:

Life insurance covering death:

- Debt balance insurance to cover a mortgage loan with ING Belgium SA/NV;
- ING term death Insurance;
- Fixed-capital death insurance;
- Patrimony Protect insurance.

Non-life insurance covering accidental death:

- ING Income P insurance;
- ING Cash Account insurance;
- ING Inheritance insurance.

Other non-life insurance:

- ING Home and Family Blanket insurance;
- ING Home Insurance & ING Family Insurance;
- ING Car insurance;
- ING Motorbike & Moped Insurance;
- ING Lion Assistance insurance;
- ING Assistance insurance;
- ING Global Assistance insurance;
- ING Guaranteed Income insurance;
- Business Insurance Plan;
- AXA Comfort Auto;
- AXA Talensia; AXA Comfort Home;
- CyberCrime Insurance.

B. Information on insurance and your insurance contracts

To understand the characteristics, conditions and exceptions of the insurance, see the General Conditions and, if applicable, the information document about the insurance product, available at www.ing.be, www.ing.be/business or in all ING branches. You can obtain information on life insurance in all ING branches or via Phone'Bank (tel. +32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB, Monday to Friday from 8 am to 10 pm and on Saturdays from 9 am to 5 pm).

The General Conditions, together with the special terms and conditions which have been sent to you constitute your insurance contract.

Depending on the type of insurance contract, some information is also available via Home'Bank/Business'Bank.

C. Subscribing to insurance and managing your contracts

Depending on the type of insurance, the subscription, subject to acceptance and mutual agreement, and the management of your contract can be carried out via:

- www.ing.be;
- and/or www.mobile.ing.be; and/or Home'Bank (online services);
- and/or Phone'Bank (tel. +32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB);
- and ING branches.

D. Specific data on insurance taken out

The insurance policies subscribed to are archived electronically by ING Belgium or, if applicable, the insurer for a minimum period of 10 years following the end of the contract. During this period you can request this data from your ING branch or by sending a letter to ING Belgium's registered office (ING Belgium SA/NV, Avenue Marnix/Marnixlaan 24 - B-1000 Brussels) or to the insurer (the contact details for the insurers are available in section 1, 'General information on ING's service providers').

3. Cost and payment of insurance

A. Before an insurance contract is concluded, ING Belgium will inform you of the total amount of the insurance premium, including costs, taxes and associated costs for which you will be charged, depending on the cover you require.

In its role as a broker, ING works on the basis of commissions (which are included in the insurance premiums) and/or non-monetary benefits distributed either to ING or to its employees.

All customers may obtain more information on this subject from their branch or by e-mail (inducements.ingbelgium.be) on request.

B. This information and the terms and conditions for payment are listed in at least one of the following documents:

- Your contract (or proposal thereof) provided prior to it being signed;
- The General Conditions;
- The information sheet;
- The leaflet detailing charges applied to the main banking operations of private individuals or private entities.

C. Depending on the type of insurance and method of subscription chosen, insurance premiums are paid by SEPA direct debit, credit card, payment card or sending money in euro.

4. The right of withdrawal only available to customers for contracts concluded remotely

A. Any remote insurance contract, as described in Book VI of the Code of Economic Law, is considered concluded when the insurer receives your acceptance.

B. When a remote insurance contract is concluded as a customer, namely any private individual for purposes not related to their trade, business, craft or profession, you and the insurer have the right to cancel your contract without penalty and without having to provide justification.

C. For life insurance policies, the cancellation period is thirty days upon receipt of confirmation from the insurer that the insurance contract has been concluded.

For other insurance policies, this period is fourteen days from the day the insurance contract is concluded. The cancellation period only begins on the day you receive the contractual terms and conditions and all other additional information, if this date is later than those stated above. You must send the message exercising your right to cancellation before this period expires.

D. The right to cancellation above does not apply:

a) to travel or luggage insurance policies or similar short-term insurance policies of less than one month's duration;
b) to contracts executed in full by you and by the insurer at your express request before you exercised your right to withdrawal.

E. In order to exercise your right to cancellation, you must inform the insurer of your decision to cancel your policy in writing by registered post or by going into an ING branch.

You will find your insurer's address in section 1, 'General information on ING's service providers'. You may, if you so wish, use the standard withdrawal form provided in the appendix.

Any cancellation on your part comes into effect the moment notice is received, whereas cancellation by the insurer comes into effect eight days following notification.

F. When a remote insurance contract is cancelled and you have already agreed to the execution of the contract, you will be held liable to pay as soon as possible the premiums for the period prior to the cancellation taking effect for which cover was granted, on a pro rata basis.

You will also be held liable to return to the insurer, as soon as possible and at the latest within thirty calendar days from the date that notification of cancellation was sent, any sum received from them.

The insurer, for its part, will return to you, as soon as possible and at the latest within a period of thirty calendar days from reception of your withdrawal notice, any amount received from you, with deductions made for the abovementioned sum.

5. All customers' right to cancel

A. You have the right to cancel a life insurance contract within a period of thirty calendar days from the date on which the contract came into effect. Cancellation takes effect immediately upon notification.

For an insurance contract created from a pre-signed policy or a request for insurance, both you and the insurer have the right to cancel the contract within a period of thirty days for life insurance policies and fourteen days for other types of insurance. In the event of cancellation by you, the period in question runs from the date when the contract came into effect and, in the event of cancellation by the insurer, from the date the presigned policy or request for insurance was received.

Any cancellation on your part comes into effect the moment notice is received, whereas cancellation by the insurer comes into effect eight days following notification.

Deductions for risk cover and possible compensation may be applied by the insurer, if applicable.

These cancellation options are not available for contracts with a duration of less than thirty days.

B. For information regarding the term of your contract, minimum possible term, cancellation options, reduction or repurchase as well as the terms and conditions and any possible compensation due, please consult:

- the General Conditions and/or information document about the insurance product that were sent to you and are available at www.ing.be and in all ING branches;
- and/or the specific terms and conditions of your contract.

C. You may cancel your life insurance contract, whatever its term, each year on the date the contract was executed or the due date of the annual premium.

Other insurance contracts are automatically renewed for consecutive one-year periods, unless you or the insurer gives notice at least three months before the contract term expires.

Both you and the insurer may also cancel the contract when the period between it being concluded and coming into effect is greater than one year. Notice of this cancellation must be provided at the latest three months before the expiry of the contract.

The provisions contained within this paragraph do not apply to insurance contracts with a term shorter than one year.

D. The contract must be cancelled by means of a writ or a letter sent by registered mail or recorded delivery to the address given above of the insurer concerned. Cancellation following default is enacted upon formal notice. You may request cancellation at ING branches.

E. Apart from specific exceptions and cancellation following a claim, cancellation only takes effect upon the expiry of a minimum period of one month from the day after formal service, the day after formal acknowledgement of receipt or, in the case of registered post, the day after delivery.

F. When one party cancels an insurance contract for any reason, the premiums paid to cover the insurance period after the date the cancellation takes effect are repaid within a period of thirty days from the date the cancellation comes into effect. The refund will be made using the same payment method used for the initial transaction, unless you expressly agree to a different method. You will incur no further costs as a result of this refund.

G. This section in no way prejudices the specific terms and conditions that apply to cancellation resulting from default on the part of the other party or following a claim.

6. Languages used for your relationships with ING

This General Information document, information documents about the insurance product , the General Conditions and specific conditions for insurance are available in Belgium's three official languages (French, Dutch and German) and English.
Any subsequent written communication after the policy has been agreed will be in your choice of either Dutch or French. Translation into English or German is possible upon request. You can always visit an ING branch to obtain a copy in the language (Dutch, French or German) of the region in which the branch is located. You can receive assistance in English in most ING branches, via Phone'Bank (+32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB) or via the email address info@ing.be.

7. Complaints and disputes

For complaints relating to life insurance policies you can contact the following as soon as possible: **ING Complaint Management**, Cours Saint Michel/Sint-Michielswarande 60, B-1040 Brussels – Fax: +32 (2) 547 83 20 –Tel.: +32 (2) 547 61 02 – E-mail: plaintes@ing.be.

If the solution suggested by the bank or insurer is not satisfactory to you, you can submit the dispute to:

- the Financial Services and Markets Authority (FSMA), Rue du Congres/Belliardstraat 12-14 B-1000 Brussels;
- the Insurance Ombudsman's Department, Square de Meeûs/de Meeûssquare 35, B-1000 Brussels – Tel.: +32 (2) 547 58 71 – Fax: +32 (2) 547 59 75 – info@ombudsman-insurance.be – www.ombudsman-insurance.be.

Complaints must be made in writing.

Filing a complaint does not prevent you from taking legal action.

8. Applicable legislation and competent courts

A. Apart from those cases where the applicable law is determined by statutory or regulatory provisions, or mandatory or public-policy provisions, any disputes relating to your relationships with ING Belgium or the insurer regarding the conclusion, application, interpretation, performance or termination of the contract are governed by Belgian law.

B. Apart from cases where the competent courts are determined by statutory or regulatory provisions, or mandatory or public policy provisions, the contractual clauses enable ING Belgium or the insurance company, whether as plaintiff or as defendant, to bring any disputes with you before the Courts of Brussels or before the courts which have jurisdiction over the location of the regional office or ING branch with which the business relationship is maintained.

9. Competent authorities

ING Belgium is registered as an insurance broker and the independent agents acting in the name of ING Belgium and on its behalf as insurance sub-agents with the Financial Services and Markets Authority (FSMA - Rue du Congres/Congresstraat 12-14, B-1000 Brussels, Belgium – Tel. +32 (0) 2 220 52 11 – Fax +32 (0) 2 220 52 75 – www.fsma.be - consumenten@fsma.be) and are supervised by it.

The prudential oversight authorities of ING and the insurance companies are:

- **the National Bank of Belgium**, Boulevard de Berlaimont/ Berlaimontlaan 14, B-1000 Brussels, Belgium – Tel. +32 2 221 21 11 – www.bnb.be – info@nbb.be;
- the aforementioned **Financial Services and Markets Authority (FSMA).**

ING is also subject to monitoring by the **European Central Bank** (Kaiserstrasse 29, 60311 Frankfurt am Main, Germany – www.ecb.europa.eu).

Regarding the processing of personal data, ING Belgium and the insurers are subject to monitoring by the Belgian Data Protection Authority (Rue de la Presse/Drukpersstraat 35, B-1000 Brussels - Tel. +32 (0) 2 274 48 00 - www.privacycommission.be; commission@privacycommission.be)

10. Professional associations and codes of conduct

A. ING Belgium is a member of the non-profit organisation Febelfin (Belgian financial sector federation, Rue d'Arlon/Aarlenstraat 82, B-1040 Brussels), the Professional Credit Union (UPC) and the Belgian Asset Managers Association, which are part of Febelin (at the same address).

ING Belgium adheres to the codes of conduct of the **Belgian financial sector federation (Febelin)** and **the Professional Credit Union (UPC)**.

The list of these codes of conduct can be viewed at www.ing.be > Charges and regulations > Information and regulations. Copies are available at any ING branch.

B. The insurers are members of Assuralia, the Belgian Professional Insurance Association, and adhere to its codes of conduct.

The codes of conduct are available (in French and Dutch) on the ASSURALIA website (www.assuralia.be).

C. In its role as an insurance broker, ING Belgium complies with the rules of conduct which apply to insurance companies.

11. ING's and its insurers' policies for managing conflicts of interest

ING and the insurers have put measures in place to prevent and manage potential conflicts of interest so they can always act in the interests of their customers.

A summary of **ING Belgium's** and the **insurers**' policies for managing conflicts of interest and the benefits received from third parties such as remuneration, commission and non-monetary benefits can be viewed at www.ing.be www.ing.be > Charges and regulations > Information and regulations > Insurance. Customers can also request a copy at any branch.

A copy can be obtained at any **ING branch** or via Phone'Bank (+32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB). You can obtain more information on our procedures and the partners ING works with upon request.

12. Classification of customers

You are included in the category of Retail customers according to the definition of the Insurance Distribution Directive.

13. Availability of the information exchanged

You can obtain this document, the summary of ING's policy on conflicts of interest, ING's policy on conflicts of interest and your pre-contractual and contractual documents free of charge on request as a paper copy via your branch or via Phone'Bank (+32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB).

This general information is drawn up on the basis of the legislation in force at the time and is valid until further notice from ING Belgium, subject to changes that are beyond ING Belgium's control.

The information, offers and rates notified via the ING Belgium website (www.ing.be or www.mobile.ing.be) or ING Belgium's Home'Bank, Business'Bank, Phone'Bank, Smart Banking or Self'Bank services only apply during the period of validity of the offer with which they are connected unless another date is formally stipulated, subject to any changes that are beyond ING Belgium's control.

ING Belgium S.A./nv • Bank/Lender • Marnixlaan/Avenue Marnix 24, B-1000 Brussels • RLP Brussels • VAT: BE 0403.200.393 • BIC: BBRUBEBB • IBAN: BE45 3109 1560 2789 • www.ing.be • Contact us via ing.be/contact • Insurance broker, registered with the FSMA under the number 0403.200.393 • Publisher responsible: Sali Salieski • Marnixlaan/Avenue Marnix 24, B-1000 Brussels • 722051E • 06/2023

Enclosure: standard withdrawal form

(Please complete and return this form only if you wish to withdraw from this insurance contract)

For the attention of:

- **NN Insurance Belgium SA/NV** (Avenue Fonsny 38, B-1060 Brussels, Belgium) for Debt balance insurance to cover a mortgage loan at ING Belgium SA/NV, Death insurance with an ING loan, ING Term Death Insurance, Fixed-capital death insurance, ING Income P insurance, ING Cash Account insurance, ING Inheritance insurance and ING Guaranteed Income insurance;
- **SA/NV Cardif Assurance Vie** (Chaussee de Mons/Bergensesteenweg 1424, B-1070 Brussels) for Patrimony Protect insurance;
- **NN Insurance Services Belgium SA/NV** (Avenue Fonsny 38, B-1060 Brussels, Belgium) for ING Home and Family Blanket insurance, ING Home Insurance, ING Family Insurance, ING Motorbike & Moped Insurance and ING Car Insurance
- **Inter Partner Assistance SA/NV** (Avenue Louise 166/Louizalaan, Boîte 1, B-1050 Brussels) for ING Lion Assistance and ING Global Assistance insurance;
- **Agenion** (Rue Jules Cockx/Jules Cockxstraat 8-10, B-1160 Brussels) for Aon Motorbike insurance and Aon Business Insurance Plan;

I/We (*) hereby notify you of my/our (*) withdrawal from the contract relating to the provision of the service (*) below

Taken out on .....

Name of customer(s) .....

Address of customer(s)

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Signature of customer(s) (only when notification, using this form, is sent by letter)

Date .....

(*) Delete as appropriate.

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