

**Charges applied**

**to the main banking services**

**and transactions for**

**private use**

This brochure lists an overview of the charges relating to:

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Do you have any questions about our terms and conditions? Would you like to find out more about our products and services? Our branch staff will be happy to help you. You can also contact ING Client Services on 02 464 60 04, on weekdays from 8 a.m. to 8 p.m., and on Saturdays from 9 a.m. to 5 p.m. For more information about our general conditions, please consult the General Regulations, the Special Payment Transaction Regulations, as well as other specific regulations.

## Lexicon

- **Credit cards: ING Card, Visa and MasterCard**

Credit cards for private use (ING Card, Classic Visa, Visa Gold, MasterCard Gold) with which you can spend up to a specific limit straightaway and repay your spending at a later date.

The ING Card (this product will no longer be marketed from 1/8/2021) is a MasterCard credit card with an optional overdraft facility (subject to the law on consumer credit) on an ING Card account and is intended for adult private individuals acting for private purposes.

Classic Visa, Visa Gold (Visa Gold is no longer marketed) and MasterCard Gold are credit cards without an overdraft facility subject to the law on consumer credit.

- **Fidelity Premium on a Regulated Savings Account**

The fidelity premium is a premium granted on amounts which stay on the account for 12 consecutive months. The fidelity period starts at the latest on the first calendar day after the calendar day on which the capital is booked or which follows the calendar day at the end of the previous fidelity period.

- **Home'Bank**

Home'Bank gives you the possibility to carry out most of your banking transactions (sending money, direct debiting, standing orders, investments, etc.) by yourself without leaving home. You can access Home'Bank with your ING Card Reader, via the itsme app or with the ING QR Code. You enter the transaction on your PC and transmit it via a secure environment to ING, where the transaction will be checked immediately and carried out automatically.

- **ING Account under administration**

The Account under administration is a current account for persons under administration of assets. The opening of the account under administration is free of charge and is carried out in a branch or via Business'Bank. The administrator determines the means of payment and the electronic channels that the holder will be able to use.

- **ING Banking**

This free application (available for iOS and Android) enables you to manage your accounts via your mobile device (smartphone or tablet), wherever and whenever you like.

It makes it especially possible to manage transactions over your accounts and credit cards, send money, make an appointment with your ING contact or find a branch.

- **ING basic banking service account**

The law of 22 December 2017 stipulates that any individual, resident of the European Union, who does not yet have a bank account and applies can open an account with a bank. ING provides this basic banking service which includes: the opening, maintaining the account and closing of the account, a basic package with 36 manual transactions in euro, access to Home'Bank, ING Banking and ING Client services, an ING debit card with access to any ATM, to Bancontact and Maestro or Mastercard networks. Account statements are available via Home'Bank or by post.

- **ING Card Reader**

An ING Card Reader reads your ING debit card which becomes your access key to Home'Bank. With an ING Card Reader you can identify yourself and sign your transactions online on any computer linked to the Internet, anywhere in the world.

- **ING Cash Account insurance**

Insurance linked to a current account or a savings account to cover the risk of accidental death.

- **ING Client Services**

ING Client Services enables you to request information about your financial situation and our products. You follow the instructions and will be put through to an ING liaison officer. They are accessible weekdays from 8 a.m. to 8 p.m. and on Saturdays from 9 a.m. to 5 p.m.

- **ING debit cards**

An ING debit card is an extension of your current account. In addition, if the card is equipped with the payment and withdrawal function you can withdraw cash with it and pay for your spending in retail outlets across Europe. To withdraw cash the PIN number must always be entered, whereas for some payments in shops you are sometimes not asked to sign.

- **ING Global Assistance (not marketed anymore)**

ING Global Assistance is an assistance contract offered as an option with an ING Visa Gold card or an ING MasterCard Gold. Thanks to ING Global Assistance, the card holder and his/her family can receive help for people and (a maximum of) 2 vehicles both at home and when travelling.

- **ING Do Basic Pack**

This pack includes a Lion Account and various products which are maintained exclusively via electronic channels.

The package includes: one current account for private use and 1 holder, 1 debit card for payments with access to any ATM, to Bancontact and Maestro or Mastercard networks, access to Home'Bank, ING Banking, ING

Client services and account statements available via Home'Bank.

This current account is denominated in euro (any amount credited in a foreign currency to an ING Do Basic Pack will be automatically converted into euros). It can be opened by any adult private individual who is legally capable when the account is opened and has an e-mail address, with a maximum of two ING Do Basic Pack per person. Where there are 2 holders, they are considered as equally indivisible (and no mandate holders possible).

- **ING Do More Pack**

This package includes an ING Green Account, which is a current account for private use offering the following services: maintaining the account, access to Home'Bank, ING Banking and ING Client services, an unlimited number of electronic transactions, 2 debit cards for payments with access to any ATM, to Bancontact and Maestro or Mastercard networks (one per holder), 60 manual transactions in euro per year, availability of account statements via Home'Bank. It can be opened either in euro or in another currency, depending on the options offered by ING. If credit interest is paid, it is subject to withholding tax. The ING Green Account can be credited by transfers or by cash deposits over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF). Withdrawals can be made by cash withdrawals over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF) or by transfers, up to the limits defined in the General Regulations. The pack also contains two insurances: Purchase Protection Insurance and Ticket Cancellation Insurance (Insurer : AIG Europe).

- **ING go to 18 Account**

This package includes a current account for young people aged between 10 and 17 inclusive. ING offers young people especially attractive conditions as well as many concrete advantages.

- **ING Green Account**

This package includes a current account for private use offering the following services: maintaining the account, access to Home'Bank, ING Banking and ING Client services, an unlimited number of electronic transactions, 2 debit cards for payments with access to any ATM, to Bancontact and Maestro or Mastercard networks (one per holder), 60 manual transactions in euro per year, availability of account statements via Home'Bank. This account meets the conditions of a Universal Banking Service (UBS). It can be opened either in euro or in another

currency, depending on the options offered by ING. If credit interest is paid, it is subject to withholding tax. The ING Green Account can be credited by transfers or by cash deposits over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF). Withdrawals can be made by cash withdrawals over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF) or by transfers, up to the limits defined in the General Regulations.

- **ING Invest Account**

The ING Invest Account is an account with ING Belgium which allows customers to keep their cash for or from investments separate from their cash savings for payments.

It can be opened either in euro or in another currency, depending on the options offered by ING. If credit interest is paid, it is subject to withholding tax.

The ING Invest Account can be credited by transfers or by cash deposits over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF). Withdrawals can be made by cash withdrawals over the counter in branches of ING Belgium (only in EUR, USD, GBP & CHF) or by transfers, up to the limits defined in the General Regulations.

- **ING Lion Deposit**

An ING Lion Deposit is a regulated electronic savings account denominated in euro, for customers who want to manage their savings themselves online without going to a branch. The interest consists of a base rate plus, where appropriate, a fidelity premium if the capital remains on the account for 12 consecutive months. Any adult private individual who is legally capable, with a legal address in Belgium and a valid e-mail address can open such a free account. ING Lion Deposits are managed exclusively via Home'Bank.

- **ING Orange Savings Account**

An ING Orange Savings Account is a regulated savings account, denominated in euro, for customers who generally manage their savings via their branch. The interest consists of a base rate plus, where appropriate, a fidelity premium if the capital stays on the account for 12 consecutive months. Nonetheless the savings you build up remain available at any time. In addition customers benefit from all the services offered at branches.

- **ING Savings Account**

An ING Savings Account is a regulated savings account, denominated in euro, for customers who manage their savings online and via their branch. The interest consists of a base rate plus, where appropriate, a fidelity

premium if the capital remains on the account for 12 consecutive months. The savings built up are available at anytime and anywhere. In addition, customers benefit from all the services offered at branches in relation to such an account (withdrawals, sending money, etc.).

#### • **ING Tempo Savings**

ING Tempo Savings is a regulated electronic savings account denominated in euro, for people who want to save on a monthly basis by means of a single standing order in euro (SEPA) for a maximum of 500 euros from a current account held with ING Belgium. The interest consists of a base rate plus, where appropriate, a fidelity premium. Any private individual, with a legal address in Belgium and a valid e-mail address, can open this savings account. ING Tempo Savings is managed exclusively through our online channels.

#### • **Non-resident customers**

Non-resident customers are customers who reside abroad, but hold an account in Belgium.

#### • **SEPA zone**

SEPA indicates the Single Euro Payments Area. It is a common zone in which private individuals and commercial enterprises can make payments according to the same conventions. List of SEPA countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

#### • **Tax**

Our charges are expressed in euro and include VAT of 21%. VAT is not levied on amounts followed by an \*. In accordance with Article 8 of the Code of other duties and taxes, a bank document tax (previously called "tax duty") of 0.15 euros is levied on each interest settlement. Deposits on regulated savings accounts are exempt from withholding tax (currently 15%) for interest up to 980 euros (per private individual taxpayer for the 2025 tax year - 2024 income). By way of a reminder, taxpayers who are liable to personal income tax are obliged by law to indicate in their annual tax return the total amount of interest received from their regulated savings accounts, held with ING Belgium and other banks, which exceeds the exemption limit and on which no withholding tax has yet been levied.

#### • **Value date**

The value date is the date on which a given banking transaction (debit or credit) is taken into account for the calculation of interest. It can differ from the date of execution of the operation.

### Modalities for fees

#### • **Establishing the timing of the debit of certain fees and charges:**

Annual fees and charges are debited annually and in advance on the first calendar day of January using the value date of the last calendar day of December of the elapsed calendar year, or, if the service was subscribed to during the year, 30 calendar days after the date of subscription. They will be debited in proportion to the number of months of subscription to the service concerned, not counting the month in which subscription took place:

- Annual flat fee for package (maintaining the account and services included in the package) (see sections 1.1-ING go to 18 Account, 10.1 and 10.2)
- Annual fee for providing an ING debit card (see section 1.6)
- Annual premium for the ING Account Insurance (see sections 1.7, 2.5 and 10.2). For this service, the annual premium is due for the entire calendar year concerned.
- The following fees are debited annually on the last calendar day of December of the calendar year of use of the service or execution of the transaction concerned (or, at the latest, on the next working day): International Banking Fee (cfr. section 10.5)
- The following fees are debited monthly on the last calendar day of the elapsed month in which the service concerned was used or the transaction concerned was executed (or, at the latest, on the following business day). If the service referred to under a), b) or c) was subscribed during the year, the fees will be debited in proportion to the number of days of subscription to the service, not counting the day in which subscription took place:
  - a) Fees associated with Estate Analysis & Planning
    - management of partnership (see section 12)
  - b) Postal charges (account statements) (see section 3)
  - c) Manual debit transactions for ING Green Account, ING Do Basic Pack and ING Do More Pack (see section 1.2.)
- The monthly fees for credit cards (see section 1.6 of the charges) is debited in advance:

- on the first calendar day of the calendar month following the date of subscription to the service (not counting the day in which subscription takes place, except in the case of the credit card fee, for which it is included) and
- thereafter on the first calendar day of the calendar month following each anniversary of subscription to the service

The following monthly fees are debited on the first calendar day after the month of use. If the service was subscribed to during the course of a month, they will be debited, in proportion to the calendar days of use, at the same time as the charges for the first full month of use. Are concerned:

- Monthly flat fee for packages (maintaining the account and services included in the package): see section 1.1 for ING Green Account, ING Do Basic Pack and ING Do More Pack, and section 10.3 for ING Green Account 18 - 25 years old
- Monthly flat fee for a second account holder for ING Do Basic Pack (see section 1.1).

#### • **Adding modalities for fees in case of switching to a different type of current account package for private use**

When switching to a different type of current account package for private use of ING during the course of a month, the monthly fees to be paid are calculated and charged pro rata. This implies that:

- the fees of your previous pack are calculated in proportion to the number of days the pack was held during that month, and are debited on the date of the new commercial agreement.
- the fees of your new pack are calculated in proportion to the number of days remaining in the month, and will be debited at the end of that month.

#### • **Debit of charges linked to cash withdrawals:**

Charges linked to cash withdrawals in euro by debit card in the SEPA zone (see section 1.2) are debited on the day after withdrawal in the case of the ING Do Basic Pack. Charges linked to cash withdrawals in other currencies and/or outside the SEPA zone by debit card (see section 9.2 of the charges) are debited to the associated account together with the amount withdrawn, or in principle within three bank working days of the withdrawal (the precise timing may vary depending on the foreign beneficiary of the transaction). Charges linked to cash withdrawals by credit card (see

section 9.2) are debited from the associated account together with the amount withdrawn, or in principle on the ninth day (or not later than the next bank working day thereafter) following the closing of transactions for the establishment of the monthly statement of expenditure, this closing date being:

- For MasterCard: the seventh calendar day of the month;
- For ING Card: the nineteenth calendar day of the month;
- For Visa: the twenty-seventh calendar day of the month.

### Terms and conditions for applying, calculating and booking interest on accounts

#### • **ING savings accounts**

The terms and conditions of application, calculation and recognition of interest on regulated and unregulated savings accounts are detailed in the regulations for the relevant account, available in ING branches and on the ING website.

The fidelity premium on a regulated savings account is a premium granted on amounts which stay on the account for 12 consecutive months. The fidelity period starts at the latest on the first calendar day after the calendar day on which the capital is booked or which follows the calendar day at the end of the previous fidelity period. The fidelity premium is credited quarterly on the relevant account on the last day of that quarter or, at the latest, on the second bank business day following the quarter for which the interest was recognized, the value date being the last calendar day of that quarter.

#### • **ING current accounts and ING Invest Accounts**

In the case of modifications to the interest, it is calculated based on the various rates or amounts, or the various terms and conditions of application, calculation or booking that were in effect during the month to which the interest relates.

**Positive credit interest and negative interest** are calculated at base rate, expressed on an annual basis and divided by 365, and considering the value dates of the banking transactions booked on the account at closing of the transactions, according to the following terms:

- sums transferred into the account generate positive credit interest or negative interest from the bank

business day during which the amount of the payment transaction is credited to the account. If funds are received outside a bank business day, the value date corresponds to the next bank business day;

- sums transferred out of the account stop generating positive credit interest or negative interest the moment the payment transaction is debited from the account.

The (positive) credit interest or negative interest on ING current accounts and ING Invest Accounts is calculated daily on the daily credit balance. It is expressed as a gross rate per annum.

The credit interest is subject to withholding tax. The credit interest paid by ING and the negative interest charged to the customer shall not be subject to compensation from ING for the calculation of withholding tax, the latter being charged by ING on all credit interest paid during the period in question.

The (positive) credit interest is booked every year on 31 December of the calendar year passed at midnight and is paid into the relevant account at the latest on the second bank business day of January of the year following the year for which the interest was booked, the value date being 31 December.

The negative interest settlement on accounts having shown daily credit balances over the course of a calendar month with values higher than defined in the tariffs in effect for that month will be charged at the end of that month or, at the latest, on the second bank business day following the month for which the interest was recognized, the value date being the last calendar day of that month.

**Debit interest** is calculated at base rate, expressed on an annual basis, and considering the value dates of banking transactions booked on the account at daily closing of transactions, according to the following terms:

- debit amounts on the account generate debit interest from the calendar day they are booked on that account;
- debit amounts stop generating debit interest from the day they are cleared.

Debit interest on ING Current accounts and the ING Invest Account is calculated daily on the daily debit balance (daily authorized overdraft or outside authorized overdraft). It is expressed as a gross rate per annum. Debit interest will be deducted from the account having shown daily debit balances in value over the course of a calendar month, at the end of that month or, at the latest, on the second bank business day following the month for which the interest was recognized, the value date being the last calendar day of that month.

## Legal or operational correspondence

When ING Belgium needs to communicate information required by law or necessary for operational reasons, regarding accounts and services linked to those accounts which it offers to its customers, or when ING in Belgium communicates modifications to its charges, regulations and general terms and conditions for all banking, financial and other services that it offers to its customers, it will inform them either by electronic means or on paper by post.

### • By electronic means or on paper

Electronic correspondence entails sending:

1. a message detailing legal or operational information or modifications to the charges or regulations to the "My messages" section of the customer's ING Banking app and/or Home'Bank, and
  2. a general email to the email address given by the customer, to inform them that this message is available in the "My messages" section of their ING Banking app and/or their Home'Bank.
- Paper correspondence entails including a message detailing legal or operational information or modifications to the charges or regulations in the customer's account statements and posting it to the customer.

### • General criteria

If the following two criteria are met, the customer is informed by electronic means:

1. they have chosen to receive electronic account statements (accessible via their ING Banking app and/or their Home'Bank) for at least one of their accounts;
  2. they have provided a valid email address.
- If one or more of these two criteria has not been met, the customer is informed on paper by post.

If a customer who meets the criteria to receive electronic correspondence wishes to receive this correspondence on paper, they must ask for all their account statements to also be sent on paper by post (at their expense, where applicable).

If a customer who meets the criteria to receive correspondence on paper wishes to receive this correspondence by electronic means, they must choose electronic account statements for at least one of their accounts and provide a valid email address. The form of correspondence (by electronic means or on paper by post) is automatically updated, without

notice, when the above criteria are no longer met or are not met following a change or changes in the relationship between the customer and ING Belgium.

ING Belgium takes care to respect the form of correspondence as determined above and, where applicable, as designated by the customer but reserves however the right in any case to:

- to send a specific e-mail, instead of or in addition to a correspondence on paper, to the email address given by the customer;
- to send a letter by post, instead of or in addition to a communication by electronic means, to the address the customer indicated or, in the absence of such an address, to his/her/its last address known to ING Belgium, to his/her/its legal domicile or to his/her/its main establishment if he/she/it exercises a liberal profession or a trade, at the current rates.

### • Particular cases

The criteria set out under "General criteria" relate solely to the relationship between the bank and customers who are "natural persons". Therefore, when a customer who is a "natural person" also acts as a representative or mandate holder of a customer who is a "legal entity", other conventions apply to the communication concerning the relationship between the bank and the customer who is a "legal entity".

The charges in this brochure concern products and services offered by ING Belgium, hereafter ING (unless indicated otherwise). They are expressed in euro.

1. Current accounts	10-18 year old ING go to 18 Account	ING Do Basic Pack	ING Green Account	ING Do More Pack
<b>1.1 General package and services</b>				
Flat fee for the package (maintaining the account and services included in the package)	0 <sup>1</sup>	1.90 <sup>2,3</sup>	4.50 <sup>2</sup>	5.00 <sup>2,3,4</sup>
• Maintaining the account	0 <sup>1</sup>	1.00 <sup>2,3*</sup>	2.00 <sup>2*</sup>	2.00 <sup>2,3*</sup>
• Services included	0 <sup>1</sup>	0.90 <sup>2,3</sup>	2.50 <sup>2</sup>	3.00 <sup>2,3</sup>
	Included in flat annual fee : – 1 account holder – Unlimited cash withdrawals in euro by ING debit card from any ATM in the SEPA zone – Providing of 1 ING debit card with access to any ATM and to Bancontact and Maestro or Mastercard networks – Providing of a replacement ING debit card in the event of loss or theft of the debit card (see section 1.6) – Access to ING networks and digital channels (i.e. Home'Bank, ING Banking, ....) and to ING Client Services. – Account statements via Home'Bank – An unlimited number of the following electronic transactions: > Payments in euro using an ING debit card (SEPA zone) > Sending money in euro (SEPA) via Home'Bank or ING Banking App > Direct debit in euro (SEPA) (as debtor) > Standing order in euro (SEPA)	Included in flat monthly fee : – 1 account holder – Providing of 1 ING debit card with access to any ATM and to Bancontact and Maestro or Mastercard networks – 36 cash withdrawals in euro per year by ING debit card from any ATM in the SEPA zone – Access to ING networks and digital channels (i.e. Home'Bank, ING Banking, ....) and to ING Client Services. – Account statements via Home'Bank – An unlimited number of the following electronic transactions: > Payments in euro using an ING debit card (SEPA zone) > Sending money in euro (SEPA) via Home'Bank or ING Banking App > Direct debit in euro (SEPA) (as debtor) > Standing order in euro (SEPA)	Included in flat monthly fee : – Unlimited account holders – Unlimited cash withdrawals in euro by ING debit card from any ATM in the SEPA zone – Providing of 2 ING debit cards (max. 1 per account holder) with access to any ATM and to Bancontact and Maestro or Mastercard networks – Up to 60 manual transactions in euro per year (see section 1.2 Services – Manual transactions) – Access to ING networks and digital channels (i.e. Home'Bank, ING Banking, ....) and to ING Client Services. – Account statements via Home'Bank – An unlimited number of the following electronic transactions: > Payments in euro using an ING debit card (SEPA zone) > Sending money in euro (SEPA) via Home'Bank or ING Banking App > Direct debit in euro (SEPA) (as debtor) > Standing order in euro (SEPA)	Included in flat monthly fee : – Unlimited account holders – Unlimited cash withdrawals in euro by ING debit card from any ATM in the SEPA zone – Providing of 2 ING debit cards (max. 1 per account holder) with access to any ATM and to Bancontact and Maestro or Mastercard networks – Up to 60 manual transactions in euro per year (see section 1.2 Services Manual transactions) – Access to ING networks and digital channels (i.e. Home'Bank, ING Banking, ....) and to ING Client Services. – Account statements via Home'Bank – Purchase Protection Insurance – Ticket Cancellation Insurance – An unlimited number of the following electronic transactions: > Payments in euro using an ING debit card (SEPA zone) > Sending money in euro (SEPA) via Home'Bank or ING Banking App > Direct debit in euro (SEPA) (as debtor) > Standing order in euro (SEPA)
<b>Other services</b>				
• Monthly flat fee for a second account holder	Not applicable	1.00 <sup>2</sup> – Including the same services in the ING Do Basic package	0	0
• Account opening	0	0	0	0
• Account closure	0	0	0	0

<sup>1</sup> Annual flat fee<sup>2</sup> Monthly flat fee<sup>3</sup> 0 EUR for clients between 18 and 25 years old.<sup>4</sup> Pack with a monthly flat fee of EUR 5.00. A total of at least EUR 700 transferred each month on the account results in a reduction of the monthly flat fee from EUR 5.00 to EUR 1.90 per month. This applies every month in which this condition is met. Deposits from an own ING private current account are not considered for the discount.

\* VAT not due

	10-18 year old ING go to 18 Account	ING Do Basic Pack	ING Green Account	ING Do More Pack
<b>1.2 Transactions</b>				
<b>ATM cash withdrawals in euros or in other currencies in the SEPA zone with an ING debit card<sup>1</sup></b>				
• At any ATM in the SEPA zone	0	0.50 *	0	0
<b>Manual transactions</b>				
– Cash withdrawals with debit card in euro at the counter in SEPA zone <sup>2</sup> :		<b>As from the 1st operation:</b>	<b>As from the 61st operation on an annual basis:</b>	<b>As from the 61st operation on an annual basis:</b>
> At an ING Belgium branch without ATM	0	Not applicable	0	0
> At an ING Belgium branch with ATM	0	Not applicable	1.00*	1.00*
– Cash deposits in euro at the counter	0	Not applicable	0	0
– Sending money in euro (SEPA) by a partially preprinted pink form	0	2.00	1.00	1.00
– Sending money in euro (SEPA) at the counter	0 <sup>2,3</sup>	2.00 <sup>2,3</sup>	1.00 <sup>3</sup>	1.00 <sup>3</sup>
<b>1.3 Credit interest or negative interest, per annum</b>				
• Credit balance	0%	0%	0%	0%
<b>1.4 Nominal debit interest, per annum</b>				
• Debit balance, without a loan granted <sup>4</sup>	Not allowed (12.28%)	Not allowed (12.28%)	Not allowed (12.28%)	Not allowed (12.28%)

<sup>1</sup> See section 9. Cards for charges related to use abroad.<sup>2</sup> Manual transfer carried out by an ING employee : + 9.68 euros from the first transaction (free of charge for manual SEPA payments by ING Green Account and ING Do More Pack).<sup>3</sup> Additional charge for transfers outside the SEPA zone in foreign currencies (see section 8.4 International transfers).<sup>4</sup> In addition, the cost of sending reminder letters will also be charged. See section 10.5 for more details. In addition, a flat-rate penalty equivalent to 5% of the amount of the unauthorised overdraft is payable to ING if the customer has not complied within one month of a registered letter containing a formal notice; this registered letter is sent to the customer if he/she has not repaid the amount of the unauthorised overdraft within a maximum of 45 days from the date of the unauthorised overdraft.

\*VAT not due

### 10-18 year old ING go to 18 Account

### ING Do Basic Pack

### ING Green Account

### ING Do More Pack

#### 1.5 Value date

<ul style="list-style-type: none"> <li>• Sending money and making payments</li> <li>• Cash withdrawals and deposits</li> </ul>	} Same day value	} Same day value	} Same day value	} Same day value
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#### 1.6 Cards, per annum

##### Providing an ING debit Card

- Access to an ATM	Included	Included	Included	Included
- Access to Bancontact and Maestro or Mastercard networks	Included	Included	Included	Included
- Extra debit card	10.00	10.00	10.00	10.00
- Providing of a replacement debit card (following loss or theft)	Included	9.99	9.99	9.99

##### Providing Credit cards: ING Card, Visa and MasterCard

- ING Card <sup>1</sup>	Not applicable	27.00*	27.00*	27.00*
> for customers aged between 18 and 25	Not applicable	10.00*	10.00*	10.00*
- Visa Classic	Not applicable	27.00*	27.00*	27.00 <sup>6*</sup>
> for customers aged between 18 and 25	Not applicable	10.00*	10.00*	10.00*
- Visa Gold <sup>2</sup> /MasterCard Gold	Not applicable	51.00*	51.00*	51.00*
+ optional: ING Global Assistance <sup>3</sup>	Not applicable	+ 159.00*	+ 159.00*	+ 159.00*
+ optional: ING Assistance <sup>3</sup>	Not applicable	+ 139.30*	+ 139.30*	+ 139.30*

#### 1.7 Insurance, per annum

• ING Cash Account insurance <sup>3</sup>	4.80*	4.80*	4.80*	4.80*
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<sup>1</sup> The ING Card is no longer marketed as of 1/8/2021. It is a MasterCard with an optional overdraft facility on an ING Card Account. The management and closing of this ING Card Account are free of charge.

<sup>2</sup> This credit card is no longer marketed.

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

<sup>4</sup> free the first year of the subscription of the card if it's the only and first credit card linked to the pack.

\* VAT not due.



## 2. Savings accounts

### ING Tempo Savings

### ING Lion Deposit

### ING Orange Savings Account

### ING Savings Account

#### 2.1 Management fees

• Opening, closing, maintaining the account	0	0	0	0
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#### 2.2 Operations

##### Electronic operations

• Cash withdrawals and deposits at an ING ATM <sup>1</sup>	Not applicable	Not applicable	0 <sup>1</sup>	0 <sup>1</sup>
• Sending money electronically				
– via ING Banking App	0	0	0	0
– via Home'Bank	0	0	0	0

##### Manual operations

• Cash withdrawals in euro at the counter	Not applicable	Not applicable	0	0
• Deposits in euro at the counter	Not applicable	Not applicable	0	0
• Sending money in euro (SEPA) to an ING account at the counter	Not applicable	Not applicable	0	0

#### 2.3 Credit interest, per annum

• Base rate	} See "Annual rate on accounts" on www.ing.be, in branch or in Home'Bank	} See "Annual rate on accounts" on www.ing.be, in branch or in Home'Bank	} See "Annual rate on accounts" on www.ing.be, in branch or in Home'Bank	} See "Annual rate on accounts" on www.ing.be, in branch or in Home'Bank
• Fidelity premium				

#### 2.4 Value date<sup>2</sup>

• Deposits	Next day (at the latest)	Next day (at the latest)	Next day (at the latest)	Next day (at the latest)
• Cash withdrawals	Same day	Same day	Same day	Same day

#### 2.5 Insurance, per annum

• ING Cash Account insurance <sup>3</sup>	4.80*	4.80*	4.80*	Not applicable
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Read Key information for savers for more details

<sup>1</sup> Only applicable if the customer has a debit card linked to an ING current account. However, no debit cards are linked to an ING Orange Savings Account.

<sup>2</sup> The value date is the date on which an amount withdrawn ceases to yield interest or on which an amount deposited starts to yield interest.

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

\* VAT not due.

**3. Mail****10-18 year old  
ING go to 18 Account****ING Green Account****ING Do More Pack****ING Do More Pack****Account statements (daily, weekly, monthly)**

• Available via Home'Bank	0	0	0	0
• Sent by post	Postage	5.00*/year + postage	5.00*/year + postage	5.00*/year + postage

**Legal or operational correspondence (without prejudice to the costs referred to in section 10.5)**

• By electronic means	0	0	0	0
• On paper sent by post	0	0	0	0

**ING Tempo Savings****ING Lion Deposit****ING Orange  
Savings Account****ING Savings Account****Account statements (daily, weekly, monthly)**

• Available via Home'Bank	0	0	0	0
• Sent by post	Not applicable	Not applicable	5.00*/year + postage	5.00*/year + postage
• Provided from branches for non-residents (c/o counter/letterbox)	Not applicable	Not applicable	Not applicable	Not applicable

**Legal or operational correspondence (without prejudice to the costs referred to in section 10.5)**

• By electronic means	0	0	0	0
• On paper sent by post	Not applicable	Not applicable	0	0

\* VAT not due.

4. Remote banking	10-18 year old ING go to 18 Account	ING Do Basic Pack	ING Green Account	ING Do More Pack
<b>Home'Bank</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 1.1)</li> <li>Internet access: payable by customer</li> <li>ING Card Reader</li> </ul>	Included 0 <sup>1</sup>	Included 25 <sup>1</sup>	Included 25 <sup>1</sup>	Included 25 <sup>1</sup>
<b>ING Banking App</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 1.1)<sup>2</sup></li> <li>Internet access: payable by customer</li> </ul>	Included	Included	Included	Included
<b>ING Client Services</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 1.1)</li> <li>Telephone communication: payable by customer</li> </ul>	Included	Included	Included	Included
	<b>ING Tempo Savings</b>	<b>ING Lion Deposit</b>	<b>ING Orange Savings Account</b>	<b>ING Savings Account</b>
<b>Home'Bank</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 2.2)</li> <li>Internet access: payable by customer</li> <li>ING Card Reader</li> </ul>	Included 25 <sup>1</sup>	Included 25 <sup>1</sup>	Included 25 <sup>1</sup>	Included 25 <sup>1</sup>
<b>ING Banking App</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 2.2)<sup>2</sup></li> <li>Internet access: payable by customer</li> </ul>	Included	Included	Included	Included
<b>ING Client Services</b>				
<ul style="list-style-type: none"> <li>Access and use (see section 2.2)</li> <li>Telephone communication: payable by customer</li> </ul>	not applicable	not applicable	Included	Included

<sup>1</sup> The ING Card Reader is free for: ING basic bank service accounts, minors (<18y), persons under administration and non-resident customers without Belgian nationality.

<sup>2</sup> The customer must also have a Home'Bank subscription (also free) to be able to use ING Banking.

## 5. Savings plans and special yield accounts

5.1 ING Invest Account	EUR
– Opening, closing, maintaining the account	0
– Credit interest or negative interest, per annum	0%
– Debit balance, without a loan granted	Not authorized (12.28%)
– Account statements (daily, weekly, monthly)	
– Available via Home'Bank	0
– Sent by post	postage
– Provided from branches for non-residents (c/o counter/letterbox)	0
5.2 Term account (including ING Thematic Citizens' Lending <sup>1</sup> )	
– Rates: see rates displayed at branches and available over the counter	
– Maintenance of account	0

## 6. Foreign currency conversion and exchange transactions

The rates used to convert currencies when sending money are based on the quotations in force on the international market. Rates are available via Home'Bank and on request from branches. For buying or selling foreign currency banknotes in branches, information can be requested in a branch or on ing.be. The standard margin on foreign currency conversions for transactions between own accounts and international payments:

Amount of transaction	Currency	Currency		
		AUD, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HUF, ILS, JPY, NOK, NZD, PLN, RON, SEK, SGD, USD	AED, KWD, MAD, MXN, SAR, THB, TRY, ZAR	INR
> 100.000€		3.1875%*	3.375%*	3.5625%*
< 100.000€		3.25%*	3.5%*	3.75%*

ING no longer carries out cash exchange transactions.

## 7. Loans

1. Mortgage loans: the prospectus and the list of charges are available from any branch and on ing.be.
2. Consumer loans: the list of charges are available from any branch and on ing.be.

## 8. Sending money, making payments and collections

### Definitions:

- **SEPA Zone:** See "Lexicon" on p. 6
- **European Economic Area (EEA):** Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden.
- **EEA Currency:** Euro (EUR), Bulgarian Leva (BGN), Czech Koruny (CZK), Danish Kroner (DKK), Hungarian Forint (HUF), Icelandic Kronur (ISK), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kroner (SEK), Swiss Franc (CHF).
- **IBAN:** the International Bank Account Number (IBAN) is an international standard for bank account numbers to

<sup>1</sup>ING Thematic Citizens' Lending is opened in application of the law of 26 December 2013 related to thematic citizens' lending; the provisions of this law apply.

\* no VAT applied

be used for sending money in euro (SEPA) and when appropriate, international payments. An IBAN consists of a maximum of 34 alphanumerical characters and has a set length per country. It is composed of a country code (2 letters), a check digit (2 digits) and a domestic account number (completed for some countries).

- **BIC:** Bank Identifier Code. This is an international code, also known as a SWIFT code, which uniquely identifies each bank. It contains 8 or 11 alphanumerical characters and consists of a bank code (4 characters), a country code (2 letters), a place code (2 characters), and a branch code for some banks (3 characters).
- **BEN/SHA/OUR Cost Instruction:**
  - **Shared Cost (SHA):** the payer pays the costs charged by the payer's bank; the costs charged by the beneficiary's bank are borne by the beneficiary;
  - **Our Cost (OUR – borne by the payer):** the payer pays the costs charged by the payer's bank and the costs charged by the beneficiary's bank;
  - **Beneficiary Cost (BEN – costs borne by the beneficiary):** the payer does not pay any cost. Both the costs charged by the payer's banks and the costs charged by the beneficiary's bank are borne by the beneficiary.
- **Straight Through Processing (STP):**
  - **for sending money in euro (SEPA):** electronic transfer indicating the correct payer and beneficiary account numbers (IBAN), the BIC (SWIFT code) for the beneficiary's bank and the beneficiary's name. Indicating the BIC is optional (and is recommended for payments to a bank located outside the EEA).
  - **for sending money: international transfers:** electronic transfer indicating the correct payer and beneficiary account numbers (IBAN), the BIC (SWIFT code) of the beneficiary's bank and the beneficiary's name and address.
- **Full Amount Principle:** the full amount must be transferred to the beneficiary's account. Any applicable charges are debited by the bank separately. This principle applies to sending money in euros (SEPA) and transfer in other European member state currencies executed within the European Economic Area (EEA).
- **PSD II:** Payment Services Directive II: (second) directive on payment services, this directive –which, along with others, has been replicated in Belgian economic law – applies to payments in any currency:
  - > made between two accounts held by entities providing payment services (for example, banks) established within the European Economic Area (EEA);
  - > made between the account of an entity providing payment services established within the EEA and the account of an entity providing payment services established outside the EEA (with some exceptions).
- **Value Date:** the value date is the date on which a withdrawn amount ceases to yield interest or that date on which a transferred amount begins to yield interest.
- **SEPA Payment:** all transfers in euro for which the payer's account and the beneficiary's account are both held in a country within the SEPA zone. The transfer has the following characteristics:
  - > the account is in IBAN format
  - > the cost instruction is for shared costs (SHA)
  - > the "full amount" principle is applied
  - > indicating the BIC is optional but recommended when payment is made to a bank established in a country outside the EEA.
- **SEPA Transactions:**
  - **Sending money in euros (SEPA):** transfers that have the following characteristics:
    - > the funds are deposited into the beneficiary's account the same day.
    - > if the transaction is executed after 2:30 p.m., the funds are deposited into the beneficiary's account, at the latest, on the next bank working day.
  - **Instant credit transfers in euros (SEPA) or "instant payment":** transfers that have the following characteristics:
    - > available for transfers made to other participating banks in Sepa zone.
    - > the transfer is executed within a maximum of a few seconds.
  - **Standing order in euros (SEPA):** an automatically recurring transfer (a transfer that occurs regularly, upon a client's instruction, for a set amount, from a client's account to another account).
  - **Direct debit in euros (SEPA):** 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).

## 8.1 Sending money in euro (SEPA) EUR

- Sending money in euro to and from an account held in the SEPA zone, including Belgium 0
- Manual transfers processed by an ING employee<sup>1</sup> 9.68

## 8.2 Instant credit transfer in euro (SEPA) EUR

- Instant credit transfer in euro (SEPA) via ING Banking or Home'Bank 0

## 8.3 Direct debit in euro (SEPA) EUR

- Debtor
  - > Direct debit in euro (SEPA) 0
  - > Request for a copy of a direct debit mandate 36.30

## 8.4 International transfers

- The currencies processed by ING are: AED, AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HKD, HUF, ILS, INR, JPY, KWD, MAD, MXN, NOK, NZD, PLN, RON, SAR, SEK, SGD, THB, TRY, USD, ZAR. Payments in other currencies cannot be executed.
- The cost of an international transfer is made up of the following:
  1. An ING payment commission
  2. Various ING fees
  3. ING currency conversion fees (as applicable)
  4. Fees applied by correspondent banks.

How the ING payment commission and correspondent bank fees are applied depends on the cost instruction given (BEN, SHA or OUR):

Instruction <sup>2</sup>	Sending money: outgoing international transfer	Receiving money: incoming international transfer
SHA	ING payment commission and ING fees	ING payment commission and ING fees
OUR	ING payment commission and ING fees + correspondent bank fees	No fees for ING customer
BEN	No fees for ING customer. ING automatically deducts the ING payment commission from the amount transferred.	ING payment commission. Correspondent bank fees will have already been deducted from the incoming amount

<sup>1</sup> Priced from the first transaction; not applicable for manual SEPA payments by ING Green Account or by ING Do More Pack. An additional fee for "manual operations" can be added, see section 1.2

<sup>2</sup> For sending money in euros (SEPA) and outgoing international payments for any currency executed within the European Economic Area, only SHA is accepted. If another instruction is given, it will be automatically changed to SHA.

## 1. Payment Commission

Payment commission is applied to all transfers executed to or from an ING Belgium account. The amount varies according to the originating or destination country, and currency:

Transfer in	To/ From	EUR
• Euro (EUR)	An account outside the SEPA zone: 0.145% of amount	Min 14.52 Max 145.20
• Other Currency	– An ING Belgium account (internal transfer)	0
	– A non ING Belgium account: 0.145% of amount	Min 14.52 Max 145.20

## 2. Various Fees

Various fees may apply in certain specific cases:

– Manual transfer at a branch <sup>1</sup>	9.68
– "Urgent" Processing (upon request)	6.05
– Non-STP transfer (See "Definitions" in Section 8)	9.68

## 3. Currency conversion fee

When an international transfer involves buying or selling currency, an exchange rate will be defined at the moment the transaction is executed and will be applied as such to the transaction.

Fees by ING for this operation – see section "6. Foreign currency conversion and exchange transactions ».

## 4. Correspondent bank fees for outgoing transfers with the OUR instruction

– Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin <sup>2</sup> , Suriname, United States	10.89
– Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Serbia, Ukraine, Vietnam, Yemen	18.15
– Albania, Angola, Botswana, Brazil, Burundi, Guernsey, India, Indonesia, Isle of Man, Israel, Ivory Coast, Jamaica, Jersey, Macedonia, Montenegro, Mozambique, Oman, Pakistan, Reunion, Singapore, South Africa, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Tunisia, Turkey, United Arab Emirates, United Kingdom, Uruguay	30.25
– Afghanistan, Algeria, Anguilla, Argentina, Armenia, Bahamas, Bahrain, Barbados, Belorussia, Bermuda, Brunei, Cameroon, Cayman Islands, Chad, Chile, Ecuador, Gabon, Ghana, Guinea, Japan, Kazakhstan, Kenya, Kuwait, Macau, Madagascar, Maldives, Moldavia, Nepal, New Caledonia, Nigeria, Paraguay, Puerto Rico, Qatar, Russia, Saint Kitts and Nevis, Saudi Arabia, Senegal, Swaziland, Trinidad and Tobago, Turks and Caicos Islands, Uganda, Zambia and the rest of the world <sup>3</sup>	60.50

<sup>1</sup> Priced from the first transaction. An additional fee for "manual operations" can be added, see section 1.2.

<sup>2</sup> The Dutch part.

<sup>3</sup> Transfers to the following countries are not accepted: Syria, Iran, Cuba, North Korea or Sudan.

## 8.5 Other services subject to a specific charge EUR

• Return of funds <sup>1</sup>	18.15
• Cancellation, amendment, investigation, copy of a SWIFT message <sup>2</sup> , payment certificate	
– Operations of the last 12 months	30.25
– Older operations	90.75
– Extra charge for an investigation as from the second hour and per hour	60.50
• Insufficient funds on account	7.26
• Copy of various documents	18.15

## 8.6 Cheques EUR

### Circular cheques

• Payment in cash, per cheque	6.00
• Remittance for collection, per cheque	2.00

### Miscellaneous charges for cheques

• Expedition charges	6.53
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## 8.7 Registry fee payment forms<sup>3</sup> EUR

• Order of book with 25 registry fee payment forms:	
– Standard rate	45.07
– Privalis rate	10.89

## 9. Cards

### 9.1 Providing cards EUR

• Providing of an additional ING debit card (not included in the account fee), per annum	10.00
• Replacement of a lost or stolen ING debit card or ING credit card (not included in the account fee) <sup>1</sup>	9.99
• Replacement of a defective ING debit card, ING deposit card or ING credit card	Free of charge
• Providing of an additional ING deposit card <sup>2</sup>	12.10
• Mailing of a card by regular post to the customer's legal address or contact address in the following countries: Andorra, Australia, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Great Britain, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Monaco, The Netherlands, New Zealand, Norway, Portugal, Spain, Sweden, Switzerland, United States of America.	Free of charge
• If the card is sent to an address other than the customer's legal address or contact address or the card is sent to a country other than those listed above, the fee for the dispatch is that of a registered letter:	
– Mailing of a debit card/credit card* by registered letter within the SEPA zone	25.00
– Mailing of a debit card/credit card* by registered letter outside the SEPA zone	50.00

### 9.2 Use of the cards % of the amount EUR

#### For all transactions<sup>3</sup>

• By ING debit card	
– Exchange margin for transactions in another currency <sup>4</sup>	3.90%
• By credit card: ING Card, ING MasterCard or ING Visa	
– Exchange margin for transactions in another currency <sup>4</sup>	2.00%*

#### Cash withdrawals in euros or in other currencies from ATMs

• By ING debit card	
– Cash withdrawal in the SEPA zone: see section 1.2 Transactions	
– Cash withdrawal outside the SEPA zone	0.3025%* + 4.24*
• By credit card: ING Card, ING MasterCard or ING Visa	1.00%* + 6.00*

#### Cash withdrawals in euros or in other currencies at a non-ING Belgium counter

• By ING debit card	
– Cash withdrawal in the SEPA zone: see section 1.2 Transactions	
– Cash withdrawal outside the SEPA zone	0.3025%* + 4.24*
• By credit card: ING Card, ING MasterCard or ING Visa (not possible in an ING branch)	1.00%* + 8.00*

#### Payments in euros or in other currencies at store and e-comm

• By ING debit card	
– Payment in the SEPA zone	Free of charge
– Payment outside the SEPA zone	0.61 <sup>5</sup>
• By credit card: ING Card, ING MasterCard or ING Visa	Free of charge

<sup>1</sup> It remains free for the ING go to 18 Account.

<sup>2</sup> See also section 3.8 in Charges applied to the main banking services and transactions for professional use.

<sup>3</sup> Cumulative with other fees under section 2.2.

<sup>4</sup> Exchange 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 exchange rates may be consulted at [ing.be/cartedevise](http://ing.be/cartedevise).

<sup>5</sup> Does not apply for customers up to 25 years old

\* VAT not due.

<sup>1</sup> For both resident and non-resident accounts.

<sup>2</sup> (Variable) foreign correspondent charges not included.

<sup>3</sup> Issue in Belgium only.

## 10. Other charges

### 10.1 ING basic bank service account

Annual flat fee for the package  
(maintaining the account and services included in the package) 15.17

- Maintaining the account 13.17\*
- Services included: 2.00
  - 1 account holder
  - Unlimited cash withdrawals in euro by ING debit card from any ATM in the SEPA zone<sup>1</sup>
  - Providing of 1 ING debit card with access to any ATM and to Bancontact and Maestro or Mastercard networks
  - Access to Home'Bank, ING Banking and ING Client services
  - Account statements via Home'Bank or by post
  - An unlimited number of the following electronic transactions:
    - > Payment in euro using an ING debit card (SEPA zone)
    - > Sending money in euro (SEPA) via Home'Bank or ING Banking App
    - > Direct debit in euro (SEPA) (as debtor)
    - > Standing order in euro (SEPA)
  - 36 manual debit transactions (see below "Manual transactions")

#### Other services

- Annual flat fee for a second account holder Not applicable
- Account opening 0
- Account closure 0

#### Manual transactions

- As from the 37th transaction:**
- Cash deposit in euro at the counter 0
  - Cash withdrawal in euro at the counter:
    - > At a branch without an ATM 0
    - > At a branch with an ATM 1.00
  - Sending money in euro (SEPA) by a partially preprinted pink form 1.00
  - Sending money in euro (SEPA) at the counter<sup>2,3</sup> 1.00

#### Credit Rate

- Credit rate 0%

#### Other transactions

- Debit rates and fees related to remote transactions are identical to those of the ING Green Account

<sup>1</sup> See section 9. Cards for charges related to use abroad.

<sup>2</sup> Manual transfers processed by an ING member of staff (charged from the 37th operation): + 9.68 euros.

<sup>3</sup> Additional charge for sending money outside the SEPA zone our in other currencies (see section 8.4 International transfers).

\* VAT not due.

### 10.2 ING Account under administration

Is a current account for persons placed under the administration of goods.

EUR

Annual flat fee for the package (maintaining the account and services included in the package) 54.00

- Maintaining the account 24.00\*
- Services included 30.00
- The manual debit operations are included in this package.
- Account statements sent by post Postage
- Debit and credit rates, included services and other fees related to the account are identical to those of the ING Green account

### 10.3 ING Green Account 18 - 25 years old (not marketed since 01/01/2016)

EUR

Monthly flat fee for the package  
(maintaining the account and services included in the package) 0

- Debit and credit rates, included services and other fees related to the account are identical to those of the ING Green account

### 10.4 Services subject to a special charge

EUR

#### Cash withdrawals and deposits

- Remittance<sup>1</sup> of euro coins at the counter, as from the 4th bag in a calendar year 4.00/bag
- Cash withdrawal or deposit in other currency: in the currency of the foreign currency account 2.25% of the amount\*, min. of 13.00\*.  
The fee is due even in case of cancellation or no collection.

#### Exchange operations

- Exchange of banknotes at the counter, to notes or coins 3.00\* per operation

### 10.5 Miscellaneous charges

EUR

#### Inheritance files

- Dossier fee<sup>2</sup> 151.25
- Safe-deposit box inventory 30.25

<sup>1</sup> Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

<sup>2</sup> Does not apply when the deceased was under the age of 18 at the time of death.

\* VAT not due

**Seizures**

Declaration of a seized third party, per case	100.00*
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**Investigations**

Maximum charge per hour and per investigative clerk	60.50
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Copies of account statement, per 12 months	30.00 <sup>1</sup>
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**Charges for a reminder linked to an unauthorized overdraft on an account for private usage<sup>2</sup> (debit balance without a facility granted or above the facility granted)**

• Ordinary letter	7.50 + postage <sup>2*</sup>
• Registered letter	7.50 + postage <sup>2*</sup>

**Administrative fees for a standard Escrow Account contract (3 existing versions)**

1815.00 at time of opening
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Administrative fees for a "made-to-measure" Escrow Account contract	181.50 per hour of work provided by a member of ING staff
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**International Banking Fee<sup>3</sup>**

• Customers residing outside the SEPA-zone <sup>4,5</sup>	€100/year <sup>6*</sup>
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Charges related to the bank terminating the client relationship as a result of the client's failure to advise their identification details, as required by anti-money-laundering legislation	100.00
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Annual charges related to the management of blocked accounts as a result of the bank terminating the client relationship as a result of the client's failure to advise their identification details, as required by anti-money-laundering legislation	50.00
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**Charges associated with inactive accounts**

• Search for holders of inactive accounts (consultation of the national register of natural persons and/or the crossroads bank for social security, the sending of letters by standard or registered mail, follow-up and management)	10% of the inactive account's total assets or equivalent (currency, shares) at the moment of starting the investigation, with a maximum of 200 euros per person
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<sup>1</sup> Price for a consecutive 12-month period.<sup>2</sup> 21% VAT is included in the total value, in the case of an account without approved credit. Maximum of one transfer per month will be counted for a private account with approved credit. Moreover, the first reminder letter will be sent free of charge.<sup>3</sup> The International Banking Fee is a relationship fee per account holder resulting from increased regulations requiring ING to verify the identity, suitability and risks involved for maintaining a business relationship with its clients.<sup>4</sup> Definition of the SEPA zone: cfr. Lexicon<sup>5</sup> Only applicable to adult customers<sup>6</sup> For customers who opened a first ING account between September and December, the fee will only apply as from the next calendar year.

\*VAT not due

**11. Wealth Analysis & Planning****11.1 Partnership EUR****Formation & conversion**

• Based on ING standard articles of association	500 per operation
• Tailored product	750 per operation

**Management**

• Based on ING standard articles of association	300 per operation
• Tailored articles of association	750 per operation

**11.2 Gift EUR**

Simple gift	200.00 per operation
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- Outside financial planning/no under 18s/no non-residents/If 2 donors only spouses or cohabitees
- One or combination of following clauses
  - Conventional return clause
  - Advance on inheritance
  - Annuity
  - Intervention of non-donor spouse
  - Revocation of gift annuity

Complex gift (anything not simple)	300.00 per operation
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**11.3 Financial Plan EUR**

1.500 per plan
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**11.4 Succession calculation with scenario simulations EUR**

200 per calculation
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**11.5 Legal/Tax query EUR**

(handling time max 3 hours)	300 per query
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**11.6 Advice from external advisors/civil-law notary/lawyer EUR**

(max 3 hours)	300 per service
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**11.7 Acting as third party pledgee in context of a gift including drafting of deed of pledge EUR**

350 per operation
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Other lists of charges and brochures are available:

- Charges applied to the main banking services and transactions for professional use
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees.
- Charges applied to the main investment services and transactions
- Fee Information Document - ING Green Account
- Fee Information Document – ING Do More Pack
- Fee Information Document - ING Green Account 18 - 25 year old (not marketed since 01/01/2016)
- Fee Information Document - ING Do Basic Pack
- Fee Information Document - ING go to 18 Account
- Fee Information Document - ING basic bank service account
- Fee Information Document – ING Account under administration
- Consumer Credit Rates

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 amendment, a new brochure will be published showing its date of publication. Please ensure you have the most recent publication.
3. The charges listed in the leaflets and brochures 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.
4. The insurance proposed in this list of charges is offered by:  
Insurance agent: ING Belgium SA/nv, an insurance broker registered with the FSMA under the number 0403200393. Registered office: Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 – www.ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.  
Insurer: NN Insurance Belgium SA/NV, mortgage lender licensed by the FSMA and insurance company licensed by the NBB under the number 2550 for the Branches 1a, 2, 21, 22, 23, 25, 26. Registered office : Avenue Fonsny 38, B-1060 Brussels - RLP Brussels - VAT BE 0890.270.057 - BIC: BBRUBEBB - IBAN: BE28 3100 7627 4220.
5. ING Global Assistance is a membership contract through which the holder of an ING Visa Gold card or an ING MasterCard Gold accepts, against payment, the insurance contract concluded by ING Belgium with Inter Partner Assistance SA (an insurance company approved under the code number 0487, avenue Louise 166, Boîte 1, B-1050 Brussels – Brussels RPM/RPR – VAT BE 0415.591.055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243). In its capacity as the insured, the holder of the ING Visa Gold card or ING MasterCard Gold benefits from the cover acquired pursuant to the aforementioned insurance contract. The description of the cover is indicated in the general terms and conditions of the ING Visa Gold card or ING MasterCard Gold available at ing.be or from any ING 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.

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