

## Whistleblowing

### Who can report a concern?

Any natural person working for or on behalf of ING employees (on contract or temporary basis, paid and unpaid interns, volunteers or trainees, self-employed workers), former employees, candidates, and parties with whom ING has a business relationship (such as contractors, subcontractors and suppliers)

### Which concerns are in scope?

Concerns about suspected or actual criminal conduct, unethical conduct or other misconduct, including a (suspected) breach of law by or within ING, behavior by or within ING that is/seems unethical, illegal or goes against the values of our [Orange Code](#). Whistleblowing process does not apply to customer complaints, in which case the Complaints handling rules (<https://www.ingwb.com/fr/network/emea/france>) are to be followed.

### How to report a concern?

- **Internal reporting channel:**
  - ✓ E-mail: [Compliance-WhistleblowerOfficer@ing.com](mailto:Compliance-WhistleblowerOfficer@ing.com)
  - ✓ Mail: ING BANK N.V. – 104 RUE DE RICHELIEU, CS 85973 – 75080 PARIS CEDEX 02– labeled COMPLIANCE – Whistleblower Reporting Officer (do not open)
- **External reporting channel:**
  - ✓ Website (anonymous reporting): [www.tip-offs.com/ing/](http://www.tip-offs.com/ing/)
  - ✓ Phone: +2731 571 5301
  - ✓ E-mail : [ingbank@external-whistleblowing-line.com](mailto:ingbank@external-whistleblowing-line.com)
- Competent authority **Défenseur des droits - République Française** can be contacted if necessary and if relevant conditions are met [https://travail-emploi.gouv.fr/IMG/pdf/ddd\\_guide-lanceurs-alertes\\_maj2023\\_20230223\\_1\\_.pdf](https://travail-emploi.gouv.fr/IMG/pdf/ddd_guide-lanceurs-alertes_maj2023_20230223_1_.pdf)

### What will happen next?

Reporter will receive an acknowledgement of the receipt of the concern within 7 days after receiving the concern, including information on rights, obligations and protection against retaliation. Finally, reporter will receive information on whether the concern is in the scope of the Whistleblowing process and results on review of the concern within the required timelines.

### Anonymity and confidentiality

The anonymity of the reporter, the confidentiality of the reporter's identity and details of the concern are respected and protected. Concerns should be reported in good faith, reporters are eligible for protection against retaliation.