

# ING Corporate Card Programme Instructions for cardholders

# Your ING Corporate Card

The ING Corporate Card is a card provided to you by your employer and is intended for your business expenditure. This enables you and your employer to easily keep track of your expenses.

## Your benefits

- Easy means of payment for your business expenditure
- Insight into and monitoring of all card expenditure available online 24 hours a day
- Secure: you are covered against fraud or misuse of your card<sup>1</sup>
- Accepted all over the world at 29 million outlets and at 550,000 ATMs with a PIN
- Includes free SafeGuard Support, Insurance and Services in the case of accident, luggage delay and flight delay.
- Withdrawing cash from an ATM or at a bank with Cirrus or MasterCard logo<sup>2</sup>

## What is your card limit?

Your company has set the card limit of your ING Corporate Card. This is the maximum amount that can be spent per month. Expenditure and cash advances are set against the card limit. You will find the card limit and available amount online in the ING Commercial Card portal ([www.ingcommercialcard.com](http://www.ingcommercialcard.com)) and in the ING Commercial Card app.

## How can you change your limit?

To alter your card limit, please contact the ING Corporate Card Programme Administrator within your company.

## How can you use your card?

### General purchases

- You present your ING Corporate Card to the merchant. Once you have checked the amount, enter your PIN to confirm the payment or sign the sales slip.
- The merchant gives you a copy of the sales slip, which you should retain.

### Secure Online Payment

For more secure online payments ING uses SecureCode with a one-time code. Select the 'MasterCard' payment option at the internet store. Then enter the required credit card information (the CVC code is the three figures at the top right next to the signature strip on the back of your credit card). Finally, in some cases you may be asked to enter the one-time SecureCode. You will receive this one-time code in a text message on your cell phone if we have your number. You only receive a sms if the retailer participates in this service.

### SMS Security Alerts

Security alerts help prevent misuse of your card. Whenever a potentially suspicious purchase with your card is detected, ING can notify you immediately by a text message to confirm a transaction. You can respond back to the security alerts from wherever you are: at home, at your desk, or travelling. A text message can be sent to you by ING Commercial Cards (+44 78 60 04 74 44).

Free of charge: ING provides this service complimentary. (Check with your mobile service provider if any charges apply to you for sending or receiving text messages.) For more information see: [www.ingwb.com/cardsecurity](http://www.ingwb.com/cardsecurity).

- 1 The company and the cardholders are obliged to exercise due care in relation to the possession and use of the Corporate Card (see ING Corporate Card Terms and Conditions)
- 2 Your employer may have specified that you are not able to use your ING Corporate Card for cash withdrawals from an ATM nor from a bank over the counter. The standard cash withdrawal is max 50% of the card spending limit.

No need to apply or register for the security alerts - this service is automatically offered to you. Simply ensure you have provided ING with your updated mobile phone number. You can do so by calling ING Customer Service at: +31 10 428 95 81 or use our local access numbers.

### Customer Services

The ING Corporate Card Customer Service Team, based in the Netherlands, is a specialised team, dedicated to responding to your requirements. You can call them on +31 (0)10 428 95 81 (24/7) or visit [www.ingwb.com/cardcontact](http://www.ingwb.com/cardcontact) for local telephone numbers.

### What to do if your credit card is lost or stolen

Lost or stolen ING Corporate Cards must be reported immediately by telephone, please call +31 (0)10 428 95 81. This service is available 24 hours a day, 365 days a year. We will then block your card and replace the card for you. You must also report the loss or theft to the police as soon as possible.

### What if you don't recognize a transaction?

Please contact us by phone on +31 (0)10 428 95 81.

### Online statement

Whenever an account statement is available within the ING Commercial Card portal you will receive a statement ready notification per email.

### The ING Commercial Card portal

- View your card transactions which have been posted to your account as well as pending authorisations;
- View your account statements for the past 12 months;
- View your current spending limit and available amount;
- Download your online statement in pdf-format.

### ING Commercial Card app

The ING Commercial Card app provides you insights into your transactions and options to check your total spend, balance and remaining limit. For instructions on how to install the app go to: [www.ingwb.com/commercialcardapp](http://www.ingwb.com/commercialcardapp).

### Communication

ING Bank N.V. will be communicating in the language that has been chosen in the application form i.e. in Dutch, English, French, German, Spanish and Italian. Should you wish a change in language, please ask your Programme Administrator to apply for it. Whenever in doubt of ING communication about your card or card transactions please call us at +31 (0)10 428 95 81.

### Programme Administrator

Your company has appointed someone within the organisation who will manage the ING Corporate Card Programme. The Programme Administrator has received a mandate to manage the programme, to apply and to sign for cards, and to request various changes.

### Invoicing and statement

The expenses paid with your ING Corporate Card can be paid by direct debit or via credit transfer. It will either be paid monthly by your company, or you have to pay it (via direct debit or credit transfer) ultimately on the due date stated on the monthly statement. Should there be something on your statement that you do not 'recognise', please contact the ING Corporate Card Service Team immediately at +31 (0)10 428 95 81.

### Credit transfer

Make sure that the payment of the full amount is done in time. The amount on the statement has to be settled on the account of ING ultimately on the due date. The due date and amount due can be found on the statement.

Below are all the details for making a manual transfer to the account of ING. The payments reference should be the 11 digit account number. You can find the account number at the top right on the statement.

**Payments details for EUR accounts in the SEPA area:**

IBAN: NL47INGB0667841555  
SWIFT/BIC: INGBNL2A

**Payments details for GBP accounts in the UK:**

Account number: 20370111  
Sort code: 238859 (mandatory in the UK for wire transfers)  
IBAN: GB74INGB23885920370111  
SWIFT/BIC: INGBGB22

**Payments details for CHF accounts in Switzerland:**

IBAN: CH1908387000001080479  
SWIFT/BIC: BBRUCHGTXXX  
ING Bank N.V.  
ING Commercial Cards  
Bijlmerplein 888  
1102 MG Amsterdam-Zuidoost  
The Netherlands

Please note that if payment is received after the due date a late payment fee will be applied to your ING Corporate Card account.

## Changes

Any changes to your name, address, telephone number or email address, your card limit and whether or not you can withdraw cash can be passed on to your program administrator. If you have selected direct debit as the payment method for Private invoicing and you change your name or account number, or if you change your payment method from manual transfer to direct debit, you are required to fill in a direct debit form (again). You should also contact your program administrator for this.

Should the change concern a new PIN code or a replacement card, or if you have questions on the use of the ING Commercial Card portal, then please contact the ING Corporate Card Service Team directly at +31 (0)10 428 95 81.

There is no minimum time limit for using your card. Should you no longer wish to make use of your card, please inform your Programme Administrator. We will deactivate the card as soon as we are notified. Please cut up the card, especially the chip on it.

## More information

For more information please visit [ingwb.com/commercialcards](http://ingwb.com/commercialcards) or contact your programme administrator or call +31 (0)10 428 95 81, Monday-Sunday, 24 hours a day.

For your convenience, please find your local number to reach our Corporate Card customer helpdesk.

Austria	+43 13 439 294
Belgium	+32 25 882 111
France	+33 52 457 72 12
Germany	+49 69 967 59 168
Hungary	+36 80 021 402
Ireland	+35 31 437 26 16
Italy	+39 05 109 20 261
Luxembourg	+35 22 020 42 56
Netherlands	+31 10 428 95 81
Slovak Republic	+42 12 336 63 321
Spain	+34 90 289 89 56
Switzerland	+41 44 501 51 43
United Kingdom	+44 20 704 80 320
Other countries	+31 10 428 95 81

Monday-Sunday: 24 hours a day

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ING Bank N.V. has its registered office at Bijlmerplein 888, 1102 MG Amsterdam, the Netherlands, commercial register no. 33031431 in Amsterdam. ING Bank N.V. is registered with De Nederlandsche Bank (DNB) and the Financial Markets Authority (AFM) in the Credit Institutions and Financial Institutions Register. ING Bank N.V. is also subject to the supervision of the Authority for Consumers & Markets (ACM). For more information regarding the supervision of ING Bank N.V., please contact DNB ([www.dnb.nl](http://www.dnb.nl)), the AFM ([www.afm.nl](http://www.afm.nl)) or the ACM ([www.acm.nl](http://www.acm.nl)).

In the context of this publication 'ING' or 'bank' are understood to mean: 'ING Bank N.V.'

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