

ING Corporate Cards

Explanation of terms used in account statements

Date	The date of the statement
Page	The page number and total number of pages of this statement
Sequence number	The sequence number of the statement
Card number	The last four digits of the number appearing on the front of your credit card
Account number	The number of the account to which one or more credit cards are linked
Spending limit	The maximum amount that you may spend each month using your credit card
Customer reference	A specific reference issued by your company, such as a personnel number, for example
Mandate reference	The reference of the SEPA direct debit mandate
Total expenditure	The total of all expenditure on this statement
Your IBAN	The number of the Business Account from which the monthly expenditure is debited
Opening balance	The amount outstanding at the end of the previous month
Payments *)	The amount already paid by you
Balance remaining	The outstanding amount remaining after payments made by you
Transactions *)	The total of payments made using the card
Total balance	The total amount outstanding
Payment(s) due	The amount/the amounts to be paid according to the statement given below
Amount to be debited on or around	The outstanding amount will be debited from your account on or around the stated date
Amount to be paid before	The date by which the payment must be credited to ING's account
BIC/IBAN	Bank Identification Code and International Bank Account Number
Creditor's ID	Identification of ING Commercial Cards in its capacity as initiator of European direct debits
Diverted transactions	The amounts that are paid directly by your company

Transaction statement

Date	The date of the transaction
Description	Description of the transaction or cash withdrawal
Currency	The foreign currency in which the transaction took place
Original amount	The amount in foreign currency
Exchange rate	The exchange rate of the foreign currency against the euro
BIC/IBAN	Bank Identification Code and International Bank Account Number
Sort Code/Account Number	Sort Code and account number (UK only)
Creditor's ID	Identification of ING Commercial Cards in its capacity as initiator of European direct debits