

**Charges applied to
the main banking services
and transactions for
professional use**

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Our charges are expressed in euros without VAT, except if stipulated otherwise. Amounts followed by an * are not liable to VAT. VAT is calculated at the current rate (at present 21%) on total commissions and costs, unless ancillary to a credit operation, in which case no VAT will be payable. Also, cash deposits and cash withdrawals by debit card and forward exchange operations are not liable to VAT.

Definitions

- **SEPA Zone:** Andorra, Austria, Belgium, Bulgaria, Czech Republic, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, San Marino, United Kingdom and Vatican City.
- **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:** Bulgarian Leva (BGN), Swiss Franc (CHF), Czech Koruny (CZK), Danish Kroner (DKK), Euro (EUR), Hungarian Forint (HUF), Icelandic Kronur (ISK), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kroner (SEK).
- **IBAN:** the International Bank Account Number (IBAN) is an international standard for bank account numbers to be used for sending money in euro (SEPA) and, when appropriate, international transfers. An IBAN consists of a maximum of 34 alphanumeric characters and it 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 alphanumeric characters and consists of a bank code (4 characters), a country code (2 letters), a place code (2 characters), and, for some banks, a branch code (3 characters).
- **BEN/SHA/OUR Cost Instruction:**
 - **Shared Cost** (SHA – shared costs): the payer pays the fees charged by the payer's bank; the fees charged by the beneficiary's bank are borne by the beneficiary;
 - **Our Cost** (OUR – borne by the payer): the payer pays the fees charged by the payer's bank and those charged by the beneficiary's bank;
 - **Beneficiary Cost** (BEN – fees borne by the beneficiary): the payer does not pay any fee. Both the fees charged by the payer's banks and those charged by the beneficiary's bank are borne by the beneficiary.
- **Straight Through Processing (STP) :**
 - **for sending money in euros (SEPA):** an 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 but is recommended for transfers to a bank located outside the EEA.
 - **for international transfers:** an 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 transfers 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 financial law – applies to payments made in any currency:
 - between two accounts held by entities providing payment services (for example, banks) established within the European Economic Area (EEA)
 - 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 deposited amount begins and a withdrawn amount ceases to be taken into account for interest calculation. **SEPA Payment:** SEPA indicates the Single Euro Payments Area and addresses all payments in euro for which the payer's account and the beneficiary's account are both held in a country within the SEPA Zone.
The payment has the following characteristics:
 - The account is in IBAN format
 - Fee instruction is for shared fees (SHA)
 - The “full amount” principle is applied
 - Indicating the BIC is optional but is recommended for transfers to a bank located outside the EEA.

• SEPA Transactions:

- **Sending money in euros (SEPA)** are 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, the next bank working day.
- **Instant credit transfers in euros (SEPA),** or instant payments are transfers that have the following characteristics:
 - available for transfers made to other participating banks in the SEPA zone
 - the transfer is executed within a maximum of a few seconds.
- **Standing order in euro (SEPA):** an automatically recurring transfer (a transfer that occurs regularly, upon a customer's instruction, for a set amount, from a customer's account to another account).
- **Direct debit in euro (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).
- **International transfers:** have the following characteristics:
 - Multiple countries require the use of an IBAN.
 - If the transfer is made between two countries in which PSD II is applicable, cost instruction for shared SHA (no matter the currency involved) and the “full amount” principle (if an EEA currency is being used) will be applied.
 - For all other international transfers, fee instructions (SHA, BEN or OUR) can be selected.
- **Transfer execution deadlines:** ING requires time to process payments and transmit payment instructions; ING transmits payments to clearing houses (e.g. EBA) or to our correspondent banks. Correspondent banks are banks abroad with which ING works to execute payments. Such foreign banks ensure that payments arrive at the beneficiary's bank via clearing houses. The total time this requires is called the payment execution deadline. ING can only guarantee up to the clearing house or correspondent bank. The execution deadline depends on various parameters: the execution option chosen, the currency of the transaction, any currency conversion and the country of destination.
- **Standard payments:** Sending money without special conditions, available for all currencies, when the funds arrive at the correspondent bank within a maximum of four bank business days.
- **Urgent payments:** Sending money with accelerated execution, available for all currencies. For international payments, funds arrive at the correspondent bank within 1 to 2 bank working days.
- **Same-Day Payments:** Such payment available for all currencies. Funds are presented to the correspondent bank on the first available value date. ING will apply a compensated value date. This means that the debit value date will correspond to the date on which the correspondent bank is credited. Same Day Payments are for international payments only and not for paper payments.
- **Prio Payment:** High priority payments. This option is only available for international payments in euro and only possible for payments in euro without currency conversion, with a compensated credit and debit value date. The funds are credited within the hour to the correspondent bank.
Prio payments are not applicable to paper payments.

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

• 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.

• Other 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 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.

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 recognised, the value date being the last calendar day of the that month.

The (positive) credit interest or negative interest of the **ING Business Account** is calculated daily. It is expressed as a gross rate on an annual basis. The (positive) credit interest and the negative interest are paid or debited 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 recognised, the value date being the last calendar day of that quarter. The (positive) credit interest is subject to withholding tax.

The credit interest of the **ING FlexiBonus Account 3** and **ING FlexiBonus Account 6** consists of a positive or negative base rate and of a Bonus rate.

The Bonus rate is calculated over a period of 3 months in the case of an ING FlexiBonus Account 3 and over a period of 6 months in the case of an ING FlexiBonus Account 6. The Bonus rate is guaranteed on the capitals remaining for 3 consecutive months for the ING FlexiBonus Account 3 and on the remaining capital for 6 consecutive months for the ING FlexiBonus Account 6, starting from the day of payment or the start of a new Bonus period. (new line) The positive base interest and the Bonus are credited quarterly for the ING FlexiBonus Account 3 months and semi-annually for the

ING FlexiBonus Account 6. It is subject to withholding tax. Negative interest is debited quarterly for the ING FlexiBonus Account 3 and semi-annually for the ING FlexiBonus Account 6.

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 **ING Invest Accounts** is calculated daily on the daily debit balance (daily unauthorised overdraft or outside authorised 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 recognised, the value date being the last calendar day of the that month.

Legal or operational correspondence

Unless provided otherwise by a particular legal or contractual provision, when ING Belgium is required to disclose information

- required by law, or
- necessary for the operation of the accounts or for services related to the accounts, or
- to announce changes in rates, regulations or general conditions for all the banking, financial and other services it offers to its customers, it shall do so either by electronic means or in paper form by post.

• By electronic means or in paper form

Electronic means shall mean by sending:

1. a message setting out legal or operational information or tariff or regulatory changes in the "My Messages" section of the ING Banking app and/or the customer's Business'Bank, and
2. a general e-mail to the email address given by the customer or, failing that, to the last address known to ING Belgium to inform the customer of the availability of this message. If the customer is a company, this email will be sent to one of the following email addresses last known to the Bank:
 - that of the CFO or CEO of the company;
 - that of a legal representative;
 - or the company's generic e-mail address (e.g. info@societe.be).

Correspondence in paper form shall take place by including a message in the customer's account statements and sending it to the customer by post.

• General criteria

The customer shall be informed by electronic means if the following two criteria are met:

1. the customer has chosen to receive electronic account statements (accessible via the ING Banking app and/or Business'Bank) for at least one account;
2. the customer has provided a valid e-mail address.

If one at least of the two criteria is not met, the customer shall be informed in paper form by post.

If a customer meeting the criteria for receiving correspondence by electronic means wishes to receive such correspondence in paper form, that customer must request that all account statements also be sent in paper form by post (at the customer's expense, if applicable).

If a customer who meets the criteria for receiving correspondence by post, nevertheless wishes to receive this correspondence by electronic means, that customer must choose electronic account statements for at least one account and provide a valid email address.

The means of correspondence (electronic or by post) will be changed automatically, without prior notice, whenever the above criteria cease to be met or become not met as a result of a change/changes in the relationship between the customer and ING Belgium. ING Belgium will ensure that the method of correspondence as determined above and, where applicable, as designated by the customer is followed, but nevertheless reserves the right in any event to:

- send a specific email, as an alternative or in addition to a paper communication, to the email address indicated by the customer or, failing that, to the customer's last email address known to ING Belgium;
- send, as an alternative or in addition to an electronic communication, a letter by post (if applicable, registered mail) to the address indicated by the customer or, failing that, to the customer's last address known to

ING Belgium, or to the customer's legal domicile or main establishment if the customer carries on a liberal profession or a trade.

If the customer is a company, this email or postal communication shall be sent to one of the following postal or email addresses last known to the Bank:

- that of the CFO or CEO of the company;
- that of a legal representative;
- or the company's registered office address or generic email address (e.g. an address such as info@societe.be).

1. Accounts

1.1 ING Corporate Plus Account (for legal entities)¹ EUR

• Maintaining the account (per month and per account), in function of the category of the client²:	
– Entrepise or Public or Non-profit sector client with digital and remote access to ING Business Clients Services	5.50*
– One-person business or small business (balance sheet < €2,000,000 and income < €4,000,000) or small non-profit organisation (balance sheet < €1,000,000), with a dedicated Banker ³	14.00*
– Medium or large company (balance sheet ≥ €2,000,000 or/and income ≥ €4,000,000), Public or Non-profit sector clients (balance sheet ≥ €1,000,000), with a dedicated Banker ³ or ING Wholesale Banking client	29.00*
• Services included (per month and per account):	6.00
– Unlimited account holders	
– Designation of two account management agents	
– Account statements via Business'Bank	
– Providing of 1 ING debit card with access to ING Self'Bank and to Bancontact and Maestro networks	
– Providing of 1 ING temporary debit card per year	
– Up to 12 manual transactions in euro per year (see section 1.4 Manual transactions)	
– Cash withdrawals in euro by debit card from an ING Belgium ATM and a Bancontact CASH point	
– Access to ING networks and digital channels (i.e. Business Bank, ING Banking,...) and to ING Client Services	
– An unlimited number of electronic SEPA operations (see Definitions p. 4)	
– Access to Bancontact CASH points	
• Charge for designating additional account management agents (per month and per account):	
– for 1 or 2 additional agents	3.75
– for 3 or more additional agents	8.33
• Maintaining the account for non-resident ING Wholesale Banking clients (per month and per account)⁴	100.00

1.2 ING Professional Current Account (for physical persons)¹ EUR

• Maintaining the account (per year and per account):	36.00 ⁵ *
• Services included (per year and per account):	36.00 ⁵
– Unlimited account holders	
– Unlimited number of account management agents	
– Account statements via Business'Bank	
– Providing of 2 ING debit cards (max. 1 per account holder) with access to ING Self'Bank and to Bancontact and Maestro networks	
– Providing of 1 ING temporary debit card per year	
– Up to 12 manual transactions in euro (see section 1.4 Manual transactions)	
– Cash withdrawals in euro by debit card from an ING Belgium ATM and a Bancontact CASH point	
– Access to ING networks and digital channels (i.e. Business Bank, ING Banking,...) and to ING Client Services	
– An unlimited number of electronic SEPA operations (see Definitions p. 4)	
– Access to Bancontact CASH points	

¹The Basic Banking Service Account, governed by art. VII.59/4 ff. of the Code of economic law and its implementing royal decrees, is only offered after appointment by the basis banking service chamber (FPS Economy) and is charged at the same price as the ING Corporate plus account (for legal entities) and ING Professional current Account (for physical persons). The same services, as mentioned in sections 1.1 or 1.2, will be included, but additional limitations, as specified in art. VII.59/4 ff. of the Code of economic law and implementing royal decrees will apply.

²The fee, billed end of month, will depend on the client category to which you match at the moment of billing. This category is re-assessed yearly (without prior notice) based on the latest balance sheet information available via the Belgian National Bank.

³Banker who can provide advice to businesses on banking transactions and financing solutions.

⁴This service enables non-resident Wholesale banking clients, through a single request, to open and manage an account in another country of the ING international network, even if such company is not set up in the country where the account is opened. Non-resident ING Wholesale banking clients are legal entities who are incorporated under foreign law and do not have a presence in Belgium via a dedicated Belgian branch, but hold an account in Belgium.

⁵Non-resident clients: 100* euros per year (maintaining the account 10* euros, included services 90* euros, except for the first year: maintaining the account 10* euros, included services 20* euros). Non-residents clients are physical persons who reside abroad (outside EU) but hold an account in Belgium.

* VAT not due.

1.3 Privalis Accounts (per year and per account) EUR

• Debt mediation account	8.00
• Case account/Consignment account/Bankruptcy account (The costs are capped at net interest (a negative balance is avoided))	8.00
• Notary rubric account	0.00
• Regulated savings account for third-party funds management	0.00
• Lawyer third-party account	0.00
• Notary/Bailiff third-party account (6xx)	0.00
• Notary/Bailiff third-party account (2xx)	0.00
• Real Estate Agent third-party account	0.00

1.4 Manual transactions EUR

• The following manual transactions are part of the "12 free manual transactions" per year and will only be charged per item once the ceiling has been reached:	
– Cash withdrawal in euro by debit card in SEPA zone at any ATM that is not an ING Belgium ATM or not a Bancontact CASH point.	0.83*
– Sending money in euros (SEPA) at counter ¹	0.83
• Cash deposit in euro at counter	0.1% of the amount*, min. 3.00*
• Cash withdrawal in euro at counter in the SEPA zone:	
– In an ING Belgium branch without ING Self'Bank	Free of charge
– In an ING Belgium branch with ING Self'Bank	0.1% of the amount *, min. 3.00*
– In another bank's branch	0.1% of the amount *, min. 3.00*
• Cash withdrawal or deposit in other currency: in the currency of the foreign currency account	2.25% of the amount*, min 13*
	The fee is due even in case of cancellation or no collection

1.5 Interest rate of the amount

• Debit interest (unauthorized), per annum	19.20 %
• Credit interest or negative interest, per annum	0% ²

¹Manual transfers processed by an ING member of staff (charged from the first transaction): + 8 euros (see also point 3.1 Sending money in euros (SEPA)).
²A credit interest rate of Euribor 1 month (not floored) – 0.20%, with a maximum applied interest rate of 0%, is applied to the total account balance (EUR 0 to 250,000 incl.) if the holder of the ING Corporate Plus Account is (an associated company of) a company with a turnover higher than EUR 250 million or (an associated company of) a listed company, whereby an "associated company" has the meaning ascribed thereto in articles 1:14 ff. of the Belgian Code of Companies and Associations.

* VAT not due.

1.6 Special yield accounts and regulated savings accounts % of the amount EUR

	% of the amount	EUR
ING Business Account		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum	0% ¹	
ING FlexiBonus Account 3		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum	0.40% ¹	
- Bonus interest rate, per annum	0.10%	
ING FlexiBonus Account 6		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum	0.40% ¹	
- Bonus interest rate, per annum	0.20%	
ING Invest Account		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum	0% ¹	
- Debit balance, without a loan granted	Not authorized (13.2% p.a.)	
- Account statements (daily, weekly, monthly)		0
- Available via Home'Bank/Business'Bank		
- Sent by post	€5.00* /year + postage	
- Provided from branches for non-residents (c/o counter/letterbox)		0
ING Green Savings Account, ING Orange Savings Account²		
- Opening, closing, maintaining the account		0
- Credit interest rates (base rate and fidelity premium), per annum	See "Annual rate on accounts" on www.ing.be, in branch or in Home'Bank	
- Cash withdrawal in euro at counter		0
- Account statements (daily, weekly, monthly)		0
- Available via Home'Bank/Business'Bank		
- Sent by post	€5.00* /year + postage	
- Provided from branches for non-residents (c/o counter/letterbox)		0
ING Savings Account Pro³		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest per annum	0.40%	
- Bonus interest rate per annum	0.25%	
- Cash withdrawal in euro at counter		0
- Account statements (daily, weekly, monthly)		0
- Available via Home'Bank/Business'Bank		
- Sent by post	€5.00* /year + postage	
- Provided from branches for non-residents (c/o counter/letterbox)		0

¹ A credit interest rate of Euribor 1 month (not floored) - 0.20%, with a maximum applied interest rate of 0%, is applied to the total account balance (EUR 0 to 250,000 incl.) if the holder of the account is (an associated company of) a company with a turnover higher than EUR 250 million or (an associated company of) a listed company, whereby an "associated company" has the meaning ascribed thereto in articles 1:14 ff. of the Belgian Code of Companies and Associations.

² These products are not marketed anymore.

³ This product is a non-regulated savings account.

* VAT not due.

2. Cards

2.1 Use of the cards % of the amount EUR

	% of the amount	EUR
• Providing of an additional ING debit card (not included in the account fee), per annum		8.27
• Providing of an ING Business MasterCard credit card, per annum		27.00*
• Replacement of a lost or stolen ING debit card, ING deposit card or ING credit card		8.26
• Replacement of a defective ING debit card, ING deposit card or ING credit card		Free of charge
• Providing of an additional ING deposit card ¹ , per annum		10.00
• Providing of an ING temporary debit card for use until the definitive card is received		12.40
• Providing of a Corporate Card, per annum		35.00
• Providing of monthly statements of Corporate Card, per month		3.00
• 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, 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 if the card is sent to a different country than those listed above, the fee charged is for registered mail:		
- Mailing of a debit card via registered mail within the SEPA zone		20.66
- Mailing of a credit card* via registered mail within the SEPA zone		25.00*
- Mailing of a debit card via registered mail outside the SEPA zone		41.32
- Mailing of a credit card* via registered mail outside the SEPA zone		50.00*

2.2 Use of the cards % of the amount EUR

	% of the amount	EUR
• For all transactions¹		
• By ING debit card		
- Exchange margin for transactions in another currency ²	3.22%	
• By ING Business MasterCard credit card		
- Exchange margin for transactions in another currency ²	2.00%*	
• Cash withdrawals in euros or in other currencies from ATMs		
• By ING debit card		
- Cash withdrawal from an ING Self'Bank or an ING Belgium ATM		Free of charge
- Cash withdrawal from another ATM in the SEPA zone ³		0.83*
- Cash withdrawal outside the SEPA zone	0.3025%*	+ 4.24*
• By ING Business MasterCard credit card		
- Exchange margin for transactions in another currency ²	1.00%*	+ 6.00*
• Cash withdrawals in euros or in other currencies at counter		
• By ING Business MasterCard credit card		
- Exchange margin for transactions in another currency ²	1.00%*	+ 8.00*
• Payment in euros or in other currencies in store		
• By ING debit card		
- Payment within the SEPA zone		Free of charge
- Payment outside the SEPA zone		0.50
• By ING Business MasterCard credit card		Free of charge

¹ Cumulative with other fees under section 2.2.

² Exchange rate for the Maestro / MasterCard 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 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/cartedevisie.

³ These cash withdrawals count towards the 12 free manual debit transactions per year.

* VAT not due.

3. Sending money, making payments and collections

3.1 Sending money in euros (SEPA) EUR

• Sending money in euros to and from an account held in the SEPA zone, including Belgium	0
• Manual transfers carried out by an ING member of staff ¹	8.00
• Intra-company transfers (INTC)	5.00
• Treasury transfers (TREA)	10.00

3.2 Instant credit transfer in euros (SEPA) EUR

• Instant credit transfer in euros (SEPA) via Business'Bank or Telelink online	5.00
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3.3 Direct debits in euro (SEPA) EUR

• Debtor	
– Direct debit in euro (SEPA)	0
– Request for a copy of a direct debit mandate	30.00
• Creditor	
– SEPA European direct debit	
– Core Scheme	0.05 (with a min. of 2.48 euros per batch)
– B2B Scheme	0.07 (with a min. of 2.48 euros per batch)
– Confirmation of mandate activation	0

3.4 International transfers

- The currencies processed by ING are: AED, AUD, BGN, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, HUF, ILS, INR, JPY, KWD, MAD, MXN, NOK, NZD, PLN, RON, RUB, SAR, SEK, SGD, THB, TND, 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 ²	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.

¹ Charged from the first operation.

² For sending money in euros (SEPA) and outgoing international transfers, in any currency, executed within the European Economic Area, only indicating SHA is accepted. If another instruction is given, it will be automatically change

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: 0.12% of amount	Min 12.00 Max 120.00
• Other Currency	– An ING Belgium account (internal transfer) – A non ING Belgium account: 0.12% of amount	0 Min 12.00 Max 120.00
• ING Company Payments (All currencies)	Payment to and from accounts of legal entities belonging to the same economic group and held with ING entities	9.00

2. Various Fees EUR

Various fees may apply in certain specific cases:

– Manual processing (coding of paper transfer)	8.00
– Urgent payments	5.00
– Same Day Payments	10.00
– Prio Payment	15.00
– Non-STP transfer (see Definitions p. 4)	8.00
– Communication to the bank placing the order	5.00

3. Currency conversion fee

When an international transfer involves buying or selling currency, an exchange rate will be defined and applied at the moment the transaction is executed. ING charges a fee for this operation - see section 3.10 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 ¹ , Suriname, USA	9.00
– Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Serbia, Ukraine, Vietnam, Yemen	15.00
– 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	25.00
– 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 ²	50.00

¹ The Dutch part.

² It is not possible to send money to the following countries: Syria, Iran, Cuba, North Korea and North Sudan.

3.5 Other services subject to a specific charge EUR

• Return of funds ¹	15.00
• Cancellation, amendment, investigation, copy of SWIFT message: max 1h ² , payment certificate	
– Operations of the last 12 months	25.00
– Older operations	75.00
– Extra charge for an investigation as from the second hour and per hour	50.00
• Insufficient funds on account	6.00
• Copy of various documents	15.00

3.6 Cheques EUR

• Circular cheques	
– Issuance, per cheque	
– handed over by electronic means	2.07
– handed over otherwise	4.95
• Remittance for collection, per cheque	1.65
• Miscellaneous charges for cheques	
– Cheque stop payment	41.32
– Copy of a cheque	24.79
– Lack of account funding for a cheque	6.00
– Expedition charges	5.40

3.7 Registry fee payment forms³ EUR

• Order of registry fee payment forms (per 25)	
– Base rate	37.25
– ING Privalis fee	9.00

3.8 Cash deposits and change EUR

• Remittance ⁴ of euro coins at the counter	3.305/bag
– Charities (with an ING account)	0
• Exchange of banknotes over the counter to banknotes or coins	3.00*, per transaction

¹ Applicable to both resident and non-resident accounts.

² (Variable) foreign correspondent bank fees not included.

³ Issue in Belgium only

⁴ Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

3.9 Self[®]Bank Deposit Service EUR

• Annual flat fee for an unlimited number of deposits	90.00
• Providing of 1 ING deposit card ¹ , per service and per year	10.00

3.10 Foreign currency conversion for exchange and for transactions EUR

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, ING Self[®]Bank and on request from branches.

The ING standard margin on foreign currency conversion for transactions between own accounts and for international payment is:

		Currency		
		AUD, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HUF, ILS, JPY, NOK, NZD, PLN, RON, SEK, SGD, USD	AED, CNY, KWD, MAD, MXN, RUB, SAR, THB, TND, TRY, ZAR	INR
Amount of transaction	> 100,000 €	3.1875%*	3.375%*	3.5625%*
	< 100,000 €	3.25%*	3.5%*	3.75%*

ING no longer carries out cash exchange transactions.

¹ See also point 2.1

*No VAT due

4. Bancontact & Terminals

(more about Bancontact & Terminals services on ing.be/merchantservices)

4.1 Bancontact		EUR
<ul style="list-style-type: none"> Transactions > 25 euros Monthly cost per terminal <ul style="list-style-type: none"> Smart Bancontact – no monthly minimum Per transaction 0.344 Comfort Bancontact – minimum of 100 transactions invoiced/month Per transaction 0.204 Premium Bancontact - minimum of 200 transactions invoiced/month Per transaction 0.164 Bancontact 350 - minimum of 350 transactions invoiced/month Per transaction 0.124 Bancontact 500 - minimum of 500 transactions invoiced/month Per transaction 0.1015 Bancontact 900 - minimum of 900 transactions invoiced/month Per transaction 0.089 Bancontact 1400 - minimum of 1400 transactions invoiced/month Per transaction 0.0815 Transactions <= 25 euros 0.025+0.50% of the amount 		
4.2 ING Merchant Services - Terminals		EUR
<ul style="list-style-type: none"> Purchase <ul style="list-style-type: none"> Mobile Terminal: Yoximo single charge 579.00 Maintenance monthly 15.34 Fixed Terminal: Yomani single charge 559.00 With printer single charge 559.00 Maintenance monthly 12.24 Renting <ul style="list-style-type: none"> Mobile Terminal: Yoximo <ul style="list-style-type: none"> Smart Package (50 Transactions included) monthly 49.90 Additional transactions Per transaction 0.344 Comfort Package (100 Transactions included) monthly 60.90 Additional transactions Per transaction 0.204 Premium Package (200 Transactions included) monthly 73.90 Additional transactions Per transaction 0.164 Express maintenance (Service within 24 hours) monthly 13.20 Fixed Terminal: Yomani <ul style="list-style-type: none"> Smart Package (50 Transactions included) monthly 39.90 Additional transactions Per transaction 0.344 Comfort Package (100 Transactions included) monthly 50.90 Additional transactions Per transaction 0.204 Premium Package (200 Transactions included) monthly 63.90 Additional transactions Per transaction 0.164 Express maintenance (Service within 24 hours) monthly 13.20 Installation <ul style="list-style-type: none"> 'Plug & play' installation by customer per unit 0 Installation by a technician per unit 79.00 SIM-cards monthly 6.86 Payconiq QR code <ul style="list-style-type: none"> Transactions > 5 euros Per transaction 0.15 Transactions <= 5 euros Per transaction 0.05 International debit cards <ul style="list-style-type: none"> Maestro, Debit Mastercard Per transaction 0.50% V-Pay, Visa Debit Per transaction 0.50% Credit cards <ul style="list-style-type: none"> Mastercard Per transaction 1.05% Visa Per transaction 0.95% 		

4.3 ActivePay – Mobile Terminal EUR

<ul style="list-style-type: none"> Purchase <ul style="list-style-type: none"> Mobile terminal single charge 99.00 Maintenance monthly 9.90 International debit cards <ul style="list-style-type: none"> Maestro, Debit Mastercard Per transaction 0.18 V-Pay, Visa Debit Per transaction 0.18 Credit cards <ul style="list-style-type: none"> Mastercard Per transaction 1.80% of the amount Visa Per transaction 1.80% 		
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5. Electronic Banking Services

Isabel 6 - For these charges please refer to the Isabel SA/nv website (www.isabel.eu)

5.1 Telelink@Isabel

The basic Telelink@Isabel subscription is included in the Isabel subscription, it covers:

- Access to the system
- Telelink@Isabel software, consisting of the following modules:
 - Telelink Online
 - Telelink 6
- Telephone assistance (Electronic Banking Support Help Desk: 02 738 20 04)

5.1.1 Telelink Online EUR

<ul style="list-style-type: none"> Making payments and sending money <ul style="list-style-type: none"> Management of memo transfers, direct debits, standing orders 0 Instant credit transfers in euros (SEPA) 5.00 Trade information <ul style="list-style-type: none"> Balance sheet summaries 3.70 Disputes 1.90 	
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5.2 Home'Bank EUR

<ul style="list-style-type: none"> Access and use, per annum 0 ING Card Reader 0¹ ING Connectable Card Reader 35.00 	
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5.3 Business'Bank EUR

<ul style="list-style-type: none"> Access and use, per annum 0 Privalis option 0 Premium option², per annum 50.00 ING Card Reader 0¹ ING Connectable Card Reader 35.00 ING Multi Mandate³, subscription, per month 5.00 Instant credit transfers in euros (SEPA) 5.00 	
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¹ You can receive up to 2 free ING Card Readers a year. Each extra ING Card Reader will cost you 20.66 euros.

² Premium option includes CODA files and XML files upload

³ ING Multi Mandate includes 20 Gb of storage capacity for the upload of documents as attachment of your transactions, accounts or dossiers. ING will bill 0.99 euros per Gb per month for the use of additional storage capacity.

5.4 InsideBusiness**EUR**

• InsideBusiness Payments	
– Subscription	8.50 per month, per module
– User subscription	8.00 per month, per user
• InsideBusiness Connect (File Transfer, EBICS, Swift)	
– Subscription	280.00 per month, per structure
– Set-up	5,000.00 one off, per structure
– Add customer to current contract of a Service Bureau	350.00 per occurrence

6. Mail**EUR**

• Account statements, per annum	
– Available at the branch: at the counter or in the letter box of the branch ¹ for non-residents, annual flat fee	50.00*
– Dispatch to home address by post	5.00* (+postage)
• Renting of a letter box ¹	
– Non-residents, annual flat fee	50.00*
• Account statement copies	24.79 ²

7. Specific reporting products**EUR**

• CODA (standard ³ and specific)/MT940/CAMT053-054/HTML, per account, a month	8.00
• MT942/CAMT052, per account, a month	16.00
• Paper print-outs, per print-out	10.00
• MT940s sent to another bank, per account, per quarter and per other bank	125.00
• MT942s sent to another bank, per account, per quarter and per other bank	250.00
	PDF/XLS
• Global Fee Report, per report, per month	50.00*
	XML (CAMT.086)
	275.00*

¹ Only from branches for non-residents.² Price for a 12-month period commenced.³ The standard CODA files you receive in Business'Bank are included in the Premium option.

* VAT not due.

8. Other charges**EUR**

• Certificates that can be applied for via "My Documents" in Business'Bank and Telelink Online (except for "certified accountant and corporate auditor certificates")			0
• Order of SEPA paper transfer forms (min. 250), per form			0.35
• Accountant and corporate auditor statement (depending on complexity of bank relationship):	Electronic version	Paper version	
– Simple (the customer has only accounts)	100.00	125.00	
– Complex (when a customised statement must be compiled)	125.00	175.00	
• Settlement and distribution statements	25.00		
• Capital increase certificate	75.00		
• Other statements	Max 200.00		
• Administrative fees for a standard Escrow Account contract (3 existing versions)			1,500.00 upon opening
• Administrative fees for a "made to measure" Escrow Account contract			150.00 per hour worked by an ING member of staff
• Banking Service Fee ¹			
– Wholesale Banking Clients and Diplomatic entities			2,500/year
– Associations of co-owners			250/year
– Non-resident Business Banking Clients who are legal entities			500/year
– Non-resident Business Banking Clients who are physical persons			100/year
• Charges related to the declaration of a seized third party in case of seizure, per case			100.00*
• Charges for a reminder linked to an unauthorized overdraft on an account for private ² or professional usage (debit balance without a facility granted or above the facility granted):			
– Ordinary letter			7.50 + postage ²
– Registered letter			7.50 + postage ²
	Physical persons	Legal entities	
• 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	82.65	165.29	
• 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	41.32	82.65	
• Charges related to use of a non-ING bank account in Isabel6 including reporting and payment initiation functionalities, per month	50.00	50.00	

¹ Banking Service Fee is a relationship fee per group entity resulting from increased regulations requiring ING to verify the identity, suitability and risks involved with maintaining a business relationship its clients.² 21% VAT to be added to the total value, in case of an account without approved credit. Maximum of one transfer per month will be counted for a private account with approved credit.

9. Forward exchange contracts

	% of the amount	EUR
• Forward exchange contract: contract to buy or to sell at a predetermined exchange rate a given amount of foreign currency at a given date	0.1%*	min. 12.50* max. 75.00*

10. Guarantees¹

10.1 General principles

- Commissions to cover the credit risk taken by ING depend on the importance of the risk.
- Periodical commissions are charged upfront, each period commenced is owed in full.
- Where appropriate, the correspondent banker, transmission and expedition costs are charged in addition.

10.2 Guarantees instructed by an ING customer

	% of the amount	EUR
Guarantees issued by order of an ING customer for the purpose of a credit facility		
• Guarantee commission, per quarter	Min. 0.5%	Min. 50.00
• File opening fee		75.00
• Administrative fees for a modification, extension or release before maturity		75.00
• Fee for calling on the guarantee		150.00
Guarantees issued by order of an ING customer for the purpose of an individual transaction		
• Guarantee commission, per quarter	Min. 0.5%	Min. 50.00
• File opening fee		150.00
• Administrative fees for a modification, extension or release before maturity		150.00
• Fee for calling on the guarantee		225.00

10.3 Guarantees in favour of an ING customer

Advising of a guarantee issued by a foreign bank (without guarantee or liability on the part of ING), if stipulated that the costs are borne by the beneficiary

• Advising charges		75.00
• Amendment charges		50.00
• Verification charges		65.00
• Utilisation commission	0.125% on the amount of the remittance	Min. 35.00 per set of documents
• Payment commission	0.1%	Min. 10.00 Max. 100.00

10.4 Miscellaneous

- Urgent applications (to be executed within 24h): double charges
- Customised applications: specific charges, for more information, please ask your usual ING contact.
- Promissory note: same charge as for guarantees
- Charge for analysing a text: to be defined on a case-to-case basis

11. Expedition charges¹

	EUR
• Extra SWIFT	7.50
• Ordinary mail	
- Europe	2.00
- Outside Europa	2.50
• Registered mail without documents	6.00
• Registered mail with documents	
- Belgium	8.00
- Europe	12.00
- Outside Europe	18.75
• Message service	
- Belgium	12.50
- Europe	25.00
- Outside Europe	37.50
• Fax message	6.00

12. Safe-deposit boxes²

Safe-deposit box rent consists of a flat amount (41.32 euros) and an amount per dm³ (1.65 euro/dm³). The total amount is capped at 413.22 euros.

Examples of annual rental costs:	EUR
- Safe of 11 cm H, 31 cm W, 50 cm D (17 dm ³)	69.42
- Safe of 20 cm H, 30 cm W, 50 cm D (30 dm ³)	90.91
- Safe of 30 cm H, 30 cm W, 50 cm D (45 dm ³)	115.70
- Safe of 20 cm H, 60 cm W, 50 cm D (60 dm ³)	140.50

Other services

- Contents insurance: included in the rent	0
- Breaking of a safe following the loss of the key, as from	250.00
- Finding the secret code, as from	125.00
- Administrative charges for breaking a safe or finding the secret code	50.00
- Call-put of a technician to no avail (customer absent) to break a safe-deposit box or find a PIN number.	100.00

¹ 1 Expedition charges to be added, see point 11.

* VAT not due.

¹ Unless specified otherwise in the above items.

² These products are not marketed anymore.

13. Wealth Analysis & Planning

13.1 Civil 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

13.2 Gift EUR

Simple gift 200.00 per operation

- Outside financial planning/no under 18s/no non-residents/If 2 donors only spouses or cohabittees
- 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

13.3 Financial Plan EUR

1.500 per plan

13.4 Succession calculation with scenario simulations EUR

200.00 per calculation

13.5 Legal/Tax query EUR

300.00 per query

13.6 Advice from external advisors/civil-law notary/lawyer EUR

300.00 per service

13.7 Acting as third party pledgee in context of a gift including drafting of deed of pledge EUR

350.00 per operation

Other lists of charges and brochures are available:

- Charges applied to the main banking services and transactions for private use
- Charges applied to the main investment services and transactions
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees
- 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 change to these charges, a new brochure will be published. All our leaflets are dated. Please check at your branch that you have the most recent leaflet.
3. The charges listed in the leaflets 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. Supplementary and/or personalised information - in particular on credit - is available from any 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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