

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



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Our charges are expressed in euros without V.A.T., except if stipulated otherwise. Amounts followed by an \* are not liable to V.A.T. V.A.T. is calculated at the current rate (at present 21%) on total commissions and costs, unless ancillary to a credit operation, in which case no V.A.T. will be payable. Forward exchange operations are not liable to V.A.T.

## 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.
- **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), Croatia Kuna (HRK), 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 a set length per country. It includes 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 withdrawn amount ceases to produce interest or that date on which a transferred amount begins to produce interest.

- **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)** or instant payments 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 correspond 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.

• **Collection of international checks:**

– **Under Usual Reserve (UUR)**

"Under Usual Reserve" is a reserve option for obtaining cover from the issuing bank in a documentary credit transaction or the issuance of a check. In other words, a check delivered "Under Usual Reserve" will be credited within 2 working days to the customer's account. This type of credit is not a firm and final credit. In the event of rejection (unpaid, lack of provision, ...) this same amount will be automatically debited from the account of the remitting customer.

– **Credit After Collection (CAC)**

As its name suggests, a "Credit After Collection" means that the bank which receives the check from its client in order to credit him for this amount, will first go to recover the funds from the issuing banker (drawn banker). Once the amount of the check is in his possession, the remitting banker will in turn credit his client (beneficiary of the check). This type of collection constitutes a firm and final credit (except in the event of fraud) because the drawn banker checks the conformity of the check before paying the banker who gave it to him. Consequently, the collection period for a "Credit After Collection" check is longer due to the various verifications carried out by the bankers involved in this.

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

Credit (positive) interest or negative interest on ING Current accounts and the ING Invest Account is calculated daily on the daily credit balance portion. It is expressed as a gross rate per annum. Credit interest is booked annually on the relevant account and 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. Negative interest applied to the daily credit is deducted monthly from the relevant account.

The (positive) credit interest is booked every year, on 31 December of the last calendar year at midnight and is paid into the 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. However, negative interest deductions on accounts having shown a credit balance with a value higher than that defined in the Applicable Charges in effect over the course of a calendar month may be charged at the end of this month or, at the latest, on the second bank business day of the month following the month for which the interest was recognised, the value date being the last calendar day of the aforementioned 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. The (positive) credit interest is subject to withholding tax.

The credit interest of the ING FlexiBonus Account 3 and 6 consists of a base rate (positive) or negative and of a Bonus interest rate, if any. Interest is expressed in gross rates on an annual basis. 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.

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.

Credit interest is calculated at base rate, expressed annually, taking into account the value dates of the banking transactions booked at close of transactions on this account, according to the following terms:

- sums transferred into the account generate Credit (positive) interest or negative interest 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 Credit (positive) interest or negative interest interest the moment the payment transaction is debited from the account.

Debit interest on ING Current accounts and the ING Invest Account is calculated daily on the daily debit balance portion (unauthorised daily negative balance without a loan agreement). It is expressed as a gross rate per annum. The debit interest applied to the daily debit balance is deducted monthly from the relevant account. Debit interest will be deducted from accounts having shown a debit balance 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 of the month following the month for which the interest was recognised, the value date being the last calendar day of the aforementioned month.

Debit interest is calculated at base rate taking into account the value dates of banking transactions booked at daily close of transactions on the account, 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.

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 recognition that were in effect during the month to which the interest relates.

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 branches of ING and on the ING website.

## 1. Accounts

### 1.1 ING Corporate Plus Account (for legal entities)

EUR

<ul style="list-style-type: none"> <li>• <b>Maintaining the account (per month/per account), in function of the category of the client<sup>1</sup>:</b> <ul style="list-style-type: none"> <li>– One-person company (max. 1 employee and balance sheet &lt; 400.000€ and revenues &lt; 4 million €) or small non-profit organization balance sheet &lt; 1 million €) 5.50*</li> <li>– Small Enterprises (balance sheet &lt; 2 million € and revenues &lt; 4 million €) 9.00*</li> <li>– Medium and Large enterprises, public sector and non-profit client or client ING Wholesale Banking 19.00*</li> </ul> </li> <li>• <b>Services included (per month / per account):</b> 6.00           <ul style="list-style-type: none"> <li>– Unlimited account holders</li> <li>– Designation of two account management agents</li> <li>– Account statements via Business'Bank</li> <li>– Providing of 1 ING debit card with access to ING Self'Bank and to Bancontact and Maestro networks</li> <li>– Provision of 1 ING temporary debit card per year</li> <li>– Up to 12 manual debit transactions (see section 1.2 Other Services – Manual debit transactions)</li> <li>– Cash withdrawals in euro from an ING Belgium ATM with an ING debit card</li> <li>– Access to Home'Bank, ING Smart Banking and ING Client services</li> <li>– An unlimited number of the following electronic transactions SEPA</li> </ul> </li> <li>• <b>Charge for designating additional account management agents (per month / per account):</b> <ul style="list-style-type: none"> <li>– for 1 or 2 additional agents 3.75</li> <li>– for 3 or more additional agents 8.33</li> </ul> </li> <li>• <b>Maintaining the account for non-residents (per month/per account)<sup>2</sup></b> 100.00</li> </ul>	
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### 1.2 ING Professional Current Account (for physical persons)

EUR

<ul style="list-style-type: none"> <li>• <b>Maintaining the account (per year/per account):</b> 18.00<sup>3</sup></li> <li>• <b>Services included (per year/per account):</b> 36.00<sup>3</sup> <ul style="list-style-type: none"> <li>– Unlimited account holders</li> <li>– Unlimited number of account management agents</li> <li>– Account statements via Business'Bank</li> <li>– Providing of 2 ING debit cards (max. 1 per account holder) with access to ING Self'Bank and to Bancontact and Maestro networks</li> <li>– Providing of 1 replacement ING debit card per year in the event of loss or theft of the debit card</li> <li>– Provision of 1 ING temporary debit card per year</li> <li>– Up to 12 manual debit transactions (see section 1.2 Other Services – Manual debit transactions)</li> <li>– Cash withdrawals in euro from any Self'Bank terminal or ATM in the SEPA zone with an ING debit card</li> <li>– Access to Home'Bank, ING Smart Banking and ING Client services</li> <li>– An unlimited number of the following electronic transactions</li> </ul> </li> </ul>	
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<sup>1</sup> The 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.

<sup>2</sup> Non-resident service enables companies, through a single request, to open, manage and close 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.

<sup>3</sup> Non-resident customers residing outside the European Union : 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).

\* VAT not due.



### 1.3 Other services

EUR

<ul style="list-style-type: none"> <li>• <b>The following manual transactions are part of the flat charge of "12 free manual transactions" and will only be charged per item once the ceiling has been reached:</b> <ul style="list-style-type: none"> <li>– Payment by cheque</li> <li>– Cash withdrawal in euro by debit card at a non-ING Belgium ATM in the SEPA zone</li> <li>– Sending money in euros (SEPA) partially via pink form pre-printed</li> <li>– Sending money in euros (SEPA) at counter<sup>4</sup></li> </ul> </li> <li>• <b>Deposit in euro at counter</b></li> <li>• <b>Cash withdrawal in euro at counter in the SEPA zone:</b> <ul style="list-style-type: none"> <li>– In an ING Belgium branch without ING Self<sup>®</sup>Bank</li> <li>– In an ING Belgium branch with ING Self<sup>®</sup>Bank</li> <li>– In another bank's branch</li> </ul> </li> <li>• <b>Cash deposits or withdrawals in other currencies than euros on account of same currency</b></li> </ul>	<p>0.83</p> <p>0.83*</p> <p>1.65</p> <p>0.83</p> <p>0.1%, min. 3.00*</p> <p>Gratuit</p> <p>0.1%, min. 3.00*</p> <p>0.1%, min. 3.00*</p> <p>1.5%*</p>
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### 1.4 Interest rate

% du montant

<ul style="list-style-type: none"> <li>• <b>Debit (unauthorised), per annum</b></li> <li>• <b>Credit interest or negative interest, per year</b> <ul style="list-style-type: none"> <li>– Account balance up to 1,000,000 EUR</li> <li>– Account balance above 1,000,000 EUR</li> </ul> </li> </ul>	<p>19.20 %</p> <p>0%</p> <p>-0.50%<sup>5</sup></p>
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<sup>4</sup>Manual 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)).

<sup>5</sup>A credit interest rate of euribor 1 month (not floored) – 0.10% is applied if the holder of a Corporate Plus account is (a company associated with) a group of associated companies with a turnover higher than € 250 mio or (a company associated with) a listed company, whereby "a company associated with" or "associated companies" has the meaning ascribed thereto in articles 1:14 et seq. of the Belgian Code of Companies and Associations.

\* VAT not due.

1.3 Special yield accounts and regulated savings accounts	% of the amount	EUR
<b>• ING Business Account</b>		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum		
- Account balance up to 1,000,000 EUR	0%	
- Account balance above 1,000,000 EUR	-0.50%	
<b>• ING FlexiBonus Account 3/6</b>		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum		
- Account balance up to 1,000,000 EUR	0%	
- Account balance above 1,000,000 EUR	-0.50%	
- Bonus interest rate	0%	
<b>• ING Invest Account</b>		
- Opening, closing, maintaining the account		0
- Credit interest or negative interest, per annum	0%	
- Debit balance, without a loan granted	Not authorized (12.50%)	
- Account statements (daily, weekly, monthly)		
- Available via Home'Bank/Business'Bank		0
- Sent by post		postage
- Provided from branches for non-residents (c/o counter/letterbox)		0
<b>• ING Green Savings Account, ING Orange Savings Account or ING Savings Account Pro <sup>1</sup></b>		
- Opening, closing, maintaining the account		0
- Cash withdrawal in euro at counter	0.1%,	min 3.00*
- Credit interest rates (base rate and fidelity premium), per annum: see rates, bands and ceilings displayed at branches, at <a href="http://www.ing.be">www.ing.be</a> , in Home'Bank		
- Account statements (daily, weekly, monthly)		
- Available via Home'Bank/Business'Bank		0
- Sent by post		5.00 /year*+postage
- Provided from branches for non-residents (c/o counter/letterbox)		0

## 2. Cards

2.1 Provision of cards	EUR
• Provision of an additional ING debit card (not included in the annual account fee)	8.27
• Provision of an ING Business MasterCard credit card	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
• Additional deposit card <sup>2</sup>	10.00
• Provision of an ING temporary debit card for use until the definitive card is received	12.40

<sup>1</sup> These products are not marketed anymore. ING Savings Account Pro is a non-regulated savings account.

<sup>2</sup> See also point 3.10

\* VAT not due.

• By regular post 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:	
– Providing a debit card via registered mail within the SEPA zone	20.66
– Providing a credit* card via registered mail within the SEPA zone	25.00*
– Providing a debit card via registered mail outside the SEPA zone	41.32
– Providing a credit* card via registered mail outside the SEPA zone	50.00*

## 2.2 Use of cards

% of the amount

EUR

• <b>For all transactions<sup>1</sup></b>		
• By ING debit card		
– Exchange margin for transactions in another currency <sup>2</sup>	3.22%	
• By ING Business MasterCard credit card		
– Exchange margin for transactions in another currency <sup>2</sup>	2.00%	
• <b>Cash withdrawals in euros or in other currencies from ATMs</b>		
• By ING debit card		
– Cash withdrawal from an ING Self <sup>®</sup> Bank or ING Belgium ATM		Free of charge
– Cash withdrawal from a non-ING Belgium ATM in the SEPA zone <sup>3</sup>		0.83*
– Cash withdrawal outside the SEPA zone	0.3025%*	4,24*
• By ING Business MasterCard credit card	1.00%	6.00*
• <b>Cash withdrawals in euros or in other currencies from bank teller</b>		
• By ING Business MasterCard credit card	1.00%	8.00*
• <b>Payment in euros or in other currencies in store</b>		
• 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

<sup>1</sup> Cumulative with other fees under section 2.2.

<sup>2</sup> 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, HRK, 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/cartedevise](http://ing.be/cartedevise).

<sup>3</sup> These withdrawals are counted towards the 12 free annual transactions for the ING Corporate Plus Account. Withdrawals from an ING ATM in Belgium are free of charge.

\* 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 <sup>1</sup>		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
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 pro batch)
– B2B Scheme		0.07 (with a min. of 2.48 euros pro batch)
– Refund requested of an unauthorised transaction (not justifiable by the creditor)		60.00
– Confirmation of mandate activation		0
3.4 International transfers		
<ul style="list-style-type: none"> <li>• The currencies processed by ING are: AED, AUD, BGN, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, HRK, 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.</li> <li>• The cost of an international transfer is made up of the following: <ol style="list-style-type: none"> <li>1. An ING commission payment</li> <li>2. Various ING fees</li> <li>3. ING currency conversion fees (as applicable)</li> <li>4. Fees applied by correspondent banks.</li> </ol> </li> </ul>		
<p>How the ING payment commission and correspondent bank fees are applied depends on the cost instruction given (BEN, SHA or OUR):</p>		
Instruction <sup>2</sup>	Sending money: outgoing international transfer	Receiving money: incoming international transfer
SHA	ING commission payment and ING fees	ING commission payment and ING fees
OUR	ING commission payment and ING fees + correspondent bank fees	No fees for ING customer
BEN	No fees for ING customer. ING automatically deducts the ING commission payment from the amount transferred.	ING commission payment. Correspondent bank fees will have already been deducted from the incoming amount.

<sup>1</sup> Charged from the first operation.

<sup>2</sup> 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: 0.1% of amount	Min 10.00 Max 100.00
	– Another ING Belgium account (internal transfer)	0
• Swedish crown (SEK), Romanian Leu (RON)	– An account within the EEA	0
	– Rest of the World: 0.1% of amount	Min 10.00 Max 100.00
	– An ING Belgium account (internal transfer)	0
• Other Currency	– A Belgian account with a corresponding value less than EUR 50,000	8.00
	– A Belgian account with a corresponding value more than EUR 50,000	9.00
	– Rest of the World: 0.1% of amount	Min 10.00 Max 100.00
	– Payment to and from accounts of legal entities belonging to the same economic group and held with ING entities	9.00

### 2. Various Fees

Various fees may apply in certain specific cases:

	EUR
– Manual processing (coding or paper transfer)	8.00
– Urgent payments	5.00
– Same Day Payments	10.00
– Prio Payment	15.00
– non-STP transfer (see section 8. Definition)	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 <sup>1</sup> , Suriname, USA	} 9.00
– Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Russia, Serbia, Ukraine, Vietnam, Yemen	
– Albania, Angola, Belorussia, 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, 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, Saint Kitts and Nevis, Saudi Arabia, Senegal, Swaziland, Trinidad and Tobago, Turks and Caicos Islands, Uganda, Zambia and the rest of the world <sup>2</sup>	

<sup>1</sup> The Dutch part.

<sup>2</sup> 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 <sup>1</sup>		15.00
• Cancellation, amendment, investigation, expedition charges, SWIFT: max. 1h <sup>2</sup> , payment certificate		
– Operations of the last 12 months		25.00
– Older operations		75.00
• Insufficient funds on account		6.00
• Copy of various documents		15.00
3.6 Cheques		EUR
<b>Domestic cheques</b>		
• Circular cheques:		
– Issue:		
– Per cheque (submitted by electronic means)		2.07
– Per cheque (other)		4.95
– Issue of bank cheques, per cheque		9.95
• Remittance for collection of domestic cheques, per cheque		1.65
<b>International cheques</b>		
<b>Issuance</b>		
• Cheques drawn on an ING account in Belgium, issued abroad:		
– Payment commission: 0.1% of the amount		min.10.00 and max 100.00
– Processing commission, per cheque		11.57
• Cheque issued by the bank for use abroad:		
– Issue charges		9.92
– Expedition charges		5.40
<b>Collection</b>		
• Cheques drawn on an account outside Belgium and deposited on an ING account in Belgium:		
– Processing commission <sup>3</sup> , per cheque		35.00-75.00
– Correspondent costs <sup>4</sup>		Min.5.00
<b>Miscellaneous charges for domestic and international cheques</b>		
• Reorder of ING cheques, per 100 cheques		75.00
• Cheque stop payment		41.32
• Copy of a cheque		24.79
• Expedition charges		5.40
3.7 Registry fee payment forms		EUR
• Order of registry fee payment forms (per 25)		
– Base rate:		37.25
– ING Privalis fee		9.00

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

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

<sup>3</sup> Depending on the type of collection :

- Under Usual Reserve, in case of amount lower of equal to 2.500 euro or with an existing credit line : 35 euro

- Credit After Collection, amount bigger than 2.500 euro and without a credit line : 75 euro

<sup>4</sup> The charges vary per correspondent and per country

**3.8 Deposits and change****EUR**

- Remittance<sup>1</sup> of euro coins at the counter 3.305/bag
  - Charities (with an ING account) 0
- Exchange of coins or banknotes at a counter, per operation 3.00

**3.9 Self'Bank Deposit Service****EUR**

- Flat annual charge (unlimited number of deposits) 90.00
- By means of an ING deposit card 10.00

**3.10 Foreign currency conversion and exchange transactions****EUR**

The rates used to convert currencies when sending money or foreign exchange transactions are based on the quotations in force on the international market. Rates are available via Home'Bank, Self'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:

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

**3.11 Self'Bank Deposit Service****EUR**

- **Commissions on clean bills of exchange**
  - Collection commission:
    - per remittance 30.00
    - per bill 30.00
      - Value date 3 bank working days after due date, min. 10 bank working days after receipt
- **Other bill of exchange commissions**
  - Copy of bill 25.00 (+ postage)
  - Payment/non-payment certificate: 25.00 (+ postage)

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

\*No VAT due

## 4. Bancontact & Terminals

(more about Bancontact & Terminals services on [ing.be/merchantservices](http://ing.be/merchantservices))

4.1 Bancontact			EUR
<ul style="list-style-type: none"> <li> <b>Transactions &gt; 25 euros</b>            Monthly cost per terminal           <ul style="list-style-type: none"> <li>Smart Bancontact - no monthly minimum Per transaction 0.344</li> <li>Comfort Bancontact - minimum of 100 transactions invoiced/month Per transaction 0.204</li> <li>Premium Bancontact - minimum of 200 transactions invoiced/month Per transaction 0.164</li> </ul> </li> <li> <b>Transactions &lt;=25 euros</b>            Per transaction 0.025+0.50%         </li> </ul>			
4.2 Terminals			EUR
<ul style="list-style-type: none"> <li> <b>Purchase</b> <ul style="list-style-type: none"> <li>Mobile Terminal: Yoximo               <ul style="list-style-type: none"> <li>3G single charge 659.00</li> <li>Maintenance monthly 15.34</li> </ul> </li> <li>Fixed Terminal: Yomani               <ul style="list-style-type: none"> <li>With printer single charge 559.00</li> <li>Maintenance monthly 12.24</li> </ul> </li> </ul> </li> <li> <b>Renting</b> <ul style="list-style-type: none"> <li>Mobile Terminal: Yoximo               <ul style="list-style-type: none"> <li>Smart Package (50 Transactions included) monthly 49.90</li> <li>Additional transactions Per transaction 0.344</li> <li>Comfort Package (100 Transactions included) monthly 60.90</li> <li>Additional transactions Per transaction 0.204</li> <li>Premium Package (200 Transactions included) monthly 73.90</li> <li>Additional transactions Per transaction 0.164</li> <li>Express maintenance (Service within 24 hours) monthly 13.20</li> </ul> </li> <li>Fixed Terminal: Yomani               <ul style="list-style-type: none"> <li>Smart Package (50 Transactions included) monthly 30.90</li> <li>Additional transactions Per transaction 0.344</li> <li>Comfort Package (100 Transactions included) monthly 50.90</li> <li>Additional transactions Per transaction 0.204</li> <li>Premium Package (200 Transactions included) monthly 63.90</li> <li>Additional transactions Per transaction 0.164</li> <li>Express maintenance (Service within 24 hours) monthly 13.20</li> </ul> </li> </ul> </li> </ul>			
4.3 Other			EUR
<ul style="list-style-type: none"> <li> <b>Installation</b> <ul style="list-style-type: none"> <li>'Plug &amp; play' installation by customer per unit 0</li> <li>- Installation by a technician per unit 79.00</li> <li>- 3G SIM-cards monthly 6.68</li> </ul> </li> <li> <b>International debit cards</b> % of the amount           <ul style="list-style-type: none"> <li>Maestro Per transaction 0.50%</li> <li>V-Pay Per transaction 0.50%</li> </ul> </li> </ul>			



• <b>Credit cards</b>		% of the amount
- MasterCard	Per transaction	1.05%
- Visa	Per transaction	0.98%

## 5. Electronic Banking Services

Isabel 6 - For these charges please refer to the Isabel SA/nv website ([www.isabel.eu](http://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 01)

#### 5.1.1 Telelink Online

EUR

• Making payments and sending money		
- Management of memo transfers, direct debits, standing orders		0
- Instant credit transfers in euros (SEPA)		5.00
• Trade information		
- Balance sheet summaries		3.70
- Disputes		1.90

### 5.2 Home'Bank

EUR

• Access and use, per annum		0
• ING Card Reader		0 <sup>1</sup>
• ING Connectable Card Reader		35.00 <sup>2</sup>

### 5.3 Business'Bank

EUR

• Access and use, per annum		0
• Privalis option		0
• Premium option, per annum		50.00
• ING Card Reader		0 <sup>1</sup>
• ING Connectable Card Reader		35.00 <sup>2</sup>
• ING Multi Mandate <sup>3</sup> , subscription, per month		39.99
• Instant credit transfers in euros (SEPA)		5.00

<sup>1</sup>You can receive up to 2 free ING Card Readers a year. Each extra ING Card Reader will cost you 20.66 euros.

<sup>2</sup>An ING Connectable Card Reader costs 35 euros. The first ING Connectable Card Reader is free of charge if you chose the Business'Bank Premium option.

**5.4 InsideBusiness****EUR**

• InsideBusiness Payments	
– Subscription	7.50 per month, Per module
– User subscription	7.00 per month, Per module
• InsideBusiness Connect, EBICS Global, SWIFTtNet	
– Subscription	240.00 per month, Per structure
– Set-up	5,000.00 one off, Per structure
– Add customer to current contract of e 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 <sup>4</sup> for non-residents, annual flat charge	50.00*
- Dispatch to home address by post	5.00* (+postage)
• Renting of a letter box <sup>4</sup>	
– Non-residents, annual flat charge	50.00*
• Account statement copies	24.79 <sup>5</sup>

**7. Specific reporting products****EUR**

• CODA (standard <sup>1</sup> 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

<sup>1</sup> You can receive up to 2 free ING Card Readers a year. Each extra ING Card Reader will cost you 20.66 euros.

<sup>2</sup> An ING Connectible Card Reader costs 35 euros. The first ING Connectible Card Reader is free of charge if you chose the Business'Bank Premium option.

<sup>3</sup> 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.

<sup>4</sup> Only from branches for non-residents.

<sup>5</sup> Price for a 12-month period commenced.

\* VAT not due.

## 8. Other charges

	EUR	
• Certificates can be applied for via "My Documents" in Business'Bank and Telelink Online (except for "certified accountant and corporate auditor certificates")		0
• Accountant and corporate auditor statement (depending on complexity of bank relationship):	<b>Electronic version</b>	<b>Paper version</b>
- 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 150.00	
• 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
	<b>Physical persons</b>	<b>Legal entities</b>
• 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

## 9. Forward exchange transactions

	% of the amount	EUR
• When concluding the contract		
- Forward exchange commission	0.1%*	min. 12.50*
• When the contract is extended		max. 75.00*
- Forward exchange commission	0.1%*	min. 12.50*
		max. 75.00*
• Fixed fee per contract and possible extension		+ 37.50*

\* The standard CODA files you receive in Business'Bank are included in the Premium option.

## 10. Guarantees<sup>1</sup>

### 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

% of the amount

EUR

#### 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%	min. 35.00
	On the amount of the remittance	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

<sup>1</sup> 1 Expedition charges to be added, see point 11.

## 11. Expedition charges<sup>1</sup>

	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 boxes

	EUR
<b>Safe-deposit box rent consists of a flat amount (41,32 euros) and an amount per dm<sup>3</sup> (1,65 euro/dm<sup>3</sup>). The total amount is capped at 413,22 euros.</b>	
Examples: annual rental cost:	
- Safe of 11 cm H, 31 cm W, 50 cm D (17 dm <sup>3</sup> )	69.42
- Safe of 20 cm H, 30 cm W, 50 cm D (30 dm <sup>3</sup> )	90.91
- Safe of 30 cm H, 30 cm W, 50 cm D (45 dm <sup>3</sup> )	115.70
- Safe of 20 cm H, 60 cm W, 50 cm D (60 dm <sup>3</sup> )	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

<sup>1</sup> Unless specified otherwise in the above items.

## 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 securities transactions
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees
- Fee Information Document - ING Green Account
- Fee Information Document - ING Green Account 18 - 25 year olds (no longer marketed since 01/01/2016)
- Fee Information Document - ING Lion Account (PDF)
- Fee Information Document - ING go to 18 Account (PDF)
- Fee Information Document - ING basic bank service account (PDF)
- 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](mailto:complaints@ing.be) – Phone: 02 547 61 02 – Fax: 02 547 83 20.

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