

Tariff brochure Wholesale Banking Clients

ING Luxembourg SA

Effective as of 1 January 2023

This Tariff brochure for transaction services offered to Wholesale Banking Clients is effective **as of 1 January 2023** and applicable to the transaction services offered by ING Luxembourg S.A., (referred to as 'ING'). Rates offered in this brochure are subject to changes. All fees shown in this brochure are exempt from VAT unless expressly stated otherwise. Exchange rates can be found via your local ING office.

Accounts

Current Account

Opening account	€	500	
Custody account opening	€	500	
Opening account for complex structures ¹	€	2 000	
Account Maintenance Charges	€	1	per month/account/mailling address
Management Charges ²	€	250	per quarter/client number
Non-resident current account maintenance fee	€	100	per month/non-resident account
Closing account	€	0	

Debit interest rates for current accounts without arranged overdrafts (per annum)

Debit Interest rate

EUR	USD	GBP	CHF	SEK	NOK	DKK	CAD	ZAR	HKD	AUD	NZD	SGD	JPY	HUF	CZK	TRY
% 12	% 12	% 12	% 10	% 12	% 12	% 12	% 12	% 25	% 15	% 13	% 14	% 13	% 8,25	% 12	%15	%25

Unless agreed otherwise, the interest applied to the account(s) are set in accordance with the rate(s), calculation method(s) or reference(s) specified above or in the “Wholesale Banking Terms and Conditions” and, for anything over that, per the practices and customs in effect in Luxembourg.

In the event of negative rates relative to some currencies, the Bank reserves the right to recover said negative interest rates on all deposits made by customers by way of prior information in accordance with Article 16 of the Payment Services annex of the general part of the “Wholesale Banking Terms and Conditions”.

All our credit interest rate for current accounts and savings accounts are available on our website at the address ing.lu/tariffs.

The size and composition of ING’s balance sheet determines the regulatory costs, such as Deposit Guarantee Scheme to protect account holders and the Single Resolution Fund to buffer for the financial industry. In addition, a bank levy is charged by each local government as a result of the financial crisis, based at year-end balances of the bank.

As ING is exposed to extra costs in case there are important extra balances placed at year-end, ING reserves the rights to charge a flat fee of 15bps over the extra balances, which are defined as the difference between the aggregated clients year-end balance vs the aggregated client average balances over the period September up to and including November in the relevant calendar year. Local deviations may occur due to local regulations.

Pledge agreements (by third parties)**

Your Relationship Manager will guide you in achieving your financial goals, including implementing pledge agreements. This can entail conducting a review of providing you with standard document templates that comply with Luxembourg law, as well as assisting you in subsequent daily follow-up. Please contact your Relationship Manager for more Information about the fees.

**The files must be submitted for approval to the Bank.

¹ Trust, Offshore, Foundation, Regulated Funds, Securitisation, SCSp,...

² In case of decision by the Bank to close an account, management charges of 1250 EUR per quarter will be charged for any unclosed account at the end of the notice period communicated by the Bank for the closure of such account (the Termination date).

Cash deposit at a branch in the currency of the account

Charges

All Currencies € 0

Value Dates

All Currencies D ("consumer" customer)
D + 1 BWD ("non-consumer" customer)

Account, Transaction and Fee Reporting

Electronic reporting

Intraday / ING current account € 0 per month/account

Intraday (MT942) / To third bank € 50 per month/account

Intraday (MT942) / From third bank € 50 per month/account

End of Day | ING current account € 0 per month/account

End of Day (MT940) | To third bank € 25 per month/account

End of Day (MT940) | From third bank € 25 per month/account

CAMT 053 | ING current account € 0 per month/account

CAMT 053 | To third bank € 25 per month/account

CAMT 053 | From third bank € 25 per month/account

Paper reporting

€ 1 + Postal fee

Paper account statement

Electronic Banking Services

	ING Fees	Other fees (provider)
My ING Pro	€ 0	consult www.luxtrust.lu
Inside Business Payments		
- Subscription	€ 8.50	per month, per module
- User subscription	€ 8.00	per month, per user
InsideBusiness Connect (File Transfer, EBICS, Swift)		
- Subscription	€ 280	per month, per structure
- Set-up	€ 5 000 + applicable VAT	one off, per structure
- Add customer to current contract or	€ 350	per occurrence
Service Bureau		
Multiline	€ 0	Consult www.multiline.lu
Telelink@Isabel	€ 0	Consult www.isabel.eu to know the current tariffs

Savings Accounts

Savings Accounts standard elements

Account charges	Compte vert € 8	per annum/account/address
Currencies available		EUR, DKK, GBP, CHF, USD, CAD, AUD, NZD
Statements		
Via My ING	€ 0	
Postal	€ 1	+ Postal tariff

Value Dates

	Compte Vert	
Incoming in EUR	D + 5 BWD ³	
Outgoing in EUR	D - 2 BWD	
Incoming in DKK, GBP, CHF, USD, CQD, AUD, NZD	D + 6 BWD	
Outgoing in DKK, GBP, CHF, USD, CQD, AUD, NZD	Transfer	D - 2 BWD
	Withdrawal	D - 6 BWD

Credit interest rates for savings accounts

You can get the current rates upon request from your relationship manager.

Debit rates for Savings Accounts (per annum)

Savings accounts are not permitted to be overdrawn. However, if a savings account is overdrawn, debit interest will be charged at the rate applicable to the current account in the relevant currency. The amount of any such debit interest thus charged will be deducted from any future credit interest.

³ BWD= Bank Working Days

Single credit transfers and direct debits

Transfers - Outgoing

Without foreign exchange transaction⁴

	Electronic Transfers			Paper Transfers ⁵		
SEPA	€	0		€	90	
Other than SEPA	%	0.15	from the amount with min. € 5 max. € 160	%	0.15	from the amount with min. 90 max. € 200

Please note that paper transfers between accounts of the same client number remain free.

Transfers - Incoming

Without foreign exchange transaction⁴

SEPA	€	0	
Other than SEPA	%	0.15	from the amount with min. € 5 max. € 36

SEPA Direct Debit

SEPA Direct Debit as creditor :

SEPA Direct Debit Core

Batch fee	€	0	per batch
Transaction fee			upon request

SEPA Direct Debit B2B

Batch fee	€	0	per batch
Transaction fee			upon request

SEPA Direct Debit « R-messages »

Return	€	0	per transaction	
Reject / Refusal	€	0	per transaction	
Refund authorised collection	€	0	per transaction	
Refund unauthorised collection	€	60	per transaction	Creditor fee

Additional services

Request to cancel a SEPA Direct Debit (before settlement date)	€	0	per occurrence
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⁴ For foreign exchange transactions, please add the exchange rate charge mentioned on page 7.

⁵ Instructions initiated by fax and mail

SEPA Direct Debit as debtor :**SEPA Direct Debit Core**

Transaction fee	€	0	per transaction
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SEPA Direct Debit B2B

Transaction fee	€	0	per transaction
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Mandate set-up	€	0	per occurrence
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Amendment or cancellation	€	0	per occurrence
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Additional services

Mandate blocks and filters set up	€	0	per occurrence
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Request for copy of SEPA Direct Debit Mandate	€	30	per occurrence	Debtor fee
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Others

Unpaid SEPA Direct Debit because of insufficient funds	€	0	per transaction
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Wrongful claim for refund of unauthorised SEPA Direct Debit	€	60	per occurrence	Debtor fee
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Additional Charges

Exchange transaction (Amount of transfer in euro or exchange % value in foreign currency)		0.10	min. €3 - max. €250
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Urgent transfer	€	10
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Urgent Paper transfer ⁶	€	50
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Collective paper transfer	€	8
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Non-standard paper transfer	€	6
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Payment refusal	€	25
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Fee for a confirmation of payment	€	15 / confirmation
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Transfer labelled "Remitter pays all charges" or "OUR"

Amount of transfer in euro (or exchange value in foreign currency)

≤12 500	€	8
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>12 500 à ≤ 25 000	€	25
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>25 000 à ≤ 50 000	€	40
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>50 000 ≤ 100 000	€	80
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>100 000 ⁷	€	100
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⁶ Instructions initiated by fax and mail.

⁷ For transfers in non-EEA currencies or to non-EEA countries, the Bank reserves the right to charge the customer any charges actually deducted by correspondent banks or claimed from the Bank by correspondent banks where these charges exceed EUR 100.

Customers will be charged a processing fee of EUR 25 plus any charges made by our correspondent bank(s) for:

- the return of funds at the request of the correspondent bank after receipt of payment by the Bank;
- any request for information regarding receipt or non-receipt of funds transferred by the customer from correspondent or beneficiary banks made by the Bank at the customer's request;
- any correction by the Bank of an incomplete or incorrect remittance order issued by the customer following an error or omission by the customer

Other Services

Certificates (excl. VAT)

Term accounts ⁸	€ 25	per client number per year covered
Duplicate statements	€ 50	per certificate
Movements on Compte Vert	€ 50	per certificate
Good standing	€ 125	per certificate
Dividend and share interest statements	€ 25	per client number per year covered
Share portfolio statements	€ 25	per certificate
Balance and/or account interest	€ 25	per client number per year covered
Minimum balance	€ 25	per certificate
Summary statement of assets and income ⁹	€ 75	per client number per year covered
Special requests, searches	€ 75	per hour
Certification of basic balance	€ 100	per certificate
For credit accounts		+ additional € 25
For securities accounts		+ additional € 25
For documentary credits		+ additional € 25
Certification of balance not at month end	€ 125	per certificate
Certification of constitution	€ 50	per certificate

Domestic Cash Management – subject to agreement

Domestic Cash Management – End of day

Set-up fee	€ 500		
Maintenance fee	€ 50	per month	per account
Amendment fee	€ 250		

International Cash Management

ING Bank provides International Cash Management to its clients. The fees and commissions are subject to agreement.

The International Cash Management Service is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands.

Safety deposit boxes (excl. VAT)

Volume	annual rent	
7 to 20 dm ³	€ 200	
21 to 200 dm ³	€ 400	
Key holding fee	€ 60	per year
Charge for the opening of a safety deposit box	re-invoicing of external costs to the clients	

⁸ Certificates included in "Summary statement of assets and incomes"

⁹ Including Ecofin & Relibi (Luxembourg final withholding tax).

Withdrawal at a branch (non-ATM) in currency of Account

Withdrawal fee € 0

Charge for non-withdrawal of reserved funds: 0.10% of the amount ordered with a minimum of €15 and a maximum of €100.

Value Dates

EEA currencies	D
Other currencies	D – 5 BWD

A Client who wishes to be sure of being able to withdraw a cash amount greater than ten thousand euros (EUR 10,000) on a given date shall inform the Bank's services at least three Business Days prior to this date. Depending on the currency of the withdrawal, the notice period may be greater than the notice period indicated above. Your account manager can inform you of the prevalent notice period.

In the event of a request to withdraw an amount greater than ten thousand euros (EUR 10,000) in cash in one or several successive requests below that threshold, the Bank shall have the right to refuse such withdrawals in cash and shall be entitled to discharge its duty of repayment only by providing a crossed bank cheque or by bank transfer to a country whose anti-money laundering regulations are equivalent to those of the Grand Duchy of Luxembourg.

Cards

Debit Card

Annual fee	€	20
Merchant payment in EUR	€	0
Merchant payment in foreign currency	€	0.75
Withdrawals at ING Luxembourg ATMs	€	0
Withdrawals at all other ATMs in EUR	€	1.50
Withdrawals at all other ATMs in foreign currency	€	4.50

Credit Cards – ING Luxembourg Solution

Annual Fee			
Visa Business	€	40	
Visa Business & Assistance	€	90	
Visa Classic	€	20	
Visa Classic & Assistance	€	70	
Visa Gold	€	130	
Debit interest rate	%	16.80	per year against the balance mentioned on the statement of the 20 th which has not been paid on the 1 st reminder
Additional charge in the case of failure to make minimum 10% payment of the balance	€	10	Additional reminder
Visa credit card statements			
Reception by post	€	1	+ postal tariff
Amendment of / changes to the credit line	€	50	

Withdrawal at ATMs

	Current account		
With your ING credit card			
At ING Luxembourg ATMs ¹⁰	€	0	
All other withdrawals from ATMs	€	3.5	+ 2.50 % of the amount drawn
Withdrawal limit			
Credit card ATM			
Visa Classic, Visa Business,	€	2 500*	
Visa Classic & Assistance,	€	2 500*	
Visa Business & Assistance	€	2 500*	
Visa Gold	€	5 000*	
Point of sale payment limits			Agreed credit limit (CRAC) + Visa account balance
			* per card, per 5 days floating period

Credit Card - ING Group Solution

Corporate Card, corporate pay	€	35	per year
Corporate Card, individual pay	€	80	per year
Emergency provision	€	129	per card
Purchases In EUR	€	0	per transaction
Purchases In non-EUR	€	0	per transaction plus 1.95 foreign exchange fee ¹¹
Cash advance From ATM in EUR	€	4.50	per transaction
Cash advance From ATM non-EUR	€	4.50	per transaction plus 1.95 foreign exchange fee ¹¹

Additional services and fees

Late payment charge	%	1.50	of the outstanding balance
Paper-based account statement	€	3	per statement
Copy of paper-based account statement	€	8	per statement / including VAT

ING Corporate Card Solution

The fees and commissions for other additional services (e.g. like extended SmartData reporting) are subject to separate agreement. Information about ING Corporate Card Solution can be found at <http://www.ingwb.com/commercialcards>

ING Purchase Control

The fees and commissions are subject to separate agreement. Information about ING Purchase Control can be found at <http://www.ingwb.com/commercialcards>

The corporate card product is offered by ING Bank N.V., registered office Amsterdam, Trade Register no. 33031431, Chamber of Commerce Amsterdam, The Netherlands.

¹⁰ For Visa accounts with a credit balance.

¹¹ The exchange commission is integrated into the amount of the transaction. Currency conversion rates are published on <https://www.mastercard.com/global/currencyconversion/>

Custody account charges, making securities available, securities transfers

Custody account charges (excl. VAT)

Exemption from custodial fees for savings certificates, funds, equities, bonds, and structured products of the ING Group.

Other securities :	Commission per tranche (annual deduction in arrears)		
Value of securities portfolio in EUR ¹²			
	≤ 1 000 000	% 0.25	per annum
	> 1 000 000 to ≤ 2 000 000	% 0.20	per annum
	> 2 000 000	% 0.15	per annum

Min. € 12 per item and min. € 50 per account

Rate for precious metals: % 0.30

Surrender of securities	€ 40	per item
Documentation for customer participation in General Meetings	€ 250	Excl. VAT per meeting

Documentation for customer participation in complex General Meetings ¹³	€ 500	Excl. VAT per complex meeting + any notary
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Securities transfers¹⁴

Securities transfers within ING Luxembourg	€ 0	
Securities transferred from another bank	€ 0	
Securities transferred to another bank	€ 100	per item

American Depositary Receipt (ADR) & Global Depositary Receipt (GDR)

The external fees inherent in products of the ADR and GDR type are to be paid by the client. They will be accounted for in accordance with customary practices on the various markets.

¹² The calculation method for bonds valued below par is based on the nominal value of the deposited securities.

¹³ When a re-registration of securities in the name of the client is necessary in the market.

¹⁴ Bank agreement required in case of complex transfers.

Securities transactions

Shares¹⁵

Sale/purchase of stock market shares

Order (EUR or exchange value in foreign currencies)

< 50 000	% 1.25	min. € 75
≥ 50 000	% 0.80	
New share issues	% 0.50	min. € 25

Options¹⁵

Sale/purchase of share/index options	€ 12	per contract	min. € 75
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Bonds and precious metals

Sale/purchase of bonds and precious metals

Order (EUR or counter-value in foreign currency)

< € 25 000	% 1	min. € 50
≥ € 25 000 to < € 75 000	% 0.75	
≥ € 75 000	% 0.50	

Funds¹⁶

Sale/Purchase of third-Party Funds – Sale/purchase of House Funds

Third-Party Equity Funds	purchase 3 % min. € 50 sale € 50
Third-Party bond Funds	purchase 2 % min. € 50 sale € 50
Third-Party Money Market Funds	purchase 0,50 % min. € 50 sale € 50
Third-Party Alternative Funds	purchase 3 % min. € 50 sale € 50
House Funds	% 0

¹⁵ Plus any local taxes payable

¹⁶ Additional fees could be charged by the fund promoter.

Applicable value dates

For a purchase order, the applicable value date for the debit of your account is the date of the transaction.

For a sales order, the applicable value date for the credit of your account is, in general, the transaction date + 3 BWD. Depending on the common practice of the local market concerned on which the transaction is performed, the delay can be longer than 3 BWD.

Overview of costs and charges relative to financial instruments

To fully understand the costs and fees withheld on financial instruments, take a look at the “Overview of costs and charges relative to financial instruments” on www.ing.lu/tariffs, a document showing simulations of purchases and sales of financial instruments.

Payment of coupons & repayment of securities

Securities of which ING Luxembourg has been appointed paying agent or sub-paying agent

Coupons and securities (savings certificates, loans and other securities)

	Securities in custody
Encashment ¹⁷	Free
Value date	Maturity date

Securities payable in Luxembourg – other main paying agent or sub-paying agent

Coupons and securities payable in Luxembourg

	Securities in custody
Encashment ¹⁷	Free
Value Date	Maturity date + 3 BWD

Securities payable abroad – other paying agent or sub-paying agent

Non-domiciled coupons payable abroad

	Securities in custody
Encashment ¹⁷	% 1.25 min. € 4 per line 0.50 % from € 12.400
Value Date	Maturity date + 3 BWD

Shares payable abroad

Encashment ¹⁷	% 0.25 min. € 5 max.€ 75 per line
Value date	Maturity date + 3 BWD

¹⁷ Encashment only via credit of an account opened with ING Luxembourg

Possible additional charges

Exchange commission Charge per security in the event of a conversion from one currency to another for account credit. In this case, add 2 BWD to the value date. Refer to the amount of the exchange fee found in the field “transfers abroad” in payment fees.

Scheduled payment charge Charge for redemption of unmatured securities and coupons: EUR 7 per security and per calendar month started.

Unverified coupon remittance charge Charged when coupons remitted are too large to be processed directly in branch (over 500 vignettes or more than 15 different securities) accepted under the condition of verification: € 15.

Prescription fees The bank will charge 2% in the event of recovery, in addition to possible fees charged by the issuer.

Fees and taxes charged by the State Treasury

Submitted coupons or securities for which the funds to be distributed are available at the Luxembourg State Treasury (Caisse de Consignation) will be subject to additional fees and taxes:

- a deposit tax
- custodial fees
- debit interest from time to time

The details on these fees can be found in the Grand-Ducal Regulation of 4 February 2000 that sets the deposit tax rates. These fees are charged on the gross amount. A detailed breakdown can be provided upon request.

Cut-Off Times – Value Dating – Other Information

Cut-off times

Incoming funds

Credit value date is the date on which the funds are available within ING.¹⁸

Cut-off time of incoming payments: 5:00 PM in all currencies

Night safe Cut-off times: 08:00

Outgoing funds

Electronic Credit Transfer	Currencies	COT-(CET)	Book date	Settlement date
EUR Real Time credit transfer				
Real Time*	€	15:30	D	D
SEPA credit transfer				
Next day	€	17:00	D	D+1
Same day*	€	15:30	D	D
ING Luxembourg In-house	€	17:00	D	D
International credit transfer				
Two days	AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, JPY, MXN, NOK, PLN, RON, SEK, SGD, USD	17:00	D	D+2
Next day*	AUD, JPY, SGD	15:00	D	D+1
	DKK, NOK, SEK,	13:30	D	D+1
Same day*	USD, GBP	17:00	D	D
	CAD	16:00	D	D
	EUR	15:30	D	D
	MXN	15:00	D	D
	CHF, HUF, PLN, BGN	14:00	D	D
	CZK, RON	12:00	D	D
ING Luxembourg In-house	All currencies	17:00	D	D

*Payments have to be initiated as urgent

¹⁸ during the Bank's opening times.

Direct Debit	Currencies	COT-(CET)	Book date	Settlement date
SEPA Direct Debit (as creditor)				
Transaction	€	17:00 D-2	D	D
SEPA Direct Debit (as debtor)				
Transaction	€	17:00	D	D

Those cutoff times are applicable for Straight Through Processing payments. When planning payments, the client is advised to take into account additional timing, if any, caused by the (electronic) transmission of payment instructions to the bank.

	Cutt-off time	Settlement Date	Currencies
Paper Credit Transfer	D - 14:00	D+1	EUR SEPA
	D - 14:00	D+2	EUR other, CHF, GBP, CAD, USD, CZK, DKK, SEK, HUF, NOK, PLN, AUD, JPY, MXN, RON

Miscellaneous

Search charge (excl. VAT):	€	75 / hour of search
	€	+ 0.25 / photocopy
Reissue of Digipass/LuxTrust:	€	20
Fee for account seizure:	€	250
Cash handling		Reinvoicing the customer at cost

Inactive accounts, inactive safes (law of March 30, 2022)

Research fee	€	75/hour + VAT*
External research fee		reinvoicing the customer at cost*

*within the limit of the law, research fees (internal + external) can not exceed 10% of the assets with a max of EUR 25 000.

Liquidation of assets or conversion		Cf standard pricing
Charge for the opening of a safe		external fee will be reinvoiced at cost (within a max of EUR 500)

Cash conversion

Exchange rates used for cash conversions other than payment cards
Internal ING rate available on request.

Visa credit card conversion rates

The rate applicable in the case of foreign currency transactions will be:

The Visa International rate (available in branches or at www.ing.lu) + 2% margin

Moreover, for any transaction with a merchant located in a country outside the Europe¹⁹ zone as defined by Visa, an additional 0,50% margin shall be added.

Debit card conversion rate

When making transactions in a foreign currency, the exchange rate is the designated ING Luxembourg rate for V PAY card transactions (information available in your local branch or at www.ing.lu) + an additional 1% fee (0.85% fee for transactions made in CHF).

Night safe

Charges

The night safe or client collection form is incomplete/incorrect € 50

¹⁹ Visa Europe zone: Andorra, Austria, Bear Island, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faeroe Island, Finland, France (including its "DOM-TOMs"), Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Isle of Man, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Vatican City, the United Kingdom.

Definitions

European Payment – SEPA:

A SEPA payment is a transfer:

- in EUR;
- in which the accounts held by both the originator and the beneficiary are opened in one of the 27 EU Member States (Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden) or in Iceland, Liechtenstein, Monaco, Norway, the United Kingdom, San Marino, Switzerland, Andorra or Vatican City.
- including an IBAN code (International Bank Account Number);
- with shared costs (also referred to as SHA, standing for 'shared').

Payment other than SEPA:

Any payment which does not meet the SEPA criteria.

IBAN:

IBAN stands for **I**nternational **B**anking **A**ccount **N**umber, an international standard for a uniform structure of account numbers designed to make transfers within Europe more rapid and secure.

BIC:

The BIC or **B**ank **I**dentifier **C**ode is your bank's international identification code (also called SWIFT code) which must be stated in your cross-border transfers. For example, the BIC for ING Luxembourg is CELLULLL.

European Economic Area (EEA):

At the time of entry into force of the tariff, comprising the 28 Member States of the European Union, Liechtenstein, Norway and Iceland.

EEA country currencies:

EUR, BGN, CHF, CZK, DKK, HUF, ISK, NOK, PLN, RON, SEK.

Bank Working Day:

Every day on which the banks in the Grand Duchy of Luxembourg are generally open except Saturdays, Sundays and public holidays.

Major currencies:

EUR, USD, GBP, CHF, SEK, NOK, DKK, CAD, ZAR, HKD, AUD, NZD, SGD, TRY and JPY.

Cut-off Times:

Time after which any payment orders and incoming payments shall be deemed to have been received or provided on the following Bank Working Day.

SWIFT:

A unique identification code for both financial and non-financial institutions. These codes are used when transferring money between banks, particularly for international wire transfers, and also for the exchange of other messages between banks. The codes may sometimes be found on account statements.

Complaint procedure

Lodge a complaint against ING Luxembourg S.A.

You can lodge a complaint in writing by mail, email or by secured message via “My ING” to the Complaints Department of ING Luxembourg:

ING Luxembourg S.A.
Complaints
26, Place de la Gare
L-2965 Luxembourg

Email: complaints@ing.lu

Complaints must clearly indicate the customer's contact details and include a brief description of the reason for the complaint.

If you are not satisfied with the solution or response given by ING Luxembourg, you can file a request for an out-of-court complaint settlement, in accordance with the provisions of the applicable circulars issued by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF).

Commission de Surveillance du Secteur Financier

Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg

Fax : (+352) 26 25 1 – 2601

Email: reclamation@cssf.lu

For more information, please visit the website of the CSSF:

<https://reclamations.apps.cssf.lu>

IMPORTANT NOTE: This summary of charges is a brief statement of the charges relating to our main products and/or services and is therefore not exhaustive. The summary of charges referred to above does not include non-standard products and/or services or combined offers, for which the customer should refer to the brochure relating to the product, service or combined offer in question. If this summary of charges does not include details of the charges applicable to your transaction or order, you should check the applicable charges with your branch or with your usual relationship manager prior to placing your order or completing your transaction.

Unless expressly stated otherwise here above, the tariff shall be considered as VAT exclusive, where VAT is required to be applied under applicable VAT law. VAT will be charged in addition at the rate as provided under the applicable VAT law in force from time to time.

ING Luxembourg S.A.
26, Place de la Gare
L-2965 Luxembourg
Trade and Companies Register
Luxembourg B.6041
VAT LU 11082217
www.ing.lu
