

Tariff brochure transaction services Wholesale Banking

ING Belgium NV/SA

Effective date 1 January 2025

Tariffs

Accounts

Current account

Maintenance - Regular ¹	€	29.00	per month, per account
Maintenance - Non-resident ²	€	100.00	per month, per account
Account Servicing ³ :	€	6.00	per month, per account

- Unlimited account holders
- Designation of 2 account management agents
- Providing of 1 ING debit card
- Up to 12 manual transactions in euro per year
- Unlimited cash withdrawals in euro by debit card from an ING Belgium ATM and a CASH point
- Access to ING networks and digital channels and to ING Client Services
- An unlimited number of electronic SEPA operations

Additional account management agent(s)	€	3.75	per month, per account	for 1 or 2 additional agents
	€	8.33	per month, per account	for 3 or more additional agents

Interest condition⁴

Debit interest (unauthorized)	%	19.20	per annum
Credit interest ⁵ or negative interest ⁶	%	0.00	per annum

Manual transactions

Cash withdrawal or deposit in euro at counter in the SEPA zone in an ING Belgium branch with ING ATM	%	0.10	of the amount	min € 3.00
Cash withdrawal or deposit in other currency: in the currency of the foreign currency account ⁷	%	2.25	of the amount	min € 13.00

Global Channels

InsideBusiness Payments

Subscription	€	8.50	per month
User subscription	€	8.00	per month, per user
Multibank reporting subscription	€	22.50	per month
Multibank payment subscription	€	15.70	per month
Multibank payment subscription per account	€	8.00	per account, per month

InsideBusiness Connect (File Transfer, EBICS, Global, Swift)

Subscription	€	280.00	per month, per structure
Set-up	€	5,000.00	one-off, per structure
Adding customer to current contract of a Service Bureau	€	350.00	per occurrence

Local Channels

Isabel 6

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

Telelink Online

SEPA Credit Transfers (incl. Instant)	€	0.00	per transfer
Trade information – balance sheets summaries	€	3.70	per item
Trade information – disputes	€	1.90	per item

¹ For PSP clients where an increase to the account maintenance fee is applicable due to Incremental Compliance Costs (ICC), please contact your Transaction Services Consultant for additional provisions in accordance with this fee.

² This fee is applicable for the maintenance of an account in a country outside of your country of incorporation.

³ The 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. The same services, as mentioned above, will be included, but additional limitations, as specified in art. VII.59/4 ff. of the Code of Economic Law and implemented royal decrees will apply.

⁴ 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

⁵ 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 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.

⁶ If market circumstances require, the credit interest rate can be negative, because of which the Client will have to pay interest to the Bank over a credit balance.

⁷ The fee is due even in case of cancellation or no collection

Cards

Providing of the cards

Additional Debit Card	€	8.27	per card, per year
ING Deposit card ⁸	€	10.00	per card, per year
Additional Deposit Card	€	10.00	per card, per year
ING MasterCard Business Credit Card	€	27.00	per card
Back-up Debit, Credit, or Deposit Card ⁹	€	8.26	per card
Corporate Card, corporate Pay	€	35.00	per card, per year
Mailing of a card by regular post if sent to the customer's legal address or contact address in the below countries:	€	0.00	per card

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.

Else, or if the card is sent to a different country than those listed above, the fee charged is the following:

Mailing of a debit card within the SEPA zone	€	20.66	per card
Mailing of a credit card within the SEPA zone	€	25.00	per card
Mailing of a debit card outside the SEPA zone	€	41.32	per card
Mailing of a credit card outside the SEPA zone	€	50.00	per card

Use of the ING Debit Card

Exchange margin for all transactions in another currency ¹⁰ %		3.22	per transaction
Mailing of a credit card mail outside the SEPA zone	€	50.00	per card
Cash withdrawals in EUR or in other currencies at non-ING Belgium ATMs and at ATMs that are not a CASH point ¹¹ within SEPA zone	€	1.00	per transaction ¹²
Cash withdrawals in EUR or in other currencies outside SEPA zone	%	0.3025	per transaction
	€	4.24	
Payment in euros or in other currencies in store and e-comm outside the SEPA zone	€	0.50	per transaction

Use of the ING MasterCard Business credit card

Exchange margin for all transactions in another currency ¹³ %		2.00	per transaction
Cash withdrawals in EUR or in other currencies from ATMs	%	1.00	per transaction
	€	6.00	
Cash withdrawals in EUR or in other currencies at a non-ING Belgium counter	%	1.00	per transaction
	€	8.00	

Transfers in euros within the SEPA countries

SEPA Credit Transfer	€	0.00	per transaction
SEPA Instant Credit Transfer	€	0.00	per transaction
SEPA Intra-company Credit Transfer (INTC)	€	5.00	per transaction
SEPA Treasury Credit Transfer (TREA)	€	10.00	per transaction
Euro Credit Transfer Real Time	€	5.50	per transaction
Investigations and inquiries of SEPA credit transfers	€	35.00	per request
Recall SEPA transaction	€	35.00	per transaction

⁸ Applicable to both resident and non-resident accounts

⁹ This fee will not be charged in case of replacement of a defective card

¹⁰ 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.

¹¹ These cash withdrawals count towards the 12 free manual debit transactions per year.

¹² These 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

¹³ 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

Direct Debit

Request for a copy of a direct debit mandate	€	30.00 per item	
SEPA European direct debit – Core Scheme	€	0.05 per transaction	min € 2.48 per batch
SEPA European direct debit – B2B Scheme	€	0.07 per transaction	min € 2.48 per batch

International Transfers

Payment commission

Transfer in euros to/from an account outside the SEPA zone	%	0.12 of amount	min € 12.00 / max € 120.00
Transfer in other currency to/from a non-ING Belgium account ¹⁴	%	0.12 of amount	min € 12.00 / max € 120.00
ING Company Payments (all currencies) to/from accounts of legal entities belonging to the same economic group and held with ING entities	€	9.00 per transaction	

Various fees

Urgent payments ¹⁵	€	5.00 per transaction
Same Day Payments ¹⁶	€	10.00 per transaction
Prio Payment ¹⁷	€	15.00 per transaction
Non-STP transfer ¹⁸	€	8.00 per transaction
Communication to the bank placing the order	€	5.00 per transaction

Currency conversion fee

AUD, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HUF, ILS, JPY, NOK, NZD, PLN, RON, SEK, SGD, USD	%	3.1875 per transaction	for transactions > € 100.000
	%	3.25 per transaction	for transactions < € 100.000
AED, CNY, KWD, MAD, MXN, SAR, THB, TRY, ZAR	%	3.375 per transaction	for transactions > € 100.000
	%	3.50 per transaction	for transactions < € 100.000
INR	%	3.5625 per transaction	for transactions > € 100.000
	%	3.75 per transaction	for transactions < € 100.000

Correspondent bank fees¹⁹

Aruba, Bonaire, Curacao, Morocco, Sabah, Saint Eustatius, Saint Martin, Suriname, USA	€	9.00 per transaction
Australia, Bosnia and Herzegovina, Canada, China, Egypt, Hong Kong, Jordan, Lebanon, Malaysia, Mauritius, Namibia, New Zealand, Peru, Philippines, Serbia, Ukraine, Vietnam, Yemen	€	15.00 per transaction
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 per transaction
Any other country ²⁰	€	50.00 per transaction

Other payment services subject to specific charges

Return of funds ²¹	€	15.00 per transaction	
Cancellation, amendment, investigation, copy of SWIFT message: max 1h, payment certificate	€	25.00 per item	for operations in the last 12 months

¹⁴ Transfers in other currency to/from ING Belgium account (internal transfer) are free of charge

¹⁵ 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

¹⁶ 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.

¹⁷ 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.

¹⁸ 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.

¹⁹ Correspondent bank fees are only applicable for outgoing transfers with the OUR instruction. 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

²⁰ It is not possible to send money to the following countries: Syria, Iran, Cuba, North Korea and North Sudan

²¹ Applicable for both resident and non-resident accounts

Cancellation, amendment, investigation, copy of SWIFT message: max 1h, payment certificate	€	75.00	per item	for operations older than 12 months
Extra charge for an investigation as from the second hour and per hour	€	50.00	per hour	
Insufficient funds on account	€	6.00	per item	
Copy of various documents	€	15.00	per item	
Set-up of swift incoming and outgoing MT101 contract	€	125.00	per implementation	
Registry fee payment forms issue in Belgium only	€	37.25	per item	

Cheques

Issuance of circular cheques	€	2.07	per cheque, electronic means only
Remittance for collection	€	1.65	per cheque
Expedition charges	€	5.40	per expedition

Cash deposits and exchange

Remittance of euro coins at the counter ²²	€	3.305	per bag	
Exchange of banknotes at the counter	€	3.00	per transaction	
Annual flat fee for an unlimited number of deposits	€	90.00	per annum	
Forward exchange contract ²³	%	0.1	of the amount	min € 12.50 / max € 75.00

Bancontact, Terminals & Ecommerce

Bancontact & terminals: ING Merchant Services	See Accepting bank and credit cards - ING Belgium
E-Commerce solutions: ING Check-Out	See Simplify your webshop payments - ING Belgium

Bank guarantees ²⁴

Guarantees issued for the purpose of a credit facility

Guarantee commission	%	0.50	of the amount, per quarter	min € 50.00
File opening fee	€	75.00		
Amendment bank guarantee ²⁵	€	75.00		
Fee for calling on the guarantee	€	150.00		

Guarantees issued for the purpose of an individual transaction

Guarantee commission	%	0.50	of the amount, per quarter	min € 50.00
File opening fee	€	150.00		
Amendment bank guarantee ²⁵	€	150.00		
Fee for calling on the guarantee	€	225.00		

Advising of a guarantee issued by a foreign bank

Advising charges	€	75.00		
Amendment charges	€	50.00		
Verification charges	€	65.00		
Utilization commission	%	0.125	of the amount	min € 35.00
Payment commission	%	0.1	of the amount	min € 10.00 / max € 100.00

²² Only possible with an appropriate bag provided by ING, maximum 10 kg/bag.

²³ A contract to buy or to sell at a predetermined exchange rate a given amount of foreign currency at a given date

²⁴ 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.

²⁵ Administrative fees for a modification, extension or release before maturity

Paper-based statements

Account statements dispatch by post	€	5.00	per annum (+ postage)
Account statement copies	€	24.79	per statement ²⁶
Monthly statement Corporate Card	€	3.00	per statement

Specific reporting products

CODA/MT940/CAMT053-054/HTML	€	8.00	per month, per account	
MT942/CAMT052	€	16.00	per month, per account	
Paper print-outs	€	10.00	per print-out	
MT940s sent to another bank	€	125.00	per account, per quarter	
MT942s sent to another bank	€	250.00	per account, per quarter	
Global fees report	€	50.00	per month, per report	for PDF and XLS format
Global fees report	€	275.00	per month, per report	for XML (CAMT.086) format

Expedition charges

Extra swift	€	7.50	per message
Ordinary mail (within Europe)	€	2.00	per mail
Ordinary mail (outside Europe)	€	2.50	per mail
Registered mail without documents	€	6.00	per mail
Registered mail with documents: Belgium	€	8.00	per mail
Registered mail with documents: Europe	€	12.00	per mail
Registered mail with documents: outside Europe	€	18.75	per mail
Message service: Belgium	€	12.50	per message
Message service: Europe	€	25.00	per message
Message service: outside Europe	€	37.50	per message

Other charges

Order of blank SEPA paper transfer forms	€	0.05	per form
Order of pre-printed SEPA paper transfer form	€	0.35	per form
Simple auditor statement	€	100.00	per electronic statement
Complex ²⁷ auditor statement	€	125.00	per electronic statement
Settlement and distribution statements	€	25.00	per electronic statement
Capital increase certificate	€	75.00	per electronic statement
Banking Service Fee ²⁸	€	2,500.0	per year
Charges related to the declaration of a seized third party in case of seizure	€	100	per case
Charges for a reminder letter linked to an unauthorized overdraft on an account (debit balance without a facility granted or above the facility granted)	€	7.50	per letter, excl. mailing fees
Charges related to the bank terminating the client relationship as a result of the client's failure to advise their identification details	€	165.29	per legal entity
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	€	82.65	per legal entity
Charges related to use of a non-ING bank account in Isabel6 including reporting and payment initiation functionalities	€	50.00	per month

²⁶ Price for a 12-month period commenced.

²⁷ For companies with loans, bank guarantees and/or complex investments

²⁸ 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.

Conditions

Debit and Credit interest rates

Credit interest

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:

- Money 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;
- Money 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 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 that month

Debit interest

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 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 that month.

Wholesale Banking Conditions

The Wholesale Banking Conditions applicable between the ING and its Clients is available online: <https://www.ingwb.com/wbc>

Privacy Statement

The privacy statement applicable between ING and its Clients is available online: <https://www.ingwb.com/en/service/privacy-and-legal-statements/privacy-statement>

Cut-off times

ING improves its delivery and process times on a regular basis. The most actual Cut-off times can be found online:

<https://www.ingwb.com/en/service/payments-and-collections/what-is-payment-cut-off-times>

Complaint Procedure

The complaint procedure applicable between ING and its Clients is available online: <https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>

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 for the more 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. Contact your relationship manager for supplementary and/or personalised information

The Client will first raise any complaints arising from or relating to the services of ING, considering the complaint procedure of the ING Office. Information regarding the applicable complaint procedure can be found on <https://www.ingwb.com/en/service/privacy-and-legal-statements/complaints-procedures>. The complaint procedure may be made available in the English language and any reply of ING may be made on paper or other durable medium.

Want to know more about ING?

Visit www.ingwb.com or
contact your local ING office

Client Services

Business Hours	08:00 – 18:00 (GMT+1 from last Sunday in March to last Sunday in October)
Business Days	Monday to Friday (with the exception of bank holidays)
Contact details	ING Belgium NV/SA Marnixlaan/Avenue Marnix 24 1000 Brussels Belgium
SWIFT BIC	BRUBEBB