



CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB CONTROL NUMBER 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 1010.100(d))¹.

A **correspondent account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United State is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **ING Bank N.V.** and its branches and subsidiaries as mentioned in **Annex A** (“Foreign Bank”) hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.

¹ A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.



C. Physical Presence/Regulated Affiliate Status:

Foreign Bank maintains a **physical presence** in any country. That means:

- Foreign Bank has a place of business at the following street address:
See Annex A for ING Bank and its branches and subsidiaries where Foreign Bank employs one or more individuals on a full-time basis and maintain operating records related to its banking activities.
- The above address is in **See Annex A** for ING Bank and its branches and subsidiaries where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by **See Annex A** for ING Bank and its branches and subsidiaries the banking authority that licensed Foreign Bank to conduct banking activities.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family² shall be considered one **person**.

Name: ING Groep N.V.

Address: Bijlmerdreef 106, 1102 CT, Amsterdam, The Netherlands

F. Process Agent:

The following individual or entity: **ING Financial Services LLC**-Office of the General Counsel, is a resident of the US at the following address **1133 Avenue of the Americas, New York, NY 10036**, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

² The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.



G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

We, Vroukje van Oosten Slingeland and Pinar Abay, certify that we have read and understand this Certification, that the statements made in this Certification are complete and correct, and that we are authorized to execute this Certification on behalf of Foreign Bank.

ING Bank N.V. and its branches and subsidiaries

Vroukje van Oosten Slingeland
Vroukje van Oosten Slingeland (Nov 6, 2020 14:16 GMT+1)

Vroukje van Oosten Slingeland
General Counsel

Date: 06/11/2020

Pinar Abay
Pinar Abay (Nov 12, 2020 12:47 GMT+1)

Pinar Abay
Head of Market Leaders

Date: 12/11/2020



Annex A
To the USA Patriot Act Certificate
Of
ING Bank N.V.
 Version October 2020

ING Bank N.V. and its branches

Name	Address	Country	Supervisor
ING Bank N.V.	Bijlmerdreef 106 1102 CT Amsterdam	The Netherlands	European Central Bank (ECB) + The Dutch Bank (DNB) + Authority Financial Markets (AFM)
ING Bank N.V., Sydney Branch	Level 28, 60 Margaret Street, Sydney NSW 2000	Australia	Australian Prudential Regulatory Authority (APRA) + Australian Securities and Investments Commission + DNB + ECB
ING Bank N.V., Sao Paulo Branch	Av., Presidente Juscelino Kubitschek, n.510 3rd Floor, CEP-04543, Sao Paulo	Brazil	Brazilian Central Bank, Securities and Exchange Commission (CVM) of Brazil + DNB + ECB
ING Bank N.V. Sofia Branch	49B, Bulgaria Boulevard, 1404, Sofia	Bulgaria	Bulgarian National Bank + DNB + ECB
ING Bank N.V. Shanghai Branch	19/F Shanghai World Financial Centre, 100 Century Avenue, Shanghai 200120	P.R. of China	China Banking and Insurance Regulatory Commission + DNB + ECB
ING Bank N.V. Prague Branch	2420/15, Ceskomoravska, Liben, Prague 9, 19000	Czech Republic	Czech National Bank + DNB + ECB
ING Bank N.V. Hong Kong Branch	8/F, Three Pacific Place, 1 Queen's Road East, Hong Kong	P.R. of China	Hong Kong Monetary Authority + DNB + ECB
ING Bank France	40 Avenue des Terroirs de France, Immeuble Lumière, 75012 Paris	France	Autorité de Contrôle Prudentiel (French Prudential Supervision and Resolution Authority) + DNB + ECB

Name	Address	Country	Supervisor
ING Bank N.V., Dublin Branch	Block 4, Sandyford Road, Dundrum Town Centre, Dundrum, Dublin 16	Ireland	Central Bank of Ireland + DNB + ECB
ING Bank N.V., Milan Branch	250 Viale Fulvio Testi, 20126 Milano	Italy	Bank of Italy + DNB + ECB
ING Bank N.V. Tokyo Branch	2-1-1, Marunouchi, Meiji Yasuda Seimei Building, 8/F, Chiyoda-ku, Tokyo 100-0005, Tokyo	Japan	Financial Services Agency + DNB + ECB
ING Bank N.V. Labuan Branch	Level 7E, Main Office Tower, Financial Park Complex Labuan, Jalan Medreka, 87000, Labuan F.T.	Malaysia	Labuan Financial Services Authority + DNB + ECB
ING Bank N.V. Manila Branch	22nd Floor, Arthaland Century Pacific Tower, 5th Ave. cor. 30th St., Bonifacio Global City, Taguig City 1634 Metro Manila	Philippines	Bangko Sentral ng Pilipinas (Central Bank of the Philippines) + DNB + ECB
ING Bank N.V. Amsterdam, Bucharest Branch	Bucharest, 54A Av. Popisteanu Street, EXPO BUSINESS PARK, Building 3, 1 st District	Romania	National Bank of Romania + DNB + ECB
ING Bank N.V. Sucursal en España	C/ Vía de los Poblados 1F, 28033, Madrid	Spain	Bank of Spain + DNB + ECB
ING Bank N.V. Sucursal em Portugal	Avenida da Liberdade 200 – 6th Floor, 1250-147 Lisboa	Portugal	Bank of Portugal + DNB + ECB
ING Bank N.V. Singapore Branch	#12-01 Guoco Tower, 1 Wallich Street, 07881 Singapore	Republic of Singapore	Monetary Authority of Singapore + DNB + ECB
ING Bank N.V., Bratislava Branch	Pribinova 10, 811 09, Bratislava	Slovakia	National Bank of Slovakia + DNB + ECB

Name	Address	Country	Supervisor
ING Bank N.V. Seoul Branch	11/F Seoul Finance Center, 136 Sejong-daero, Jung-gu, 04520 Seoul	Republic of Korea	Financial Supervisory Service (Korea) + DNB + ECB
ING Bank N.V. Taipei Branch	70F-1 Taipei 101 Tower, No. 7, Xin Yi Road, Sec. 5, 11049 Taipei	Taiwan	Financial Supervisory Commission + DNB + ECB
ING Bank N.V., London Branch	8-10 Moorgate, EC2R 6DA, London	United Kingdom	The Financial Conduct Authority + Prudential Regulation Authority (PRA) + DNB + ECB
ING Bank N.V. Hungary Branch	84/b Dózsa György ut, H-1068 Budapest	Hungary	National Bank of Hungary + DNB + ECB
ING Bank N.V. Dubai Branch	2, Level, Gate Village 5, Dubai International Financial Centre, PO Box-506641, Dubai	United Arab Emirates	Dubai Financial Services Authority + DNB + ECB
ING Bank N.V. Beijing Branch	Units 07-12, Level 23 rd , China World Tower 3A, No. 1 Jianguomen Wai Avenue, Beijing	P.R. of China	China Banking and Insurance Regulatory Commission + DNB + ECB
ING Bank N.V. Seoul Securities Branch	11/F Seoul Finance Center, 136 Sejong-daero, Jung-gu, 04520 Seoul, South-Korea	Republic of Korea	Financial Supervisory Service (Korea) + DNB + ECB
ING Bank N.V., Amsterdam, Lancy/Geneva Branch	Avenue des Morgines 10, 1213 Petit-Lancy	Switzerland	Swiss Financial Market Supervisory Authority FINMA + ECB

(In-)Direct subsidiaries of ING Bank N.V.

Name	Address	Country	Supervisor
ING Belgium N.V./S.A.	24 Avenue Marnix, 1000 Bruxelles	Belgium	Nationale Bank van België - Banque Nationale de Belgique (National Bank of Belgium) + Autoriteit voor Financiële Diensten en Markten (Financial Services and Markets Authority) + ECB
Bank Mendes Gans N.V.	Herengracht 619 1017 CE Amsterdam	The Netherlands	DNB + ECB

Name	Address	Country	Supervisor
ING Bank Slaski S.A.	34, ul. Sokolska 40-086 Katowice	Poland	<u>Komisja Nadzoru Finansowego (Polish Financial Supervisory Authority)</u>
ING BANK (EURASIA) JOINT STOCK COMPANY	36, Krasnosproletarskaya street, 127473 Moscow	Russian Federation	Central Bank of the Russian Federation
JSC ING Bank Ukraine	30-A, Spaska St. Kiev 04070, Ukraine	Ukraine	National Bank of Ukraine
ING Bank A.Ş.	8/9, Eski Büyükdere Cad. Resitpasa Mah., Sarıyer, Istanbul, Sarıyer, 34467	Turkey	Bank Regulation and Supervision Agency
ING Groenbank N.V.	Bijlmerdreef 106, 1102 CT Amsterdam	The Netherlands	DNB + ECB
ING Bank (Australia) Limited	Level 28, 60 Margaret Street, Sydney, NSW 2000	Australia	Australian Prudential Regulation Authority (APRA) + Australian Securities and Investments Commission
ING-DiBa AG	Theodor-Heuss-Allee 2, Frankfurt am Main, FR	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) + Deutsche Bundesbank (Central Bank of the Federal Republic of Germany) + ECB

Branches of ING-DiBa AG

Name	Address	Country	Supervisor
ING-DiBa Austria, Niederlassung der ING-DiBa AG	31, Praterstrasse, Vienna, 1020, Austria	Austria	Austrian Financial Market Authority (FMA) + ECB

Subsidiary of ING Belgium N.V./S.A.

Name	Address	Country	Supervisor
ING Luxembourg S.A.	26 Place de la Gare, L-1616, Luxembourg	Luxembourg	Commission de Surveillance du Secteur Financier + ECB

Patriot Act Certification incl. Annex A final version 10

Final Audit Report

2020-11-12

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"Patriot Act Certification incl. Annex A final version 10" History

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