

**DEPOSITOR INFORMATION FORM**

<b>Basic information about the protection of deposits</b>	
Deposits in ING LUXEMBOURG S.A. are protected by:	The Fonds de Garantie des Dépôts Luxembourg (FGDL). <sup>(1)</sup>
Limit of protection:	EUR 100 000 per depositor per credit institution <sup>(2)</sup>
If you have more deposits at ING Luxembourg:	All your deposits at ING Luxembourg are 'aggregated' and the total is subject to the limit of EUR 100 000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of ING Luxembourg's failure:	7 working days as from 1 June 2016 <sup>(4)</sup> 20 working days until 31 May 2016
Currency of reimbursement:	Euro
Contact:	FGDL 283, route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Telephone: + 00 35226.25.1.-1 Fax: 26.25.1-2601
More information:	<a href="http://www.fgdl.lu">http://www.fgdl.lu</a>
<b>ADDITIONAL INFORMATION:</b>	
<p>Other important information: In general, all retail depositors and investors are covered by the Fonds de Garantie des Dépôts Luxembourg.</p> <p>Exceptions for certain deposits are stated on the website of the FGDL dedicated to information of the depositors and investors. ING Luxembourg will also inform you upon request if some products are covered or not. If these deposits are covered, ING Luxembourg will also confirm it to you in your accounts statements.</p>	

## Depositor Information Template

### FOOTNOTES:

<sup>(1)</sup> Scheme responsible for the protection of your deposits: Your deposit is covered by the Fonds de Garantie des Dépôts Luxembourg. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000.

#### <sup>(2)</sup> General limit of protection:

If a deposit is unavailable because ING Luxembourg is unable to meet its financial obligations, depositors are repaid by the FGDL. This repayment is covered at maximum EUR 100 000 per credit institution. This means that all deposits at ING Luxembourg are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid up to EUR 100 000.

In the cases provided by Article 171, paragraph 2 of the Law 18 December 2015 relating to the default of the credit institutions and of some investment enterprises, your deposits will be protected for an additional amount which will not exceed EUR 2,500,000.

More information can be obtained under <http://www.fgd.lu>

#### <sup>(3)</sup> Limit of protection for joint accounts:

In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

#### <sup>(4)</sup> Reimbursement:

The responsible Deposit Guarantee Scheme is the FGDL, at L-2860 Luxembourg, [info@fgdl.lu](mailto:info@fgdl.lu), tél.: (+352) 26 25 1-1, [www.fgd.lu](http://www.fgd.lu).

It will repay your deposits (up to EUR 100 000) within 20 (twenty) working days at the latest until 31 May 2016, which will then be 7 (seven) working days as from 1 June 2016.

If you have not been repaid within these deadlines, you should contact the FGDL since the time to claim reimbursement may be barred after a certain time limit.

Further information can be obtained under <http://fgdl.lu>