

Overview of main costs for ING Luxembourg banking products for Wholesale Banking clients

These rates apply from 15/02/2019 and are subject to change.



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Accounts

Current Account

(in local or foreign currency)

Opening account	EUR	125	
Opening account for complex structures ¹	EUR	2000	
Account Charges	EUR	12 ²	/annum/account/address
Management Charges	EUR	100	/quarter/client number
Management Charges for complex structures ¹	EUR	250	/quarter/client number
International Account Service	EUR	100	/month/non-resident account
Closing	EUR	0	

Debit and credit 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
12%	12%	12%	10%	12%	12%	12%	12%	25%	15%	13%	14%	13%	8.25%	12%

Credit Interest rate

EUR	USD	GBP	CHF	SEK	NOK	DKK	CAD	ZAR	HKD	AUD	NZD	SGD	JPY	HUF
0%	0%	0%	-1.50%	-1.50%	0%	-1.60%	0%	0%	0%	0%	0%	0%	-0.20%	-1%

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 general part of the "Wholesale Banking Terms and Conditions".

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

² A 5000 EUR flat fee for administrative follow up will be applied by the Bank in case of absence of response by the Client within the fixed deadline imposed by law, the "Wholesale Banking Terms and Conditions" or the relevant written request for update of the Client file including without limitation for "Know Your Customer" or tax compliance purposes.

Cash deposit at a branch in the currency of the account

Charges

All Currencies EUR 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	EUR	per month
Intraday To third bank	50	EUR	per month
Intraday From third bank	50	EUR	per month
End of Day ING current account	0	EUR	per month
End of Day To third bank	25	EUR	per month
End of Day From third bank	25	EUR	per month
CAMT 053 ING current account	0	EUR	per month
CAMT 053 To third bank	25	EUR	per month
CAMT 053 From third bank	25	EUR	per month

Paper reporting

Paper account statement Postal fee + 0.15 EUR

File transfer channels - The fees and commissions are subject to agreement

FTP

Swiftnet

Interactive channels

		ING Fee	Other Fee (provider)
Telelink@Isabel	EUR	-	See www.isabel.eu for actual rates
Multiline	EUR	0	See www.multiline.lu
My ING Pro	EUR	0	See www.luxtrust.lu

Savings Accounts

Savings Accounts standard elements

Account charge	Compte Vert
Currencies available	EUR 8 /annum/account/address
Statements	EUR, DKK, GBP, CHF, USD, CAD, AUD, NZD
	<i>Via My ING</i> EUR 0
	<i>Postal</i> Postal tariff + EUR 0.15

Value Dates

Incoming in EUR	Compte Vert
Outgoing in EUR	D+5 BWD ³
Incoming in DKK, GBP, CHF, USD, CAD, AUD, NZD	D- 2 BWD
	D+6 BWD
Outgoing in DKK, GBP, CHF, USD, CAD, 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
SEPA	0 EUR	50 EUR
Other than SEPA	0.15% from the amount with min. EUR 5 - max. 120 EUR	0.15% from the amount with min. EUR 50 – max. EUR 200

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

Transfers - Incoming

Without foreign exchange transaction⁴

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

⁴ For foreign exchange transactions, please add the exchange rate charge mentioned on page 9.

SEPA Direct Debit

SEPA Direct Debit as creditor

SEPA Direct Debit Core

Batch fee	EUR	0	per batch	
Transaction fee	EUR	0	per transaction	

SEPA Direct Debit B2B

Batch fee	EUR	0	per batch	
Transaction fee	EUR	0	per transaction	

SEPA Direct Debit R-messages

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

Additional services

Request to cancel a SEPA Direct Debit (before settlement date)	EUR	0	per occurrence	
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SEPA Direct Debit as debtor

SEPA Direct Debit Core

Transaction fee	EUR	0	per transaction	
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SEPA Direct Debit B2B

Transaction fee	EUR	0	per transaction	
Mandate set-up	EUR	0	per occurrence	
Amendment or cancellation	EUR	0	per occurrence	

Additional services

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

Others

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

Additional Charges

Exchange transaction (Amount of transfer in euro or exchange value in foreign currency)	0.10% min. EUR 3 – max. EUR 250
Urgent transfer	EUR 10
Collective paper transfer	EUR 8
Non-standard paper transfer	EUR 6
Cash transfer at a branch to an ING Luxembourg account belonging to another customer	EUR 6.20
Administration fee for incomplete and/or returned transactions	EUR 4.50
Payment refusal	EUR 25
Fee for a confirmation of payment	EUR 15 /confirmation
Transfer labelled “Remitter pays all charges” or “OUR”:	
Amount of transfer in euro (or exchange value in foreign currency)	
≤12,500	EUR 8
>12,500 to ≥ 25,000	EUR 25
>25,000 to ≥ 50,000	EUR 40
>50,000 to ≥ 100,000	EUR 80
>100,000 ⁵	EUR 100

⁵ 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;
- any cancellation by the Bank of a remittance order issued by the customer.

Cheques

Remittance of cheques for credit to accounts

Cheque drawn in EUR on the Grand Duchy of Luxembourg Free

Other cheques

Encashment charge	0.20% of the amount of the remittance with a minimum of EUR 5 and a maximum of EUR 250.
Processing charge	EUR 4 per remittance
Correspondent charge	
• For collection ⁶ or Subject to collection ⁷	EUR 35 per cheque ⁸
• Research charges	Cheque issued less than one year ago: min. EUR 50 Cheque issued more than one year ago: min. EUR 150
Postal charge	EUR 5 per remittance + EUR 60 for emergency secure transfer
Bounced cheque charge	EUR 12.50 + min. EUR 35 in handling charges

NB: The date on which a cheque remitted to the Bank for encashment is credited to an account is always different to the date on which its remittance to the bank is booked.

Where the cheque is credited "subject to collection", i.e. when the Bank credits the customer's account prior to the actual arrival of the funds resulting from the cashing of the cheque, the customer is asked to inquire as to the value dates applied by the Bank at the time the cheque is remitted.

Payment of ING cheques issued by our customers

Cheque issued in EUR in the Grand Duchy of Luxembourg Free

All cheques issued on other countries

Transfer commission	0.15% (min. EUR 50, max. EUR 200)
Foreign exchange commission	0.10% (min. EUR 3, max. EUR 250)
Bounced cheque charge	EUR 12.50 per cheque

⁶ Minimum amount per cheque: EUR 300 (or equivalent)/USD 400

⁷ Only for cheques:

- in EUR drawn on a bank located in one of the following countries: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Liechtenstein, Monaco, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom.
- in GBP drawn on a bank located in the United Kingdom.
- in USD drawn on a bank located in the United States

⁸ These costs are cumulative with handling charges, where applicable.

Issue of bank cheques

Issue charge	EUR	20
Postal charge		
Cheque within Europe	EUR	5
Cheque outside Europe	EUR	8
Urgent insured postal charge	EUR	65
<u>Transfer commission</u> ⁹		0.15% (min. EUR 10, max. EUR 200)
<u>Foreign exchange commission</u> ¹⁰		0.10% (min. EUR 3, max. EUR 250)
Cancellation or rejection of a bank cheque	EUR	50

Any claim regarding cheques will be charged a EUR 25 fee.

⁹ For any cheque payable that does not respect the SEPA criteria (see page 21) or requires a foreign exchange transaction

¹⁰ Certificates included in "Summary statement of assets and incomes"

Other Services

Certificates (excl. VAT)

Term accounts ¹¹	EUR	25	per client number per year covered
Duplicate statements	EUR	25	per certificate
Movements on Compte Vert	EUR	50	per certificate
Good standing	EUR	125	per certificate
Dividend and share interest statements	EUR	25	per client number per year covered
Share portfolio statements	EUR	25	per certificate
Balance and/or account interest	EUR	25	per client number per year covered
Minimum balance	EUR	25	per certificate
Summary statement of assets and income ¹²	EUR	75	per client number per year covered
Special requests, searches	EUR	50	/hour
Certification of basic balance	EUR	50	per certificate
For credit accounts			+ additional EUR 25
For securities accounts			+ additional EUR 25
For documentary credits			+ additional EUR 25
Certification of balance not at month end	EUR	75	per certificate
Certification of constitution	EUR	25	/certification

Domestic Cash Management – subject to agreement

Domestic Cash Management – End of day

Set-up fee	EUR	500	
Maintenance fee	EUR	50	month / account
Amendment fee	EUR	250	

International Cash Management

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

¹¹ Certificates included in “Summary statement of assets and incomes”

¹² Including ecofin & relibi (Luxembourg final withholding tax)

Safety deposit boxes (excl. VAT)

Volume		Annual rent	
7 to 10	dm ³	EUR	70
11 to 16	dm ³	EUR	95
17 to 24	dm ³	EUR	115
25 to 39	dm ³	EUR	140
40 to 70	dm ³	EUR	185
71 to 99	dm ³	EUR	240
100 to 200	dm ³	EUR	350

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

Amount¹³

≤ 300 EUR 2.50

The charges made for the cash withdrawals above apply to the Current Account and Visa Account.

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

The Client and ING agree that, 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, ING 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.

¹³ All amounts in EUR

Cards

V PAY Debit Card

Annual fee	EUR	15
Merchant payment in EUR	EUR	0
Merchant payment in foreign currency	EUR	0.75
Withdrawals at ING Luxembourg ATMs	EUR	0
Withdrawals at all other ATMs in EUR	EUR	0.75
Withdrawals at all other ATMs in foreign currency	EUR	4.50
Urgent order	EUR	75

Credit Cards

Annual Fee

Visa Business	EUR	20
Visa Business & Assistance	EUR	70
Visa Classic	EUR	20
Visa Classic & Assistance	EUR	70
Visa Gold	EUR	115

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 5 th of the following month
<i>Additional charge in the case of failure to make minimum 10% payment of the balance</i>	EUR 10	1st Reminder
	EUR 25	Additional reminder

Withdrawal at ATMs

	Current account	
With your ING credit card		
At ING Luxembourg ATMs ¹⁴	EUR	0
All other withdrawals from ATMs	EUR	3.50 + 2,50% of the amount drawn
Withdrawal limit		
Credit card ATM		
Visa Classic, Visa Business	EUR	2,500*
Visa Classic & Assistance	EUR	2,500*
Visa Business & Assistance	EUR	2,500*
Visa Gold	EUR	5,000*
Point of sale payment limits	Agreed credit limit (CRAC) + Visa account balance	

* per card, per 5 days floating period

¹⁴ For Visa accounts with a credit balance

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	
≤ 1,000,000	0.20% /annum
> 1,000,000 to ≥ 2,000,000	0.15% /annum
> 2,000,000	0.10% /annum

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

*Rate for precious metals: 0.30%

Securities provision	EUR	100 per item
Precious metals provision	EUR	125 per item
Surrender of securities	EUR	40 per item
Documentation for customer participation in General Meetings	EUR	150 per meeting

Securities transfers

Securities transfers within ING Luxembourg	EUR	0
Securities transferred from another bank	EUR	0
Securities transferred to another bank	EUR	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.

Securities transactions

Shares¹⁵

Sale/purchase of stock market shares

Order < EUR 50,000 or foreign currency exchange value	1.25%	min. EUR 75 (+ any local taxes payable)
Order < EUR 50,000 or foreign currency exchange value	0.80%	(+ any local taxes payable)

New share issues	0.50%	min. EUR 25
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Options¹⁵

Sale/purchase of share/index options

EUR 12 per contract	Min. EUR 75 per transaction (+ any local taxes payable)
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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	1.00%	min. EUR 50
≥ 25,000 to < 75,000	0.75%	
≥ 75,000	0.50%	

¹⁵ Plus any local taxes payable

Sale/purchase of Third-Party Funds – Sale/purchase of House Funds

Third-Party Equity Funds	purchase 3% min. EUR 50 sale EUR 50
Third-Party Bond Funds	purchase 2% min. EUR 50 sale EUR 50
Third-Party Money Market Funds	purchase 0.5% min. EUR 50
Third-Party Alternative Funds	purchase 3% min. EUR 50 sale EUR 50
House Funds	0%

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.

¹⁶ Additional fees could be charged by the fund promoter.

Payment of coupons & repayment of securities

Securities for 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. EUR 4 per line 0.50% from EUR 12,400
Value date	Maturity date + 3 BWD

Shares payable abroad

Encashment ¹⁷	0.25% min. EUR 5, max. EUR 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: EUR 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	<p>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:</p> <ul style="list-style-type: none">• a deposit tax• custodial fees• debit interest from time to time <p>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.</p>

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

Cut-off times

D – 17:00

D – 17:00

Required date

D +1

D +2

Currencies

EUR SEPA

EUR other, CHF, GBP, CAD, USD,
CZK, DKK, SEK, HUF, NOK, PLN,
AUD, JPY, MXN, RON

Paper

D – 14:00

D – 14:00

D +1

D +2

EUR SEPA

EUR other, CHF, GBP, CAD, USD,
CZK, DKK, SEK, HUF, NOK, PLN,
AUD, JPY, MXN, RON

Miscellaneous

Search charge (excl. VAT):

EUR 50 /hour of search
+ EUR 0.25 per photocopy

Reissue of Digipass/LuxTrust:

EUR 20

Fee for account seizure:

EUR 250

¹⁸ during the Bank's opening times.

Cash conversion

Exchange rates used for cash conversions other than Visa and V PAY

Internal ING rate available at www.ing.lu or in branches.

Visa 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 **Europe**¹⁹ zone as defined by Visa, an additional 0,50% margin shall be added.

V PAY 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	EUR	50
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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

SEPA Payment:

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 SEPA Countries
- including an IBAN code (International Bank Account Number);
- with shared costs (also referred to as SHA, standing for 'shared').

SEPA Countries: Austria (EUR), Belgium (EUR), Bulgaria (BGN), Croatia (HRK), Cyprus (EUR), Czech Republic (CZK), Denmark (DKK), Estonia (EUR), Finland (EUR), France (EUR), Germany (EUR), Greece (EUR), Hungary (HUF), Ireland (EUR), Italy (EUR), Latvia (LVL), Lithuania (EUR), Luxembourg (EUR), Malta (EUR), the Netherlands (EUR), Poland (PLN), Portugal (EUR), Romania (RON), Slovakia (EUR), Slovenia (EUR), Spain (EUR), Sweden (SEK) and the United Kingdom (GBP), as well as the three EEA States Iceland (ISK), Liechtenstein (CHF) and Norway (NOK) plus Monaco (EUR), San Marino (EUR) Switzerland (CHF), Andorra and Vatican City.

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.

Non-SEPA Payment:

Any payments that do not meet the SEPA criteria

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, GBP, HRK, 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 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 regulation no. 13-02 issued by the Luxembourg financial regulator (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:
<http://www.cssf.lu/en/consumer/complaints>

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.