



Corporate Package

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Corporate Package

Corporate Package for the staff of ING Luxembourg's partner companies

The specific terms and conditions apply to the individual's account as well as to the joint account in accordance with the fee rate in force since 01/09/2017.

The pre-requisite for the granting of preferential conditions is as follows: **The beneficiary's salary or, failing this, an amount to be agreed, must be paid monthly into his account with ING Luxembourg.**

1. Daily Banking

PRODUCTS	STANDARD CHARGES	CORPORATE PACKAGE CHARGES
Current account service charge (all currencies) ¹	EUR 16 / year	FREE
Savings account service charge (Green Savings Account) (all currencies)	EUR 8 / year	
Internet contract (mobile and web banking)	Free	
Unlimited SEPA ² electronic transfers	Free	
Unlimited standing orders and direct debits	Free	
V PAY card	EUR 15 / year	
Withdrawals in EUR at all ATMs in Europe ³	EUR 0.75 (free if ING Luxembourg ATM)	
Personal rental deposit (with security) ⁴	0.25% / quarter (with a min. of EUR 20) ⁵	
Visa Classic Card	EUR 20 / year	
Visa CyberCard	EUR 13 / year	

2. Credit cards

	VISA CLASSIC EUR 20 / year > Free		VISA CLASSIC & ASSISTANCE EUR 70 / year > EUR 40 / year		VISA GOLD EUR 115 / year > EUR 65 / year	
	Limits		Limits		Limits	
INSURANCE SERVICES	Per claim	Annually	Per claim	Annually	Per claim	Annually
Travel accident insurance (death and invalidity)	—		yes		yes	
Manufacturer cover extension (two years' additional cover)	EUR 1,000	EUR 2,000	EUR 2,000	EUR 4,000	EUR 3,000	EUR 5,000
Internet delivery cover	EUR 1,000	EUR 2,000	EUR 2,000	EUR 4,000	EUR 3,000	EUR 5,000
Purchase protection	EUR 1,000	EUR 2,000	EUR 2,000	EUR 4,000	EUR 3,000	EUR 5,000
	30 days		90 days		90 days	
Travel cancellation and interruption			EUR 5,000		EUR 10,000	
Airplane delay (4 hours minimum)			EUR 250		EUR 500	
Luggage delay (4 hours minimum)			EUR 500	no limit	EUR 1,000	
Ticket revaluation			EUR 2,500		EUR 5,000	no limit
Extension of your stay in the event of force majeure > 24h					EUR 150 / d (max. EUR 1,500)	
Theft of keys and papers					EUR 150	
Theft of wallet or handbag					EUR 250	
Rental car excess cover					EUR 10,000	
Loss/theft of luggage or unregistered personal belongings during the trip (journey / room / rental car)					EUR 2,500	
Warranty in case of missed events					EUR 300	
Civil liability abroad					EUR 500,000	
ASSISTANCE SERVICES						
Personal assistance			Europ Assistance		Europ Assistance	
Vehicle assistance (without kilometre threshold)			24 hours a day. 365 days a year.		24 hours a day. 365 days a year.	
Assistance: winter sports/on-slope rescue costs						
Home assistance						
Travel assistance			(Medical costs of up to EUR 100,000 abroad)		(Medical costs of up to EUR 500,000 abroad)	

3. Credit

PRODUCTS	CORPORATE PACKAGE CHARGES
Home loan	-0.15% on the different types of proposed rates ⁵
Home loan application fee	Standard charge -50%
Personal loan ⁶	-0.01% on monthly rate ⁵
Personal loan application fee	Free

4. Investment

4.1. Commissions on stocks

CHARGES APPLICABLE VIA MY ING (ONLINE BANKING)	CORPORATE PACKAGE CHARGES
SALE/PURCHASE OF SHARES VIA MY ING 8 Stock exchanges: Brussels, Paris, Amsterdam, Nasdaq, Amex, NYSE, London, Frankfurt	0.45% (min. EUR 30) Any additional taxes and duties
PURCHASING ING and third party SICAVs + structured products	Standard subscription fees -35%
ARIA LION: the investment solution including the best funds	No subscription or redemption fees
INVEST PLAN: the flexible and tailor-made investment plan	From EUR 50, and no sign-up or cancellation fees!

4.2 Custody fees

STANDARD CHARGES	CORPORATE PACKAGE CHARGES
≤ EUR 1,000,000: 0.20% / year ⁷ > EUR 1,000,000 and ≤ EUR 2,000,000: 0.15% / year ⁷ > EUR 2,000,000: 0.10% / year ⁷	Free for ING products and third parties' products

4.3. Personal Banking (for assets over EUR 100,000)

- > A dedicated Personal Banker is at your disposal
- > Personal review and individualized report **free of charge**
- > **Free** screening of your equity portfolio
- > Possibility of a reimbursement of the expenses incurred for the transfer of securities

	CORPORATE PACKAGE CHARGES
FAA advisory portfolio management	The annual management fee of 0.45% is reduced to 0.35% Attractive conditions for transactions
MFP discretionary portfolio management	The annual management fee of 0.50% is reduced to 0.40%

¹ For clients who do not reside in the EU (European Union): EUR 50/quarter/client number.

² At ING, the number of SEPA electronic transfers completed is irrelevant; they are always free. The characteristics of this transfer are shown in the bank charges extract.

³ Full list of countries concerned available on our website www.ing.lu.

⁴ The charges above only apply for taking out a rental bank guarantee by a private individual (with prior security of an amount corresponding to the nominal amount of the said deposit). If you have taken out a rental bank guarantee with ING Luxembourg under the advantageous conditions for employees of a partner company and you leave that company, ING Luxembourg reserves the right to remove this advantage and apply its standard charges for issuing rental guarantees.

⁵ Subject to acceptance of your application by ING Luxembourg.

⁶ Please note that the preferential rate shall remain unchanged throughout the term of the personal loan, whether you stay with or leave an ING Luxembourg partner company.

⁷ min. EUR 12 per item and min. EUR 50 per account.

5. Tax informations

Exclusive access to a team of experts who will be able to answer any tax-related questions from both:

- › Luxembourg residents
- › Cross-border commuters

Products with tax breaks

- › Home Savings Scheme: Schwäbisch Hall
- › Pension insurance: Generation Pension
- › Mixed life insurance: Serena/Juvena

For more information, www.ing.lu/tax

Please do not hesitate to contact the Business Development team for any further information or with a specific query.

If you already have an ING account, please contact the Business Development team to ensure that your profile is updated and to take advantage of the Corporate Package terms and conditions.

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Disclaimer

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