



## Fee Information Document



**Name of the account provider: ING Luxembourg S.A.**

**Account name: Current Account – Retail Banking Standard**

**Date: 01 September 2025 (except as indicated in this document)**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the “Overview of the general fees for ING Luxembourg S.A.”.
- A glossary of the terms used in this document is available free of charge.

ING Services	Prices
<b>Current accounts</b>	
<b>Maintaining the account</b>	- Opening an account 0€
	- Account charges 24€/year
	- Management charges 0€
	- Charges for non-EU residents 50€/quarter/client n°
	- Management charges for account termination 100€/quarter/client n°
<b>Payments</b>	
<b>Standing order</b>	- Standing order 0€
<b>Credit transfers</b>	- Outgoing Electronic Transfer to ING Luxembourg in EUR 0€
	- Outgoing Electronic Transfer to ING Luxembourg not in EUR 0.15% of the amount min. 5€ - max. 120€
	- Outgoing Electronic SEPA Transfer (classic & instant) 0€

<b>Direct Debits</b>	- Outgoing Electronic Transfer other than SEPA	<b>0.15% of the amount</b> min. 5€ - max. 120€
	- Outgoing Paper Transfer to ING Luxembourg in EUR	<b>0€</b>
	- Outgoing Paper Transfer to ING Luxembourg not in EUR	<b>0.20% of the amount</b> min. 10€ - max. 200€
	- Outgoing Paper SEPA Transfer (classic & instant) < 50,000 EUR	<b>5€</b>
	- Outgoing Paper SEPA Transfer (classic & instant) ≥ 50,000 EUR	<b>10€</b>
	- Outgoing Paper Transfer other than SEPA	<b>0.20% of the amount</b> min. 10€ - max. 200€
	- Incoming SEPA Transfer (classic & instant)	<b>0€</b>
	- Incoming Transfer other than SEPA	<b>0.15% of the amount</b> min. 5€ - max. 36€
	- OUR Transfer ≤ 12,500 EUR	<b>8€</b>
	> 12,500 ≤ 25,000 EUR	<b>25€</b>
	> 25,000 ≤ 50,000 EUR	<b>40€</b>
	> 50,000 ≤ 100,000 EUR	<b>80€</b>
	> 100,000 EUR	<b>100€</b>
	- SEPA direct debit	<b>0€</b>
	- Request for reimbursement after collection in the event of an invalid mandate (error originating on the side of the debtor)	<b>60€</b>
	- Request for a copy of the mandate at the bank	<b>30€</b>
<b>Cards and withdrawals</b>		
<b>Providing a debit card</b>	- Annual debit card fee	<b>24€</b>
	- Card payment in EUR	<b>0€</b>
	- Card payment not in EUR (applicable from 15/10/2025)	<b>1€</b>
<b>Providing a credit card</b>	- Annual fee for Visa Classic	<b>24€</b>
	- Annual fee for Visa CyberCard	<b>24€</b>
	- Annual fee for Visa Gold	<b>90€</b>
	- Annual fee for Visa Platinum	<b>150€</b>
	- Charge in the case of failure to pay balance on Visa card (1st reminder)	<b>10€</b>
	- Charge in the case of failure to pay balance on Visa card (Additional reminder)	<b>25€</b>

<b>Cash withdrawals</b>	- withdrawal from ING Luxembourg ATM	0€
	- withdrawal from other ATMs in EUR (per withdrawal) (applicable from 15/10/2025)	1 free withdrawal per month, then 2€
	- withdrawal from other ATMs not in EUR (per withdrawal) (applicable from 15/10/2025)	5€
	- Visa withdrawal from ING Luxembourg ATM (for Visa accounts with a credit balance)	0€
	- Visa withdrawal from other ATMs in EUR (per withdrawal)	3.5€ + 2.5% of the amount withdrawn
	- Withdrawal in branch (per withdrawal)	0€
	- Charge for non-withdrawal of reserved funds	0.10% of the amount ordered min. 15€ - max. 100€
<b>Overdrafts and related services</b>		
<b>Arranged overdrafts</b>	- Debit interest rate on EUR current accounts with credit line	9%
	- Debit interest rate on EUR current accounts with credit line, exceeding the limits of the credit line	12%
	- Debit interest rate for current accounts without arranged overdrafts EUR / USD / GBP / SEK / NOK / DKK / CAD / HUF	12%
	CHF	10%
	ZAR	25%
	HKD	15%
	AUD / SGD	13%
	NZD	14%
	JPY	8.25%
	- Debit interest rate with credit card	16.8%
<b>Other Services</b>		
<b>Online Banking</b>	- Online banking	0€
<b>Account and card statement</b>	- Online statement	0€
	- Statement sent by post	postage fee + 1€