

Tariff brochure's extract for Private Banking Individuals and Business clients

ING Luxembourg S.A.

Effective as of 1st January 2026

This Tariff brochure for transaction services offered to Private Banking and Business Clients is effective as of **1st January 2026** and applicable to the transaction services offered by ING Luxembourg S.A., (referred to as 'ING'). Rates offered in this brochure are subject to changes. All fees shown in this brochure are exempt from VAT unless expressly stated otherwise. Exchange rates can be found via your local ING office.

Find all the tariffs on ing.lu/tariffs

General fees

Current Accounts

An overview of the different elements of our Current Accounts

Fee for Retail Banking clients - Individuals

Opening an account ¹	€	0	
Management charges ²	€	0	
Account charges ³	€	250	/year/ client number

Fee for Financial and Patrimonial Companies

Opening an account ⁴	€	125	
Management charges ⁵	€	625	/quarter/client number
Account charges ⁶	€	250	/year/ client number

Pledge agreements (by third parties)*

Your Relationship Manager will guide you in achieving your financial goals, including implementing pledge agreements. This can entail conducting a review of providing you with standard document templates that comply with Luxembourg law, as well as assisting you in subsequent daily follow-up. Please contact your Relationship Manager for more Information about the fees.

*The files must be submitted for approval to the Bank.

Account statements :

Via My ING	€	0	
Mailing	€	Postage fee + 1	for clients < 26 years : monthly statement free or Postage fee + 1.00

Debit interest rates for current accounts without arranged overdrafts (per annum)⁷

Debit Interest rate

EUR	USD	GBP	CHF	SEK	NOK	DKK	CAD	ZAR	HKD	AUD	NZD	SGD	JPY	HUF	CZK	TRY
% 12	% 12	% 12	% 10	% 12	% 12	% 12	% 12	% 25	% 15	% 13	% 14	% 13	% 8,25	% 12	%15	%25

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 B.1.3 of the "General Terms and Conditions of the Bank.

All our credit interest rate for current accounts and savings accounts are available on our website at the address ing.lu/tariffs.

¹ Applicable only for major currencies. ING Orange Account and Young Adults Current Account exist only in EUR.

² For clients who do not reside in the EU (European Union): EUR 50/quarter/client number.

In case of decision by the Bank to close an account, management charges of 100 EUR per quarter/client n° will be charged for any unclosed account at the end of the notice period communicated by the Bank for the closure of such account (the Termination date) - date of application as from 01/04/2020.

³ Clients under management mandate are not affected by these fees.

⁴ EUR 2,000 for complex Financial Institutions (Trust, Offshore, Foundations, Regulated Funds, Securitisation, SCSp...).

⁵ Clients under management mandate are not affected by these fees.

In case of decision by the Bank to close an account, management charges of 1250 EUR per quarter/client n° will be charged for any unclosed account at the end of the notice period communicated by the Bank for the closure of such account (the Termination date).

⁶ Clients under management mandate are not affected by these fees.

⁷ The ING Orange Account and the Young Adults Current Account exist only in EUR.

Cards

The different costs linked to our credit and debit cards. Visit our website www.ing.lu to get more information about the services linked to the different products.

Debit cards

	Current Account	ING Orange Account	Young Adults Current Account ⁸	Teen Account
Monthly Fee	€ 2	€ 0	€ 0	€ 0
Debit Interest rate ⁹				
Within the limits of the credit line	% 9	% 9	% 9	-
Exceedint the limits of the credit line	% 12	% 12	% 12	-

Credit cards – Visa

			Young Adults ⁸
Monthly Fee			
Visa Classic	€ 2		€ 0
Visa CyberCard	€ 2*		€ 0**
Visa Gold	€ 7.50		€ 4.50
Visa Platinum	€ 12.50		€ 7.50
Visa Business	€ 4		n.a
Visa Business & Assistance	€ 7.50		n.a
* free for ING Orange Account holders			
** also available for ages 12-17			
Debit Interest rate	% 16.80	/year	per year against the balance mentioned on the statement of the 20th which has not been paid on the 5 th of the following month
Additional charge in the case of failure to make minimum 10% payment of the balance	€ 10		1 st reminder
	€ 25		additional reminder
Visa credit card statements	€ 0		via MY ING
	€ postage fee 1.00 ¹⁰		mailing

⁸ For clients aged 18-25.

⁹ The standard credit line for new clients opening an ING Orange Account is EUR 0.

¹⁰ for clients < 26 years : monthly statements free or Postage fee + 1.00 €.

Using our products

Pay, withdraw, and deposit money... Here you will find the costs linked to these services.

Pay with cards

	Current Account	ING Orange Account	Young Adults Current Account ¹¹	Teen Account
With your ING Debit Card				
Point of sale payments in EUR	€ 0	€ 0	€ 0	€ 0
Non-EUR point of sale payments	€ 1,00	€ 1,00	€ 0	€ 0
Payment limits point of sale for ING Debit Cards ¹²	€ 1.250	by default from 0 € to 5,000 € upon client request ¹³		
Payment limits point of sale for ING Credit Cards		Agreed credit limit + Visa account balance		

Cash deposit at a branch in the currency of the account

Charges	€ 0	all currencies
Value Dates		
All currencies		D (consumer clients) D + 1 (non-consumer clients)

Night safe

Charges		
The night safe or client collection form is incomplete/incorrect	€ 50	

Withdrawal at ATMs

With your ING Debit Card		
At ING Luxembourg ATMs	€ 0	
At other ATMs in EUR	€ 1 free withdrawal per month, then 2,00 EUR/withdrawal ¹⁴	
At other ATMs not in EUR	€ 5,00/withdrawal ¹⁴	
With your ING Credit Card ¹⁵		
At ING Luxembourg ATMs	€ 0	
All other withdrawals from ATMs non ING Luxembourg	€ 3.50	+ 2.50 % of the amount used from the credit line, for withdrawals from the credit line

¹¹ For clients aged 18-25.

¹² Per card and per period of 5 consecutive days.

¹³ Limits can be adapted by contacting your adviser.

¹⁴ Free for clients aged 12-25.

¹⁵ For Visa accounts with a credit balance: EUR 0.

Withdrawal limits

Debit Card ATM ¹⁶	€ 2 000	by default from 0 to EUR 10.000 upon client request ¹⁷ a weekly limit is set for the Teen Account by the legal representative(s)
Credit Card ATM	€ 2 500	per card, per 5 days floating period

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

Withdrawal Fee € 0

Charge for non-withdrawal of reserved funds: 0.10% of the amount ordered with a minimum of €15 and a maximum of €100.

Value Dates

EEA currencies	D
Other currencies	D – 5 Bank Working Days

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 the Bank'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.

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, the Bank 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.

¹⁶ Per card and per period of 5 consecutive days.

¹⁷ Limits can be adapted by contacting your adviser or on My ING.

Payments and direct debits

With your current account, you can transfer money within or outside Luxembourg. Below you will find the costs for the different types of transfer.

Transfers – Outgoing¹: Individuals

Without foreign exchange transaction¹⁸

	Electronic Transfers		Paper Transfers ^{19/ 20}	
To ING Luxembourg				
In EUR	€	0	€	0
Not in EUR	%	0.15	%	0.20
		from the amount with min. 5 € - max. 120 €		from the amount with min. 10 € - max. 200 €
SEPA (classic & instant)				
< 50 000 EUR	€	0	€	5
≥ 50 000 EUR	€	0	€	10
Other than SEPA	%	0.15	%	0.20
		from the amount with min. 5 € - max. 120 €		from the amount with min. 10 € - max. 200 €

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

Transfers – Outgoing: Financial and Patrimonial Companies

Without foreign exchange transaction¹⁸

	Electronic Transfers		Paper Transfers ²¹	
SEPA	€	0	€	50
SEPA Instant	€	0	€	50
Other than SEPA	%	0.15	%	0.15
		from the amount with min. 5 € - max. 120 €		from the amount with min. 50 € - max. 200 €

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

Transfers – Incoming: Individuals / Financial and Patrimonial Companies

Without foreign exchange transaction¹⁸

SEPA (classic & instant)	€	0		
Other than SEPA	%	0.15	from the amount with min. 5 € - max. 36 €	

Direct Debits

SEPA	€	0		
Request for reimbursement after collection in the event of an invalid mandate:				
Error originating on the side of the debtor	€	60	charged to the debtor	
Request for a copy of the mandate at the bank	€	30		

¹⁸ For foreign exchange transactions, please add the exchange rate charge mentioned on page 7.

¹⁹ This service must be explicitly agreed to by the bank.

²⁰ Customers aged 75 and over benefit from the electronic transfer pricing (free manual intervention)

²¹ This service must be explicitly agreed to by the bank.

Additional Charges

Exchange transaction : (Amount of transfer in euro or exchange value foreign currency)	%	0.10	from the amount with min. 3 € – max. 250 €
Urgent transfer	€	10	
Non-standart paper transfer	€	6	
Payment refusal	€	25	
Fee for a confirmation of payment	€	15	per confirmation

Transfer labelled “Remitter pays all charges” or “OUR” : (Amount of transfer in euro or exchange value in foreign currency)

≤ 12,500		€	8
> 12,500	≤ 25,000	€	25
> 25,000	≤ 50,000	€	40
> 50,000	≤ 100,000	€	80
> 100,000 ²²		€	100

²² 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 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.

Savings Accounts

An overview of the different elements of our Savings Accounts

Savings Accounts standard elements

	Compte Vert	Junior Savings 17 years)	Compte Vert Young Adults ²³ / Teen Savings	ING Orange Savings
Account charge ²⁴	€ 0	€ 0	€ 0	€ 0
Statements				
Via My ING	€ 0	€ 0 ²⁵	€ 0	€ 0
Mailing	€ Postal tariff + 1.00	€ 0 monthly statements Postal tariff + 1.00 € if other periodicity	€ 0 monthly statements Postal tariff + 1.00 € if other periodicity	N/A

Value Dates

	Compte Vert	Junior Savings (0-17 years)	Compte Vert Young Adults ²⁴ / Teen Savings	ING Orange Savings
Incoming in EUR	D + 5 BD ²⁶	D + 1 BD	D + 5 BD	D + 5 BD
Outgoing in EUR	D - 2 BD	D - 1 BD	D - 2 BD	D - 2 BD
Incoming in DKK, GBP, CHF, USD, CAD, AUD, NZD	+ 6 BD	N/A	N/A	N/A
Outgoing in DKK, GBP, CHF, USD, CAD, AUD, NZD	Transfer : D - 2 BD Retrait : D - 6 BD	N/A	N/A	N/A

Credit interest rates for Savings Accounts

You can find the current rates on our website www.ing.lu or ask for them in one of our branches.

All Private Banking clients can find the current interest rates on the mobile application My ING or by contacting their relationship manager.

Financial and commercial companies should kindly contact their 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.

Notwithstanding any provisions to the contrary in the applicable general terms and conditions, and without prejudice to deposits and withdrawals made in the branch, ING reserves the right to modify the operation of the savings account at any time, in particular to limit (i) credit transactions on the savings account to transfers made from any account opened under the same client number in the bank's books in the name of the savings account holder, and (ii) withdrawals from the savings account to transfers made to any account opened under the same client number in the bank's books in the name of the savings account holder.

²³ For clients aged 18-25.

²⁴ Per year, per account.

²⁵ For clients under the age of 12, only postal statements are available.

²⁶ BD = Business Days.

Custody account, physical delivery, 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:	Value of securities portfolio in EUR*	Commission per tranche (annual deduction at maturity)
	≤ 1.000 000	% 0.25 /year
	> 1.000 000 à ≤ 2.000 000	% 0.20 /year
	> 2.000 000	% 0.15 /year

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

Rate for precious metals	% 0.30	/year
Abandonment of securities	€ 40	/item
Documentation for customer participation in General Meetings	€ 250	excl. VAT per meeting
Documentation for customer participation in complex General Meetings ²⁷	€ 500	excl. VAT per complex meeting + any notary fees

* The calculation method for bonds valued below par is based on the nominal value of the deposited securities.

Securities transfers

Securities transfer within ING Luxembourg	€ 0	
Securities transfer from another Bank	€ 0	
Securities transfer to another Bank	€ 100	/poste

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 in the various markets.

²⁷ i.e. when pre-registration of securities in the customer's name is required on the market.

Securities transactions

Sales/purchase of stock market shares²⁸

	Private Banking (1-5M EUR)		Wealth Management (>5M EUR)	
Shares < 50,000 EUR or exchange value in foreign currency	% 1.25	min. 75 €	% 1.25	min. 75 €
Shares > 50,000 EUR or exchange value in foreign currency	% 0.70		% 0.60	
Sale/purchase of shares via My ING (8 Stock markets : Brussels, Paris, Amsterdam, Nasdaq, Amex, NYSE, London, Frankfurt)	% 0.45	min. 30 € ²⁹		
New share issues	% 0.50	min. 25 €		

Sale/purchase of bonds and precious metals³⁰

	Private Banking (1-5M EUR)		Wealth Management (>5M EUR)	
< 25,000 EUR	% 0.9	min. 50€	% 0.8	min. 50€
> 25,000 EUR	% 0.65		% 0.55	
< 75,000 EUR				
> 75,000 EUR	% 0.40		% 0.35	

Sale/Purchase of structured products

Primary market: the fees applicable to subscription transactions are indicated in the product documentation, available from your account manager.

Secondary market: see pricing for Sale/Purchase of bonds.

Funds subscription/repurchase³¹

	Private Banking (1-5M EUR)	Wealth Management (>5M EUR)
Third-Party Equity Funds	purchase 2.5 % min. 50 € sale 50 €	purchase 2.25 % min. 50 € sale 50 €
Third-Party Bond Funds	purchase 1.5 % min. 50 € sale 50 €	purchase 1.25 % min. 50 € sale 50 €
Third-Party Money Market Funds	purchase 0.3 % min. 50 €	purchase 0.2 % min. 50 €
Third-Party Alternative Funds	purchase 3 % min. 50 € sale 50 €	purchase 3 % min. 50 € sale 50 €
House Funds (via My ING included)	% 0	% 0

²⁸ Plus any local taxes payable.

²⁹ For purchases on the UK stock market, please add 0.50% stamp duty to the gross volume.

³⁰ Or exchange value in foreign currency.

³¹ Plus fees charged by the fund promoter.

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 BD. Depending on the common practice of the local market concerned on which the transaction is performed, the delay can be longer than 3 BD.

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.

Coupon payment & redemption 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)

	Payable in Luxembourg	Payable abroad
Coupons encashment	Free	1,25% min. EUR 4 / line 0.50 % as from EUR 12 400
Securities redemption	Free	0,25% min. EUR 5 max EUR 75 / line
Value date	Maturity date + 3 BD	Maturity date + 3 BD

Possible additional charges

Exchange commission

Charge per security in the event of a conversion from the currency of the coupon to another currency either for immediate withdrawal or for account credit. In such a case add 2 BD to the value date. Consult the exchange commission figure indicated in the foreign transfers section in the tariffs for payments.

Credit, Rental deposit, Safety deposit boxes, Certificates**Credits**

Account service charge	€	24	/year/account/address
Fee for setting up a moratorium	€	250	
Mortgage discharge costs	€	250	

Rental Deposit

Set up fee	%	0,10	of the guaranteed amount with a minimum of € 100
Account service charge	%	0,25	/quarter min. 20 €
Management charges for young people under the age of 26		free	

Personal loan

Reminder charges	1 st reminder	free
	2 nd reminder	€ 10
	Additional reminder	€ 25

Certificates (VTA excluded)

Housing subsidy	€	0	/certificate
Term accounts ³²	€	25	/client number /year covered
Duplicate documents	€	50	/duplicate
Movements on compte Vert	€	50	/certificate
Movements on accounts and maintenance	€	25	/movement /year covered
Good standing	€	125	/certificate
Dividend and share interest statements	€	25	/client number /year covered
Share portfolio statements	€	25	/certificate
Balance and/or account interest	€	25	/client number /year covered
Minimum/maximum balance	€	25	/certificate
Summary statement of assets and income ³³	€	75	/client number /year covered
Special request, searches	€	75	/hour
Certification of basic balance	€	100	/certificate
For credit accounts			+ additional 25 €
For share accounts			+ additional 25 €
For documentary credits			+ additional 25 €
Certification of balance not at month's end	€	125	/certificate
Tax settlement certificate	€	500	/normal request
	€	1,000	/complex request
Certification of incorporation	€	25	/certificate
Certification of account holder	€	50	/certificate
Early repayment calculation certificate	€	25	/certificate

³² Certificates included in "Summary statement of assets and incomes".

³³ Including Ecofin & Relibi (Luxembourg final withholding tax).

Other information

Cut-off times

Incoming funds

Credit value date is the date on which the funds are available within ING ³⁴

Cut-off time of incoming payments : 5:00 PM in all currencies

The credit value date for incoming instant payments is the date on which the funds are available in the beneficiary's account.

No cut-off time for incoming funds for instant payments

Night safe cut-off times: 8:00

Outgoing funds

Electronic Credit Transfer

EUR Credit Transfert

Type	COT-(CET)	Book date	Date on which the funds are made available at the correspondant bank
Classic SEPA	5:00 pm	D	D+1
Instant SEPA*	Not applicable	D	D
Urgent SEPA	4:00 pm	D	D
In EUR non-SEPA (EEA country)	5:00 pm	D	D+1
In EUR non-SEPA (non-EEA countries)	5:00 pm	D	D+2
Intra-ING Luxembourg	5:00 pm	D	D

"D" corresponds to the day on which the transfer is executed: a Business Day (BD) for all non-instant transfers, a calendar day for instant transfers.

* These transfers must be initiated as instant transfers. The debit value date corresponds to the transfer execution date. The book date corresponds to the value date. However, notwithstanding the relevant provisions of the applicable General Terms and Conditions, if transfers are instant and made on evenings, weekends or public holidays, the book date corresponds to the following Business Day.

³⁴ During the Bank's opening times.

Transfers in foreign currencies

Type	COT-(CET)	Book date	Date on which the funds are made available at the correspondent bank
Normal			
AUD, CAD, CHF, CZK, DKK, GBP, HUF, JPY, MXN, NOK, PLN, RON, SEK, SGD, USD	5:00 pm	D	D+2
Urgent			
AUD, JPY, SGD, HKD, NZD	2:00 pm	D	D+1
USD, GBP	5:00 pm	D	D
CAD	4:00 pm	D	D
MXN	3:00 pm	D	D
CHF	2:00 pm	D	D
PLN, HUF	1:00 pm	D	D
CZK, RON, DKK, NOK, SEK	11:00 am	D	D
Intra ING Luxembourg	5:00 pm	D	D

Direct Debit	Currencies	COT-(CET)	Book Settlement date
SEPA Direct Debit (as creditor)			
Transaction	€	17:00 D-2	D D
SEPA Direct Debit (as debtor)			
Transaction	€	17:00	D D

Paper Credit Transfer	Cut-off time	Settlement Date	Currencies
	D - 14:00	D+1	EUR SEPA
	D - 14:00	D+2	EUR other, CHF, GBP, CAD, USD, CZK, DKK, SEK, HUF, NOK, PLN, AUD, JPY, MXN, RON

Those cut-off times are applicable for Straight Through Processing payments. When planning payments, the client is advised to take into account additional timing, if any, caused by the (electronic) transmission of payment instructions to the bank.

Miscellaneous

Service charge for non-ING customers for purchase/sale of currency in notes	€	7.50	
Research Fee (excl. VAT)	€	75	/hour of search
	€	0.25	/photocopy
Fee for account seizure	€	250	
Fee in relation to an inheritance file (excl. VAT)	€	250	(HTVA)
Wealth analysis and planning services	€	300	/hour excl. VAT
Change of account holder	€	25	/customer no.
Reissue of Portfolio management report	€	25	VAT
Bailiff or legal fees incurred by the bank as part follow-up the banking relationship with the customer			Reinvoicing the customer at cost
Fee in the event of a debit balance compensation measure	€	5	

Inactive accounts (law of 30 March 2022)

Control and management of inactive accounts	€	60	Per quarter, per client number
Research Fee*	€	75	Per hour + VAT*
External research Fee*			reinvoicing the customer at cost*

*within the limit of the law, research fees (internal + external) can not exceed 10% of the assets with a max of EUR 25 000.

Liquidation of assets or conversion of currencies			cf standard pricing
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Cash Conversion

Exchange rates used for cash conversions other than payment cards:

ING will perform a currency conversion if required by the payment instruction. The conversion cost is included in the amount of the transaction, without prejudice to any additional charges applicable to the aforementioned foreign exchange transactions (page 7). The Bank executes payment transactions for which a currency conversion is required as follows:

- Transactions up to 25 thousand euros: using the independent market standard reference rates published by the Global Market Database (GMDB) each Banking Day at 07:20 am, 11:20 am, 2:20 pm and 5:20 pm, Central European Time*. Payments are processed immediately by applying the rates from the latest GMDB rate update plus a service mark-up. As the market rate used is set four times day*, this may result in an upward or downward currency risk for the customer compared to the application of a real-time rate.
- Transactions above 25 thousand euros**: using a "real-time ING rate", established using a base rate determined according to the principle of best execution, including a service mark-up***. ING guarantees the principle of best execution by applying the best exchange rate offered by one of its liquidity providers on the foreign exchange market.

Depending on the payment initiation channel used, the exchange rate applied is provided at the time of payment or is available on request, with the customer being invited to request this information. Details of the exchange rate used for specific payment transactions are also available on account statements/reports.

*For SEPA instant payments up to 25 thousand euros, a fifth reference rate (10:00 pm) is loaded on each Banking Day. For payments received or initiated on a Business Day, this rate will be applied between 22:00 and 7:20 on the next Business Day. For payments received or initiated at weekends and on public holidays (25 December and 1 January only), the Bank uses the fifth GMDB reference rate (22:00) available on the last Banking Day preceding the execution day of the instant payment, plus a service mark-up.

**For SEPA instant payments above 25 thousand euros initiated on Banking Days, an indicative exchange rate is used to ensure availability of funds. However, the final exchange rate may vary upwards or downwards, resulting in a forced debit to the account in the event of an insufficient available balance (despite the balance having been deemed sufficient for the instant payment to be executed on the basis of the indicative exchange rate), with the application of the associated charges and debit interest.

***For SEPA instant payments above 25 thousand euros received or initiated on weekends and public holidays (25 December and 1 January only), the Bank uses the fifth GMDB reference rate (10:00 pm) available on the last Banking Day preceding the execution day of the instant payment, plus a service mark-up. The Bank applies an increased mark-up on all transactions processed over the weekend (up to twice the normal standard mark-up).

Visa credit card conversion rates:

For foreign currency transactions, the rate applied will be the Visa International rate (available in branches or at www.ing.lu) + a 2% margin.

Moreover, for any transaction with a merchant located in a country outside the Europe³⁵ zone as defined by Visa, an additional 0,50% margin shall be added.

Debit cards conversion rates:

The rate applicable in the case of foreign currency transactions will be the Visa International rate (available in branches and at www.ing.lu) + 1% margin.

³⁵ 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.

Glossary

This glossary uses the list of standardised terms of the most representative services related to a payment account, within the meaning of the Payment Accounts Act of 13 June 2017 and implementing EU Directive 2014/92 of 23 July 2014 on the comparability of costs linked to payment accounts, to the change in payment account and access to a payment account with basic services. In accordance with Article 7 of said Act, ING Luxembourg SA also uses trade names to designate some of these services, and thus invites consumers to refer to this glossary, also available in the General Terms and Conditions of the Bank, to identify the corresponding terms.

Online banking: The account provider makes online access to the account available to the customer.

Arranged overdrafts: The account provider and the customer agree in advance that the customer may borrow money when there is no more money in the account. The contract defines the maximum amount that may be borrowed and specifies if the customer will be charged expenses and interest.

This service specifically includes:

- Debit interest rate on EUR current accounts with line of credit
- Debit interest rate on EUR current accounts with line of credit, exceeding the limits of the credit line
- Debit interest rate on current accounts without line of credit (depending on the currency of the account)
- Debit interest rate with credit card

Direct debit: The customer authorises a third party (the beneficiary) to instruct the account provider to transfer a sum of money from the customer's account to that of the beneficiary. The account provider then transfers the proposed amount to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount concerned may vary.

This service specifically includes:

- SEPA direct debit
- Request for reimbursement after collection in the event of an invalid mandate (error originating on the side of the debtor)
- Request for a copy of the mandate at the bank

Account statement: The account provider makes an account statement available to the customer.

This service specifically includes:

- Online statement
- Statement sent by post

Providing a credit card: The account provider provides a payment card relating to the customer's payment account. The total amount corresponding to the transactions conducted using this card over an agreed period is wholly or partially withdrawn from the customer's payment account on an agreed date. A credit agreement between the account provider and the customer determines if the customer will be charged for interest on the amount borrowed.

This service specifically includes:

- Annual fee for Visa Classic
- Annual fee for Visa CyberCard
- Annual fee for Visa Gold
- Annual fee for Visa Platinum
- Charge in the case of failure to pay balance on Visa card (1st reminder)
- Charge in the case of failure to pay balance on Visa card (Additional reminder)

Providing a debit card: The account provider provides a payment card relating to the customer's account. The amount of each transaction conducted using this card is withdrawn wholly and directly from the customer's account.

This service specifically includes:

- Monthly debit card fee
- Debit Card payment in EUR
- Debit Card payment not in EUR

Standing order: Upon the customer's instruction, the account provider conducts regular transfers of a fixed amount from the customer's account to another account;

Cash withdrawal: The customer withdraws cash from his/her account.

This service specifically includes:

- Debit card withdrawal from ING Luxembourg ATM
- Debit card withdrawal from other ATMs in EUR (per withdrawal)
- Debit card withdrawal from other ATMs not in EUR (per withdrawal)
- VISA withdrawal from ING Luxembourg ATM
- VISA withdrawal from other ATMs in EUR (per withdrawal)
- Withdrawal in branch (per withdrawal)
- Charge for non-withdrawal of reserved funds

Maintaining the account: The account provider manages the account used by the customer.

This service specifically includes:

- Opening an account
- Account charges
- Management charges
- Charges for non-EU residents
- Charges for non-compliance with account opening conditions (Orange Account)

Credit transfer: Upon the customer's instruction, the account provider transfers an amount of money from the customer's account to another account.

This service specifically includes:

- Outgoing Electronic Transfer to ING Luxembourg in EUR
- Outgoing Electronic Transfer to ING Luxembourg not in EUR
- Outgoing Electronic SEPA Transfer
- Outgoing Electronic Transfer other than SEPA
- Outgoing Paper Transfer to ING Luxembourg in EUR
- Outgoing Paper Transfer to ING Luxembourg not in EUR
- Outgoing Paper SEPA Transfer < 50,000
- Outgoing Paper SEPA Transfer >= 50,000
- Outgoing Paper Transfer other than SEPA
- Exchange rate fees
- Incoming SEPA Transfer
- Incoming Transfer other than SEPA
- Exchange rate fees

Definitions

European Economic Area (EEA):

At the time of entry into force of the tariff, comprising the 27 Member States of the European Union, Liechtenstein, Norway and Iceland.

EEA country currencies:

EUR, CHF, CZK, DKK, HUF, ISK, NOK, PLN, RON, SEK.

Banking Day:

Notwithstanding the definition of this term (or of Business Day) in the applicable General Terms and Conditions, for the purposes of these tariffs, this shall mean Business Days and national and bank holidays (except 25 December and 1 January)

Business Day (BD):

notwithstanding the definition of this term in the applicable General Terms and Conditions, it shall mean every day on which the banks in the Grand Duchy of Luxembourg are generally open except Saturdays, Sundays and public (bank and national) holidays

D:

Corresponds to the calendar day, unless otherwise provided in these tariff's brochure.

Major currencies:

EUR, USD, GBP, CHF, SEK, NOK, DKK, CAD, ZAR, HKD, AUD, NZD, SGD, TRY 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.

European Payment – SEPA:

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 27 EU Member States (Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden), or in Iceland, Liechtenstein, Monaco, Norway, the United Kingdom, San Marino, Switzerland, Andorra, Vatican City, Albania, Moldova, Montenegro, North Macedonia, and Serbia (subject to operational readiness date in 2026).
- including an IBAN code (International Bank Account Number);
- with shared costs (also referred to as SHA, standing for 'shared').

Payment other than SEPA:

Any payment which does not meet the SEPA criteria.

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.

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.

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 CELLULL.

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 the applicable circulars issued by the Luxembourg Commission de Surveillance du Secteur Financier (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:
<https://reclamations.apps.cssf.lu/index.html?language=de>

IMPORTANT NOTICE: 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.

The Retail Banking, Business Banking and Wholesale Banking clients have their own costs overview document.

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.

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