

Charges applied to the main securities transactions

Charges valid as at 1 January 2019

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Our charges are expressed in euros and include V.A.T. Amounts which already include the 21% V.A.T are indicated with an *. Where (Belgian and/or foreign) withholding tax is levied, we take it into account.

1. Purchase and sale of securities

1.1 Funds (primary market)	% of the amount	EUR
Subscription to ING funds¹ and units in the pension savings fund Star Fund		
▪ Entry fee ²		
- Normal charge	3	
- Via Home'Bank/Business'Bank, a 20% discount on the entry fee, except for NN (L) Euro Liquidity and Star Fund savings plans.		
▪ Stock exchange tax (TOB)	See section 1.6	
Redemption of ING funds¹ before maturity		
▪ Redemption fee ²		
- Normal charge	0	
- NN (L) II Selectis	1	
▪ Stock exchange tax (TOB)	See section 1.6	
Third-party funds not listed on the stock exchange (redemptions only)		
▪ Administration fee		50
▪ Redemption fee: see prospectus		
▪ Stock exchange tax (TOB)	See section 1.6	

¹ Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

² Specific exceptions: see prospectus.

1.2 Shares, warrants, real estate certificates and stock exchange listed funds	% of the amount	EUR
Euronext (Brussels, Amsterdam, Paris)		
▪ Brokerage fee ¹		
- Home'Bank/Business'Bank	0.50	min. 20
- Phone'Bank and branches	1	min. 40
▪ Stock exchange tax (TOB)	See section 1.6	
▪ Financial Transaction Tax		
- France (on all incoming securities)	0.30	
Other stock exchanges		
▪ Brokerage fee ¹		
- Home'Bank/Business'Bank	0.75	min. 30
- Phone'Bank and branches	1.25	min. 50
▪ Stock exchange tax (TOB)	See section 1.6	
▪ Foreign taxes (stamp duty) on some markets		
- E.g. United Kingdom (only purchases)	0.50	
▪ Financial Transaction Tax		
- France	0.30	
- Italy: - purchases	0.10	
- other incoming securities	0.20	
1.3 Allocation and subscription rights	% of the amount	EUR
▪ Brokerage fee	1	min. 5
▪ Stock exchange tax (TOB)	See section 1.6	
1.4 Bonds (Euro-bonds, government, straight, structured, convertible bonds and bonds with warrants, cash certificates)	% of the amount	EUR
▪ Brokerage fee ²	0.50	min. 50
▪ Redemption of a Record cash certificate	0	25
▪ Stock exchange tax (TOB) ²	See section 1.6	

1.5 Miscellaneous	% of the amount	EUR
Euronext Expert Market (ex Public auctions), sales only		
▪ Brokerage fee	1	min. 50
▪ Presentation fee	0.80	max. 1,000
▪ Administration fee	0.20	
▪ Stock exchange tax (TOB)	See section 1.6	
1.6 Stock exchange tax (TOB) ¹	% of the amount	EUR
▪ Subscription		
- Normal charge	0	
▪ Redemption or liquidation by the fund		
- Normal charge	0	
- Public ² capitalisation funds (including trackers)	1.32	max. 4,000
▪ Purchases and sales (secondary market)		
- Normal charge	0.35	max. 1,600
- Public ² capitalisation funds (including trackers)	1.32	max. 4,000
- Public ² distribution funds (including trackers)	0.12	max. 4,000
- Public ² mutual funds (including trackers)	0.12	max. 4,000
- Non-public ² EEA ³ funds and mutual funds (including trackers)	0.12	max. 4,000
- Non-public ² non-EEA ³ funds and mutual funds (including trackers)	0.35	max. 1,600
- Regulated real estate companies	0.12	max. 4,000
- Bonds and Structured Notes with capital guarantee (100%)	0.12	max. 4,000
- Linear bonds (OLO)	0	

¹ Not applicable for capital increases.² Not applicable for new issues.¹ Current TOB rate. Exemption for non-residents provided the required statement has been signed.² Public = registered with the FSMA.³ EEA = issued in the European Economic Area.

2. Securities and coupon collections

2.1 Coupons	% of the amount	EUR
<ul style="list-style-type: none"> Per coupon of a security in safe-keeping <ul style="list-style-type: none"> - ING funds¹ - Securities issued by ING - Belgian securities (according to ISIN code) - Foreign securities² 	2.42*	free free free min. 3.03* max. 121*
<ul style="list-style-type: none"> Per coupon of a security submitted at branch <ul style="list-style-type: none"> - ING funds¹ - Securities issued by ING - Belgian securities (according to ISIN code) - Foreign securities² 	7.26*	free free free min. 9.08*
<ul style="list-style-type: none"> Per coupon cheque submitted at branch <ul style="list-style-type: none"> - ING funds¹ - Securities issued by ING - Belgian securities (according to ISIN code) - Foreign securities² 	7.26*	free free free min. 9.08* max. 363*
<ul style="list-style-type: none"> Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of coupons or coupon cheques of: <ul style="list-style-type: none"> - ING funds¹ with redeemable capital (as from maturity) 	1.82*	min. 9.08*
2.2 Securities	% of the amount	EUR
<ul style="list-style-type: none"> Reimbursement of securities² 		free
<ul style="list-style-type: none"> Stock exchange tax (TOB) 	See section 1.6	
<ul style="list-style-type: none"> Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of: <ul style="list-style-type: none"> - funds, as from redemption date² - foreign securities (excluding funds) over 5 years after maturity - Belgian shares redeemable following corporate actions 	1.82* 1.82* 1.82*	min. 60.50* min. 60.50* min. 60.50*

¹ Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

² Any costs charged by correspondents are borne by the customer.

3. Securities account

3.1 Dossier fee	% of the amount	EUR
<ul style="list-style-type: none"> Per securities account, per month 		1.21*
<ul style="list-style-type: none"> Unless the securities account consists entirely of securities kept free of charge 		free
<ul style="list-style-type: none"> Star Fund securities account 		free

3.2 Custody fee	% of the amount	EUR
Includes all corporate actions (see section 4.1) and quarterly sending of the portfolio report.		
Per line in a securities account, per month :	monthly %	minimum
<ul style="list-style-type: none"> ING funds¹ 		free
<ul style="list-style-type: none"> Securities issued by ING 		free
<ul style="list-style-type: none"> VVPR strips, allocation and subscription rights 		free
<ul style="list-style-type: none"> Bonds 	0.0121*	min. 0.3025*
<ul style="list-style-type: none"> Other securities 	0.2420*	min. 0.5082*
<ul style="list-style-type: none"> Except: OLOs, Belgian treasury certificates and Belgian Commercial Paper in euros 	0.000121*	min. 4.0293*

3.3 Transfer of securities	% of the amount	EUR
<ul style="list-style-type: none"> Per incoming security² 		free
<ul style="list-style-type: none"> Per security transferred out to an ING account in Belgium 		free
<ul style="list-style-type: none"> Per security transferred out to another financial institution³ 		60.50*
<ul style="list-style-type: none"> Financial Transaction Tax 	See section 1.2	

3.4 ING Inheritance insurance (in the case of accidental death)

Pay-out as a % of the portfolio value	Min.	Max.	Annual premium per portfolio in euros
35%	25,000	90,000	62

¹ Contains the range of Amundi, Axa Investment Managers, BlackRock, Franklin Templeton, NN Investment Partners and ING Fund actively offered by ING Belgium.

² Subject to acceptance by ING

³ Any costs charged by correspondents are borne by the customer.

4. Miscellaneous transactions

4.1 Corporate actions (exchange, allocation, split, etc.)

	% of the amount	EUR
▪ Per corporate action on a security in safe-keeping		free

4.2 Other

	% of the amount	EUR
▪ Formalities with regard to agreements to avoid double taxation of foreign securities, per securities account, per month (billed with the custody fee)		5,05*
▪ Application of relief at source ²		free
▪ Ex-post tax recovery ^{1,2} , per coupon, per holder	6.05*	min. 60.50* max. 302.50*
▪ Conversion of a registered security into a bearer security or vice versa		60.50*
▪ Other transactions and research: per half an hour		30.25* min. 30.25*

4.3 Foreign currency conversion and exchange transactions

The standard margin on foreign currency conversions and exchange transactions is 3%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations in force on the international market.

Rates are available via Home'Bank/Business'Bank, Self'Bank and on request from branches.

5. Personal and Private Banking

5.1 Personal Banking

	% of the amount	EUR
		free

5.2 Private Banking

	% of the amount	EUR
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Our advisers will be happy to provide you with any information.

¹ Any costs charged by correspondents are borne by the customer.

² The list of relevant countries is available at www.ing.be/doubletaxationtreaty.

Other lists of charges and brochures are available:

- Charges applied to the main banking operations of private individuals
- Charges applied to the main banking operations of legal entities
- Charges applied to documentary credits, documentary collections as well as international bills of exchange and guarantees

These charges are not binding

1. As dealings between the Bank and its customers are based on mutual trust, ING always reserves the right not to commit itself.
2. ING reserves the right to modify its charges in compliance with the legal and statutory provisions in force. In the event of any amendment, a new brochure will be published showing its date of publication. Please ensure you have the most recent publication.
3. The charges listed in the leaflet and brochures are basic charges. They may be derogated from by a special agreement concluded between ING and you in the case of major transactions or in the event of special situations.
4. The insurance proposed in this list of charges is offered by:
 - ING Belgium SA/nv, an insurance broker registered with the FSMA under the code number 12381A. Registered office: - Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 – www.ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.
 - NN Insurance Belgium SA/NV, mortgage lender licensed by the FSMA and insurance company licensed by the NBB under the number 2550 for the Branches 1a, 2, 21, 22, 23, 25, 26.
Registered office: Avenue Fonsny 38, B-1060 Brussels – RLP Brussels – VAT BE 0890.270.057. BIC BBRUBEBB – IBAN BE28 3100 7627 4220.

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