

**Charges applied  
to the main investment  
services and transactions**

Charges valid from 1 April 2025  
Belgium





**This brochure lists an overview of the charges related to :**

<b>1.</b>	<b>Purchase and sale of securities</b>	<b>4</b>
<b>2.</b>	<b>Payment of securities</b>	<b>7</b>
<b>3.</b>	<b>Transfer of securities</b>	<b>8</b>
<b>4.</b>	<b>Investment account</b>	<b>8</b>
<b>5.</b>	<b>Miscellaneous operations</b>	<b>9</b>
<b>6.</b>	<b>Personal and Private Banking</b>	<b>10</b>

Do you have any questions about our terms and conditions? Would you like to find out more about our products and services? Our branch staff will be happy to help you. You can also chat with us 24/7 or call Client Services at 02 464 60 04, on weekdays from 8 a.m. to 6 p.m. For more information about our general conditions, please consult the General Regulations, the General Conditions Investments, the Special Regulations for Trading in Savings and Investment Insurance, as well as other specific regulations.

## 1. Purchase and sale of securities

1.1. Funds (not stock exchange traded)	Excl. VAT	Incl. VAT
<b>Subscription to funds offered by ING<sup>1</sup></b>		
• Transactional costs - entry fee		
– Normal charge <sup>2</sup>	3%	3%
– ING Easy Invest and ING Invest Up	2.50%	2.50%
– Via web and app : a 20% discount, except on Star Fund, ING Easy Invest, ING Invest Up and all periodical plans		
• Tax on stock exchange orders (TOB)	See section 1.6	
<b>Buyback of funds offered by ING<sup>1</sup></b>		
• Transactional costs – buyback fee <sup>2</sup>	0%	0%
• Tax on stock exchange orders (TOB)	See section 1.6	
• Withholding tax <sup>3</sup>		
<b>Buyback of other funds</b>		
• Transactional costs – buyback fee	See prospectus	
• Transactional costs - administration fee	€ 50	€ 50
• Tax on stock exchange orders (TOB)	See section 1.6	
• Withholding tax <sup>3</sup>		

<sup>1</sup> Contains the entire range of funds offered by ING Belgium.

<sup>2</sup> Specific exceptions: see prospectus.

<sup>3</sup> Withholding tax applicable to buyback of certain funds.

More info on [www.ing.be/en/individuals/investing/investment-funds](http://www.ing.be/en/individuals/investing/investment-funds)

1.2. Shares, stock exchange traded funds, trackers	Excl. VAT	Incl. VAT
<b>Euronext (Brussels, Amsterdam, Paris)</b>		
• Transactional costs - brokerage fee		
– Normal charge	1% Min. € 40	1% Min. € 40
– Via web and app	0.35% Min. € 1	0.35% Min. € 1
• Tax on stock exchange orders (TOB)	See section 1.6	
• Financial Transaction Tax on certain markets		
– France, on all incoming securities	0.40%	0.40%
<b>Other stock exchanges</b>		
• Transactional costs - brokerage fee		
– Normal charge	1.25% Min. € 50	1.25% Min. € 50
– Via web and app	0.50% Min. € 1	0.50% Min. € 1
• Tax on stock exchange orders (TOB)	See section 1.6	
• Foreign taxes (stamp duty) on certain markets		
– E.g. United Kingdom, only on purchases	0.50%	0.50%
• Financial Transaction Tax on certain markets		
– Spain, only on purchases	0.20%	
– Italy		
▪ On purchases	0.10%	0.10%
▪ On other incoming securities	0.20%	0.20%
1.3. Warrants, allocation and subscription rights	Excl. VAT	Incl. VAT
• Transactional costs - brokerage fee	Free	Free
• Tax on stock exchange orders (TOB)	See section 1.6	
1.4. Bonds	Excl. VAT	Incl. VAT
• Transactional costs - brokerage fee	0.50% Min. € 50	0.50% Min. € 50
• Buyback of an ING or Record cash certificate	Free	Free
• Tax on stock exchange orders (TOB)	See section 1.6	

1.5. Miscellaneous	Excl. VAT	Incl. VAT
<b>Euronext Expert Market, sales only</b>		
• Transactional costs - brokerage fee	1%	1%
	Min. € 50	Min. € 50
• Transactional costs - presentation fee	0.80%	0.80%
	Max. € 1,000	Max. € 1,000
• Transactional costs - administration fee	0.20%	0.20%
• Tax on stock exchange orders (TOB)	See section 1.6	
1.6. Tax on stock exchange orders (TOB) <sup>4</sup>	Excl. VAT	Incl. VAT
• Subscription (primary market)		
– Normal charge	0%	0%
• Buyback or liquidation by the fund		
– Normal charge	0%	0%
– Public <sup>5</sup> capitalisation funds (including trackers)	1.32%	1.32%
	Max. € 4,000	Max. € 4,000
• Purchase and sale (secondary market)		
– Normal charge	0.35%	0.35%
	Max. € 1,600	Max. € 1,600
– Regulated real estate companies	0.12%	0.12%
	Max. € 1,300	Max. € 1,300
– Bonds and Structured Notes with 100% capital guarantee	0.12%	0.12%
	Max. € 1,300	Max. € 1,300
– Linear bonds (OLO)	0	0
– Public <sup>5</sup> capitalisation funds (including trackers)	1.32%	1.32%
	Max. € 4,000	Max. € 4,000
– Public <sup>5</sup> distribution funds and mutual funds (including trackers)	0.12%	0.12%
	Max. € 1,300	Max. € 1,300
– Non-public <sup>5</sup> EEA <sup>6</sup> funds and mutual funds (including trackers)	0.12%	0.12%
	Max. € 1,300	Max. € 1,300

<sup>4</sup> Current TOB rates.

Exemption for non-residents provided the required statement has been signed.

<sup>5</sup> Public = registered with the FSMA.<sup>6</sup> EEA = issued in the European Economic Area.

## 2. Payment of securities

2.1. Securities	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Reimbursement of securities<sup>7</sup></li> <li>Tax on stock exchange orders (TOB)</li> <li>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"> <li>Funds, as from maturity<sup>7</sup></li> <li>Foreign securities (excluding funds), as from 5 years after maturity<sup>7</sup></li> <li>Belgian shares, repayable after a corporate action</li> </ul> </li> </ul>	Free See section 1.6  1.50% Min. € 50 1.50% Min. € 50 1.50% Min. € 50	Free  1.82% Min. € 60.50 1.82% Min. € 60.50 1.82% Min. € 60.50
2.2. Coupons	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Per coupon of a security in safekeeping <ul style="list-style-type: none"> <li>Funds offered by ING<sup>8</sup></li> <li>Securities issued by ING</li> <li>Belgian securities (according to ISIN code)</li> <li>Foreign securities<sup>7</sup></li> </ul> </li> <li>Per coupon of a security submitted at the branch <ul style="list-style-type: none"> <li>Funds offered by ING<sup>8</sup></li> <li>Securities issued by ING</li> <li>Belgian securities (according to ISIN code)</li> <li>Foreign securities<sup>7</sup></li> </ul> </li> <li>Fee payable to the "Deposito- en Consignatiekas", the issuer or paying agent for late submission at the branch of coupons of : <ul style="list-style-type: none"> <li>Funds offered by ING<sup>8</sup>, as from maturity</li> </ul> </li> </ul>	Free Free Free Free  Free Free Free 6% Min. € 7.50  1.50% Min. € 7.50	Free Free Free Free  Free Free Free 7.26% Min. € 9.08  1.815% Min. € 9.08

<sup>7</sup> Any costs charged by correspondents are borne by the customer.

<sup>8</sup> Contains the entire range of funds offered by ING Belgium.

### 3. Transfer of securities

3.1. Transfer to or within ING Belgium	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Per line<sup>9</sup></li> <li>Financial Transaction Tax</li> </ul>	Free See section 1.2	Free

  

3.2. Transfer naar een andere financiële instelling	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Per line<sup>10</sup></li> </ul>	€ 80	€ 96.80

### 4. Investment account

4.1. Custody fee	Excl. VAT	Incl. VAT
This includes safekeeping, all corporate actions (see section 2 & 5.1), the quarterly portfolio report and access to the investment account via web, app, Client Services or ING branch.		
<ul style="list-style-type: none"> <li>Per line in an investment account, per month               <ul style="list-style-type: none"> <li>Funds offered by ING<sup>11</sup></li> <li>Securities issued by ING</li> <li>Allocation and subscription rights</li> <li>Bonds</li> <li>Shares, stock exchange traded funds, warrants</li> </ul> </li> </ul>	Free Free Free 0.01% Min. € 0.25 0.02% Min. € 0.25	Free Free Free 0.0121% Min. € 0.3025 0.0242% Min. € 0.3025

  

4.2. Correspondence	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Account statements               <ul style="list-style-type: none"> <li>Available via Home'Bank</li> <li>Sent by post<sup>12</sup></li> </ul> </li> <li>Other legal or operational correspondence (e.g. quarterly portfolio report)               <ul style="list-style-type: none"> <li>Available via Home'Bank</li> <li>Sent by post</li> </ul> </li> </ul>	Free Postage  Free Free	Free Postage  Free Free

<sup>9</sup> Subject to acceptance by ING.

<sup>10</sup> Any costs charged by correspondents are borne by the customer.

<sup>11</sup> Contains the entire range of funds offered by ING Belgium.

<sup>12</sup> Sent monthly, billed yearly.



## 5. Miscellaneous operations

5.1. Other corporate actions (exchange, allocation, split „)	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Per corporate action on a security in safekeeping</li> </ul>	Free	Free
5.2. Foreign currency exchanges	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>The rates used to exchange currencies are based on the quotations in force on the international market.</li> <li>The standard margin applied by ING : <ul style="list-style-type: none"> <li>– ING Self Invest 1% 1%</li> <li>– ING Invest Advice 0.50% 0.50%</li> <li>– ING Private Banking Investment Solutions, except Discretionary &amp; Advisory Management 0.75% 0.75%</li> </ul> </li> </ul>		
5.3. Other	Excl. VAT	Incl. VAT
<ul style="list-style-type: none"> <li>Formalities regarding agreements to avoid double taxation of foreign securities (DTT service), per investment account, per month <ul style="list-style-type: none"> <li>– Application of relief at source<sup>13</sup> Included Included</li> <li>– Ex-post tax recovery<sup>13 14</sup>, per coupon, per holder 5% 6.05%</li> </ul> </li> <li>Conversion of a registered security into a bearer security or vice versa Min. € 50 Max. € 250 Min. € 60.50 Max. € 302.50</li> <li>Other operations and research, per half an hour € 50 € 60.50</li> <li>Other operations and research, per half an hour € 25 Min. € 25 € 30.25 Min. € 30.25</li> </ul>		

<sup>13</sup> The list of relevant countries is available at [www.ing.be/doubletaxationtreaty](http://www.ing.be/doubletaxationtreaty)

<sup>14</sup> Any costs charged by correspondents are borne by the customer.

## **6. Personal and Private Banking**

Our advisers will be happy to provide you with any information.

## Notes

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Other tariff brochures are available :

- Charges applied to the main banking services and transactions for private use
- Charges applied to the main banking services and transactions for professional use

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 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 insurances proposed in this list of charges are offered by
  - Insurance agent : ING Belgium SA/NV - insurance broker registered with the FSMA under the number 0403200393 - Avenue Marnix 24, B-1000 Brussels - RLP Brussels - VAT BE 0403.200.393 - BIC BBRUBE33 - IBAN BE45 3109 1560 2789 - [www.ing.be](http://www.ing.be)
  - Insurer : 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 - Avenue Fonsny 38, B-1060 Brussels - RLP Brussels - VAT BE 0890.270.057 - BIC BBRUBE33 - IBAN BE28 3100 7627 4220.

For any additional information or complaints, please contact your branch or ING's Complaint Management service. Address : ING Complaint Management – Avenue Marnix 24, B-1000 Brussels - e-mail : [complaints@ing.be](mailto:complaints@ing.be) – Phone : 02 547 61 01 – Fax : 02 547 83 20.

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