

ING Illustration Overview

January 2018



Voor je ligt het overzicht van alle illustraties die Shop Around in opdracht van ING heeft gemaakt.

Je kunt dit document gebruiken om inzicht te krijgen welke illustraties tot op heden zijn gemaakt. Ook kun je inspiratie op doen voor het ontwikkelen van nieuwe illustraties. We hebben alle verschillende illustraties gerubriceerd en bij elke illustratie vermeld hoe ze zijn aangeleverd en zijn afgekocht.

Wil je een nieuwe illustratie laten maken op basis van bestaande illustraties? Vul dan het briefingsdocument in (deze staat op merkwereld.ingbank.nl).

Spelregels voor bewerken bestaande illustraties:

Voor het gebruik van bestaande illustraties is een aantal spelregels opgesteld om er zorg voor te dragen dat er geen vervuiling in de illustraties optreedt:

Wil je inhoud van Illustraties aanpassen?

Altijd via Shop Around of bevoegde Visual Designer*

Het aanpassen van de 'inhoud' van het beeld (verwijderen en/of toevoegen van elementen) is alleen voorbehouden aan [Shop Around](#) of door de bevoegde Visual Designer*.

De Visual Designer legt de aanpassing altijd voor aan Merkmanagement (via merkwereld@ing.nl).

Wil je afmeting van Illustraties aanpassen?

Altijd voorleggen aan Branding.

Het aanpassen van de 'afmeting' van het beeld (uitsnede maken van beeld t.b.v. andere content types) mag gedaan worden. Voorstellen leg je altijd even voor aan Merkmanagement (via merkwereld@ing.nl).

* vanuit ING zijn dit Jeroen Smeets en Renato van der Spiegel.

Afkoop:

In principe zijn alle illustraties afgekocht voor onbeperkt gebruik in Nederland en België. Dit geld zowel voor online als voor print. Check even goed met Merkmanagement of het beeld in RGB (online) of in CMYK (print) staat.

Afkoop animaties:

Voor de afkoop van animaties geldt hetzelfde, de complete animatie is afgekocht voor onbeperkt online gebruik als volledige animatie. Als er echter stills uit deze animaties worden gebruikt voor andere doeleinden, dan geldt hier een nieuwe afkoop voor. Het is niet de bedoeling dat er 1 op 1 een still uit een animatie wordt getrokken en deze voor een andere uiting kan worden gebruikt. Mocht je een still uit een animatie voor een ander doeleinde willen gebruiken; neem dan even contact op met Merkmanagement van ING.

Veel plezier! En bij vragen kun je altijd even contact opnemen met Merkmanagement!

Ronald van Buuren
Susanne Lourens
Gaby Rupert
Yoka Wesseling
Arlette Warmerdam
Jacoline Dekker



This document provides an overview of all illustrations that Shop Around produced for ING.

You can use this document to gain insight into which illustrations have been used until now. You can also gain inspiration for the development of new illustrations. We have categorised all illustrations, and next to each illustration there is an indication as to how this is supplied and what rights have been purchased. If you would like to create a new illustration based on existing illustrations, please complete the briefing notes (these can be found on merkwereld.ingbank.nl).

Rules for editing existing illustrations:

A number of rules have been formulated for the use of existing illustrations to ensure that the illustrations are not damaged.

Would you like to modify the content of Illustrations? This should always be done via Shop Around or an approved Visual Designer*

Only Shop around can modify the 'content' of the image (removal and/or addition of elements and modifications to the composition). Modifying the composition so that, for example, the text fits better, or only modifying the text, may be done by the authorised Visual Designer. In ING, these are: Fransje Melief, Renato van der Spiegel and Jeroen Smeets.

The Visual Designer will always present the modification to the Branding team (merkwereld@ing.nl).

Would you like to modify the dimensions of Illustrations? This should always be done via an authorised Visual Designer*

Modifying the 'dimensions' of the image (cropping an image for other content types) may be done by the authorised Visual Designer*. Always submit proposals to Brand Management (merkwereld@ing.nl). Merkmanagement (merkwereld@ing.nl).

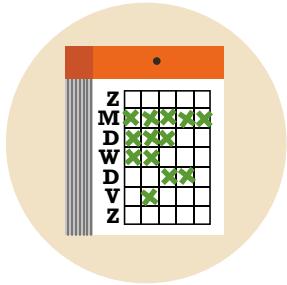
Have fun! Any questions, you can always contact Merkmanagement!

Ronald van Buuren
Susanne Lourens
Gaby Rupert
Yoka Wesseling
Arlette Warmerdam
Jacoline Dekker



Rich icon

• 2014 SA# 0030 / Tools



• 2015 SA# 0053 / Avatars



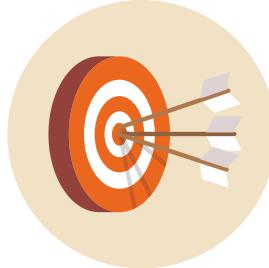
• 2015 SA# 0053 / Badges Community



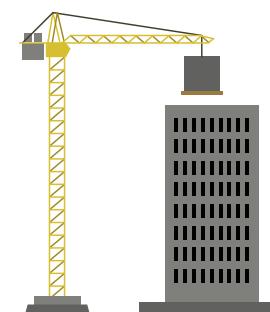
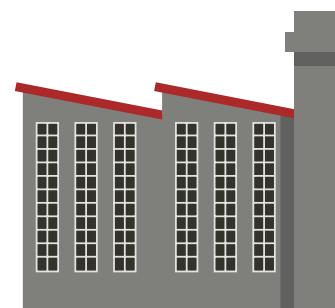
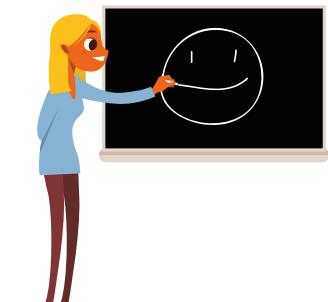
- 2015 SA# 0064 / App contactloos mobiel betalen



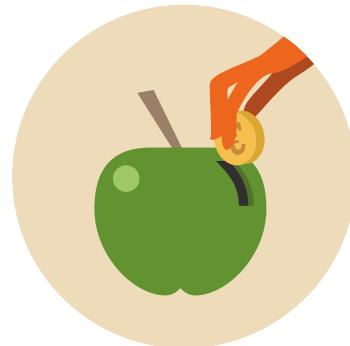
- 2015 SA# 0073 / Klantenbeloften



- 2015 SA# 0078 / Zakelijke markt



• 2015 SA# 0087 / Inkomen voor later



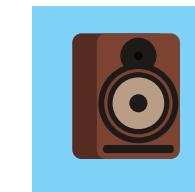
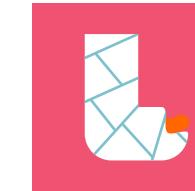
- 2015 SA# 0096 / Levensfases



- 2015 SA# 0131 / Reality check



- 2016 SA# 0157 / Campagne iconen Hypotheek van de Toekomst + 2017 SA# 0308 en 0316



- 2016 SA# 0160 / Thumbs Up



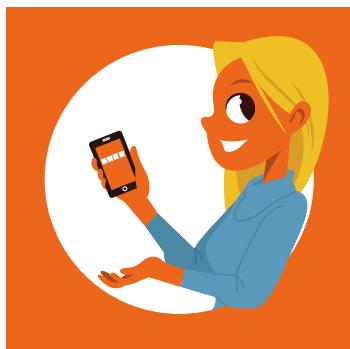
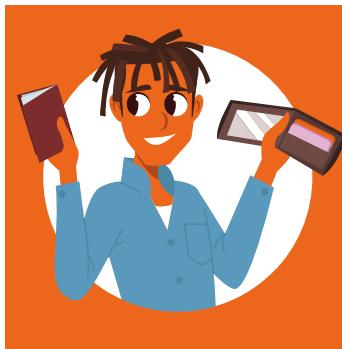
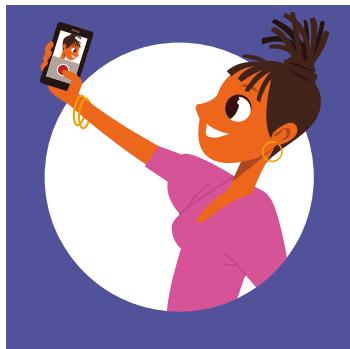
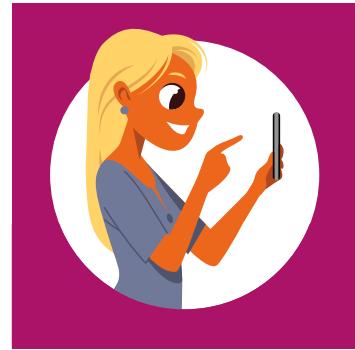
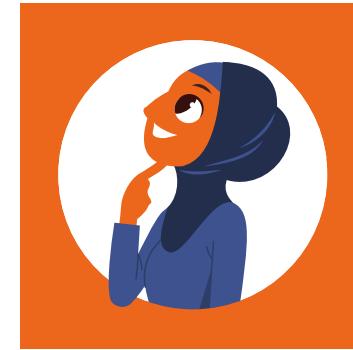
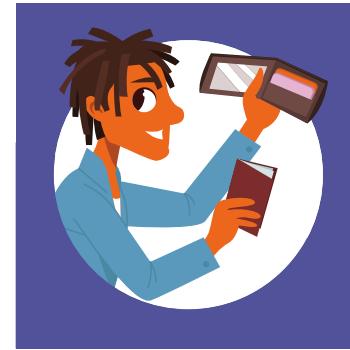
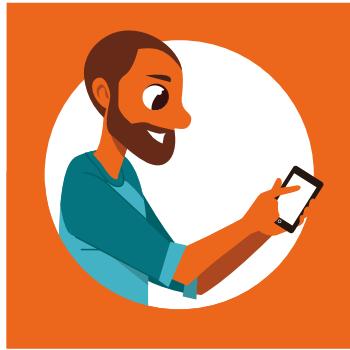
- 2016 SA# 0179



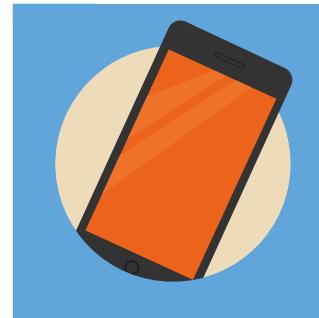
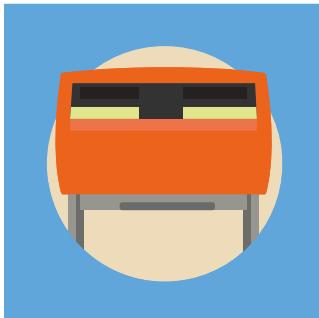
- 2016 SA# 0167 / afspraak hypotheekadviseur



- 2017 SA# 0261 / onboarding



- 2016 SA# 0182 / Mobiel Onboarding App, deel 2



- 2016 SA# 0189 Hypotheken event



- 2017 SA# 0261/ Welcome



- 2016 SA# 0203 / Groeigroter rekening



- 2016 SA# 0208 / Mobiel goedkeuren



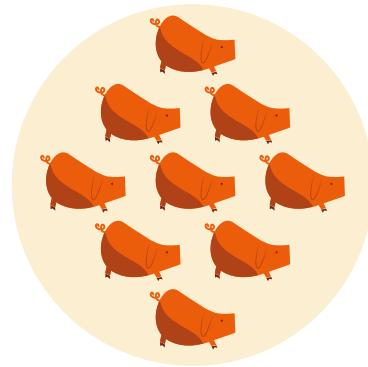
- 2016 SA# 0213 / Hypotheken



- 2016 SA# 0182b / extra RI bij onboarding



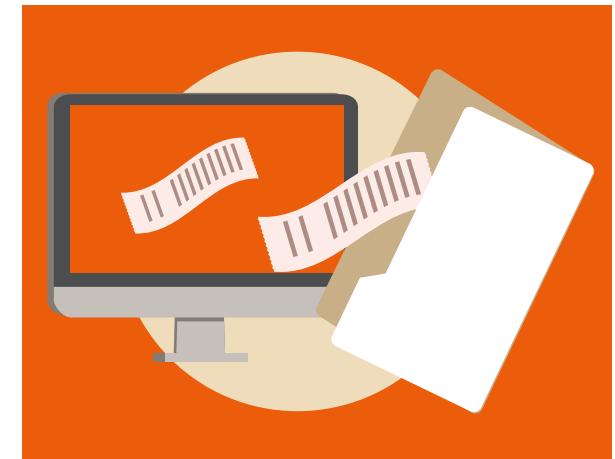
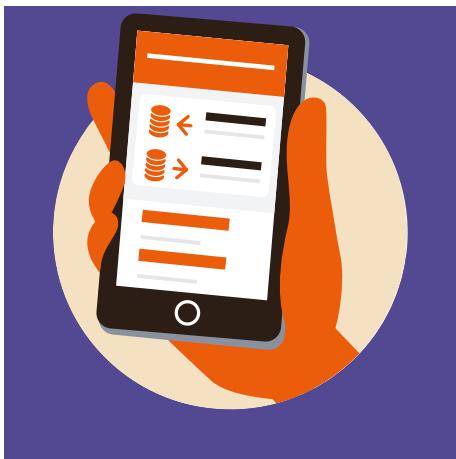
- 2016 SA# 0195 / Spaarrekeningen



- 2016 SA# 0218 / The Orange club



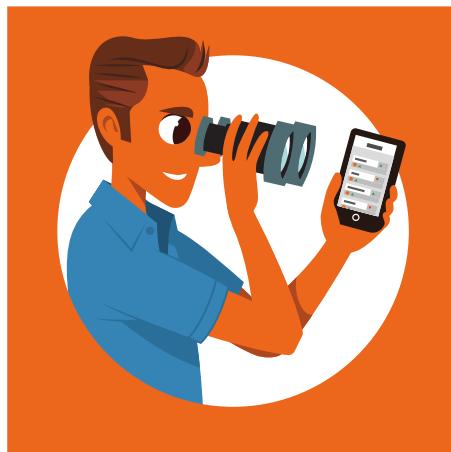
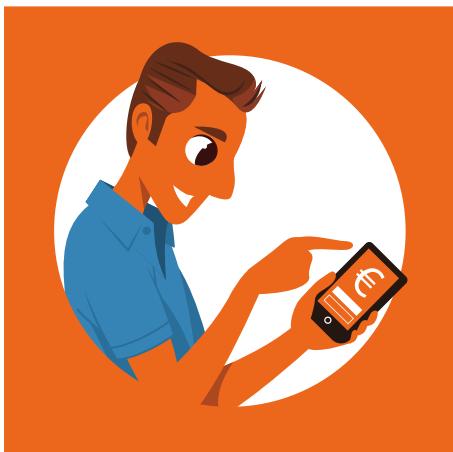
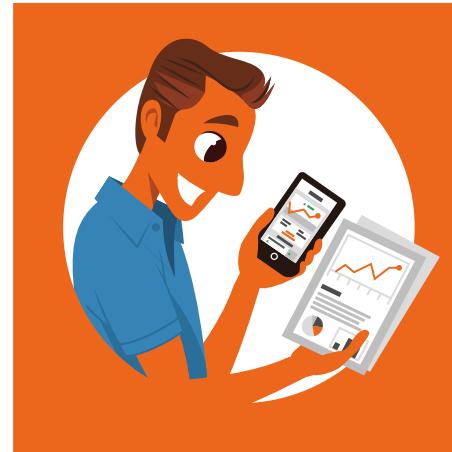
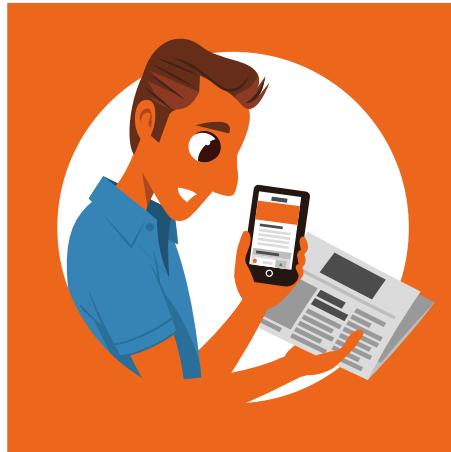
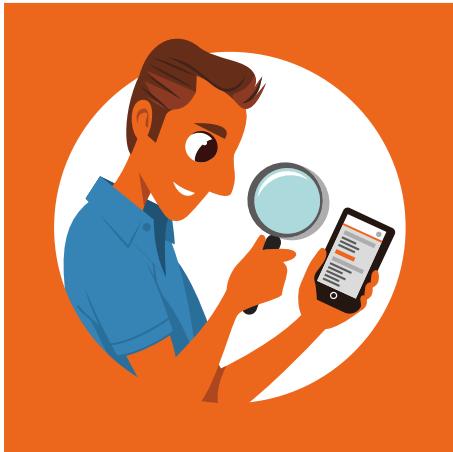
- 2017 SA# 0228 / zakelijke dienstverlening



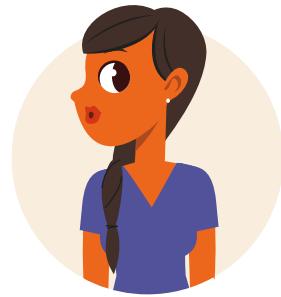
- 2017 SA# 0249 / zakelijke propositie



- 2017 SA# 0255 / 5 x beleggen app



- 2017 SA# 0239 / INGE



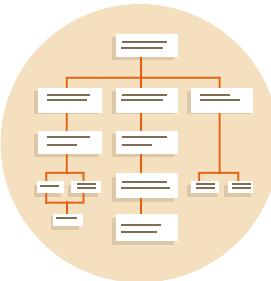
- 2017 SA# 0258 / Baker



- 2017 SA# 0267 / extra spaardoel

- 2017 SA# 0273 / Bonnen en Facturen

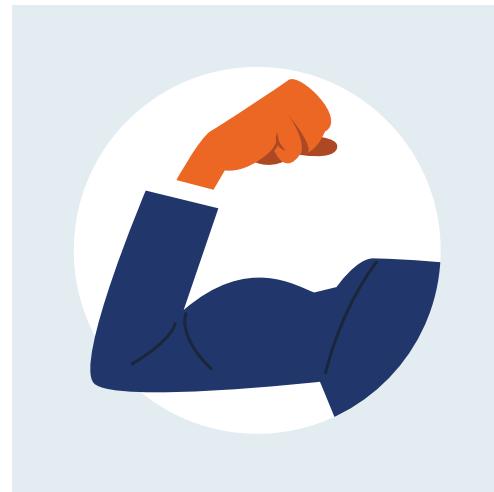
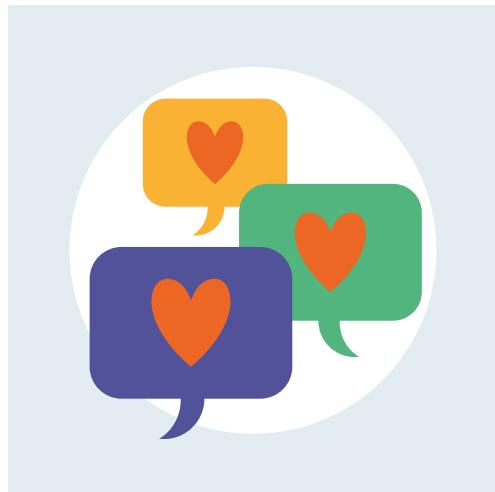
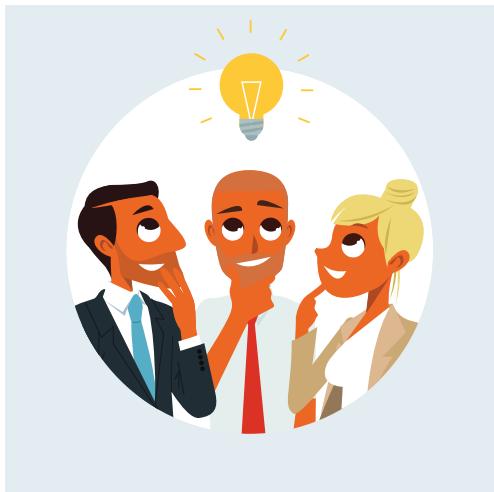
- 2017 SA# 0280 / Zapping



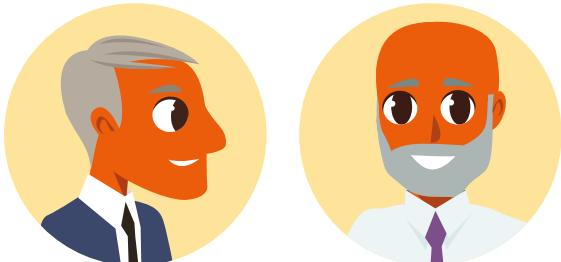
- 2017 SA# 0298 / PSD2 POC



- 2017 SA# 0281 / IG Dashboard



- 2017 SA# 0291 / Avatars 50-60



- 2017 SA# 0318 / Avatar man met bril



• 2017 SA# 0291 / Avatars 2.0



- 2017 SA# 0324 / Content Hub



Introduction

Rich icon

News infographic

Infographic

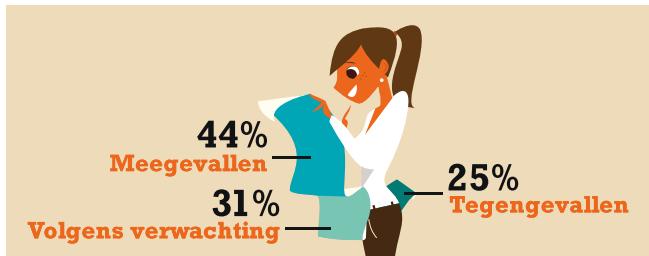
Illustration

Banner

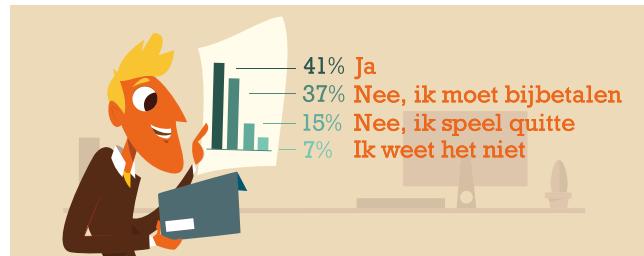
Animation

News infographic

- 2014 SA# 0002



- 2014 SA# 0004



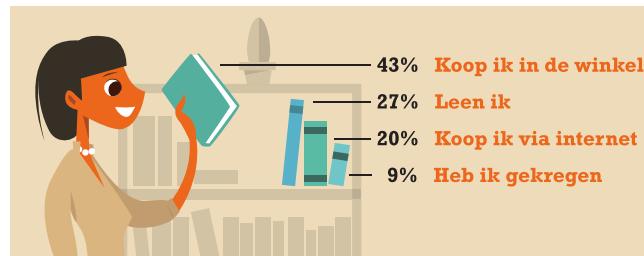
- 2014 SA# 0007



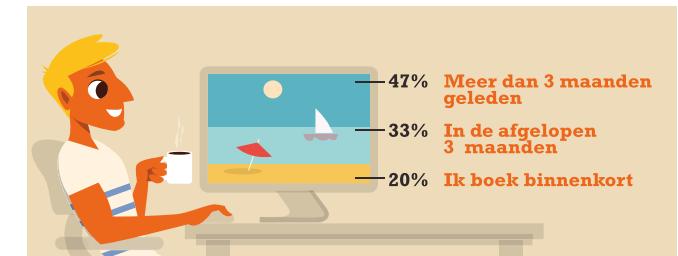
- 2014 SA# 0010



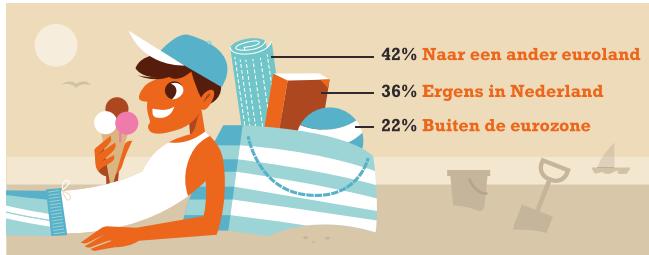
- 2014 SA# 0012



- 2014 SA# 0017



- 2014 SA# 0025



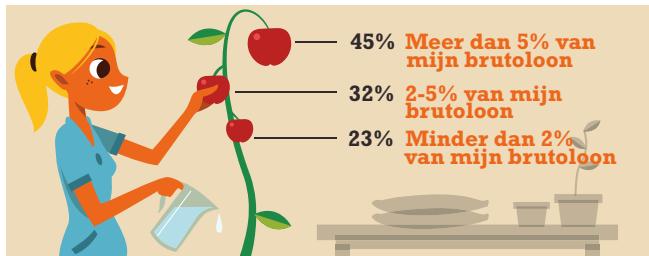
- 2014 SA# 0027



- 2014 SA# 0036



- 2014 SA# 0041



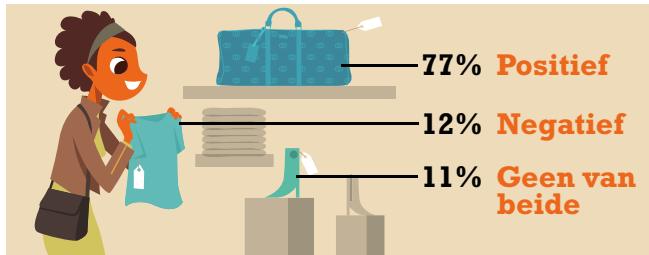
- 2014 SA# 0049



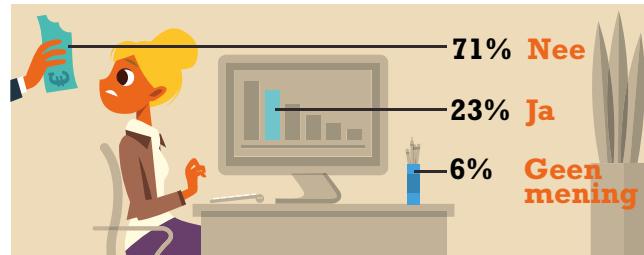
- 2015 SA# 0061



- 2015 SA# 0072



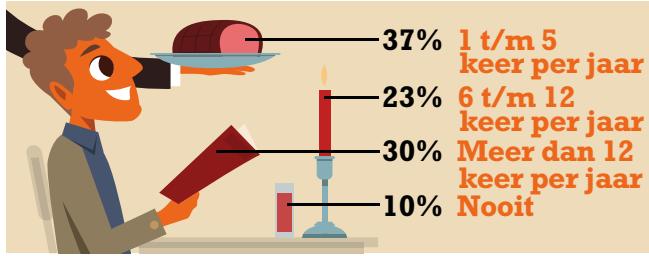
- 2015 SA# 0076



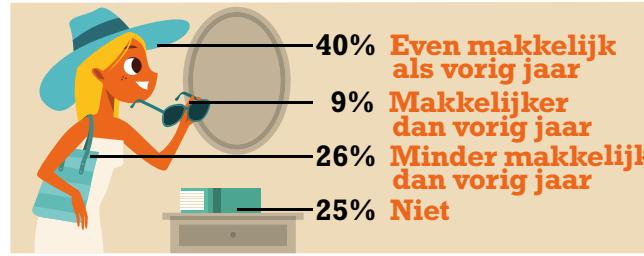
- 2015 SA# 0086



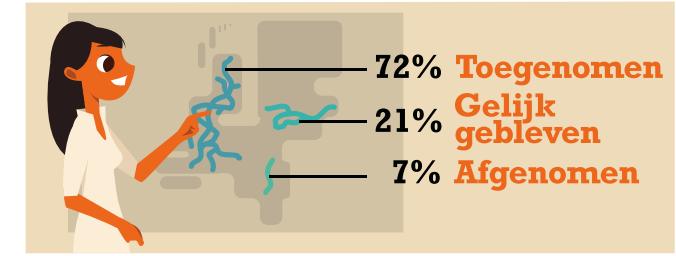
- 2015 SA# 0093



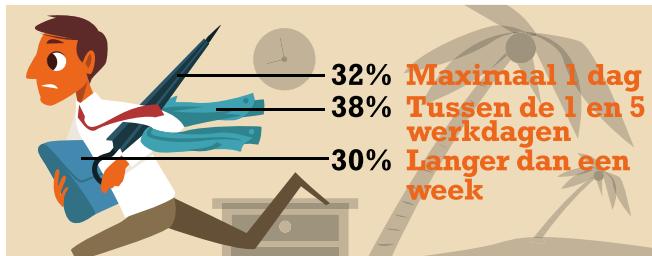
- 2015 SA# 0097



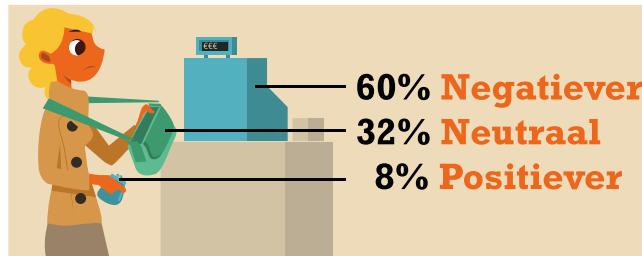
- 2015 SA# 0106



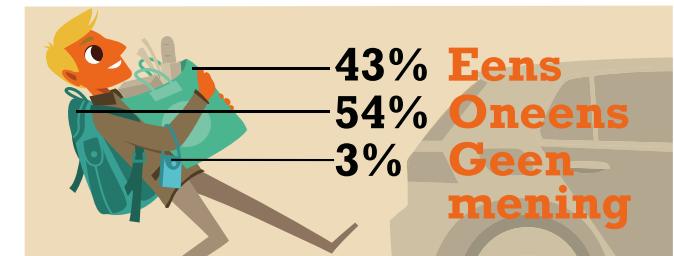
- 2015 SA# 0110



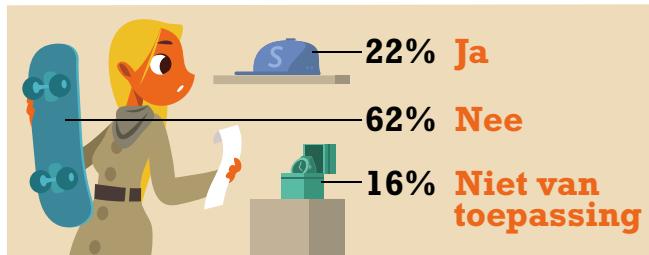
- 2015 SA# 0115



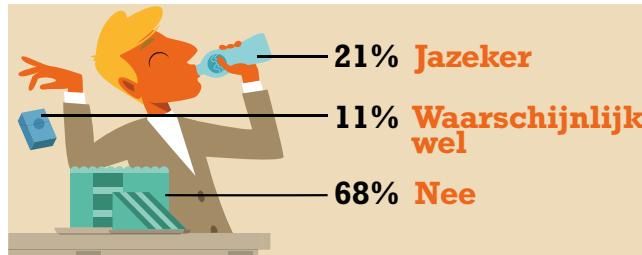
- 2015 SA# 0123



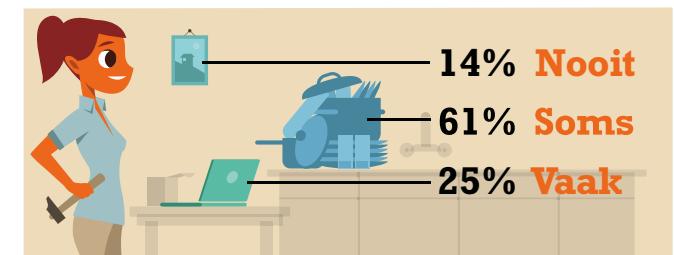
- 2015 SA#0136



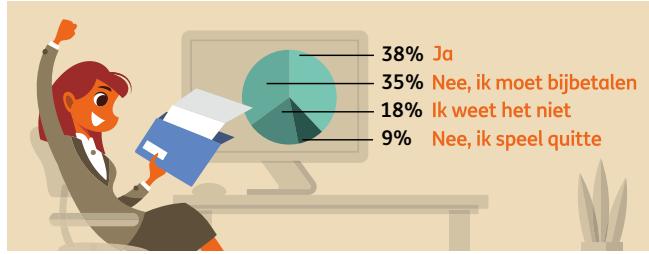
- 2016 SA# 0142



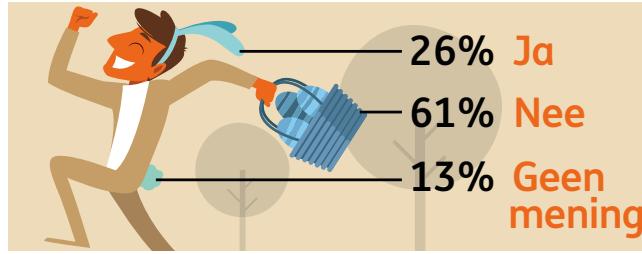
- 2016 SA# 0150



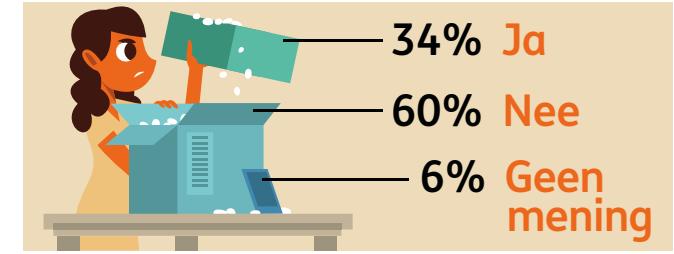
- 2016 SA#0158



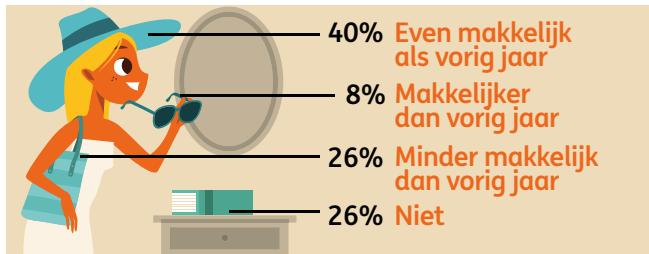
- 2016 SA#0166



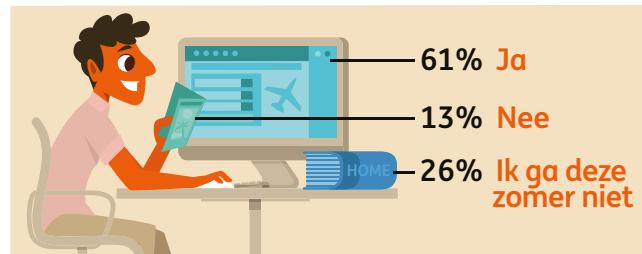
- 2016 SA#0176



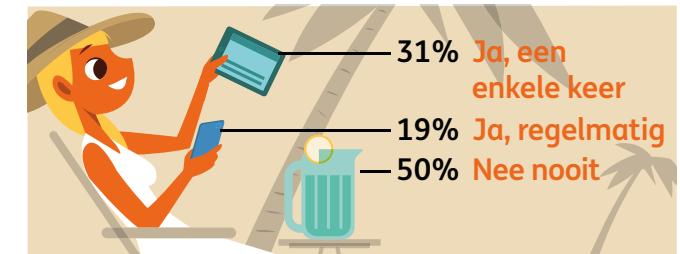
• 2016 SA# 0181



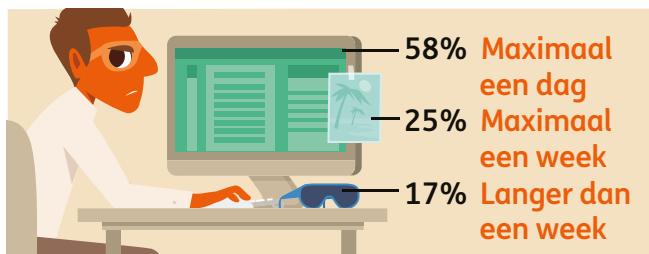
• 2016 SA# 0188



• 2016 SA# 0197



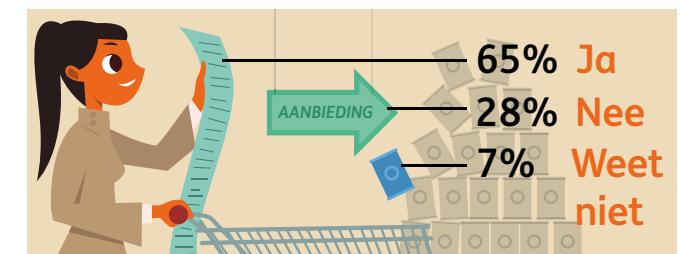
• 2016 SA#0204



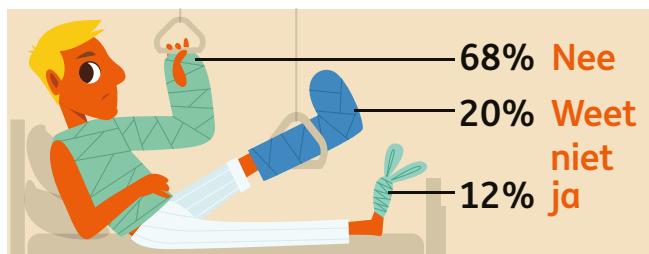
• 2016 SA# 0211



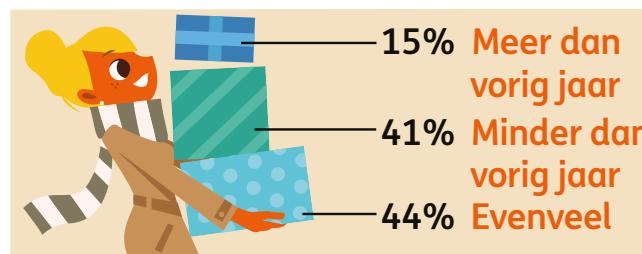
• 2016 SA# 0217



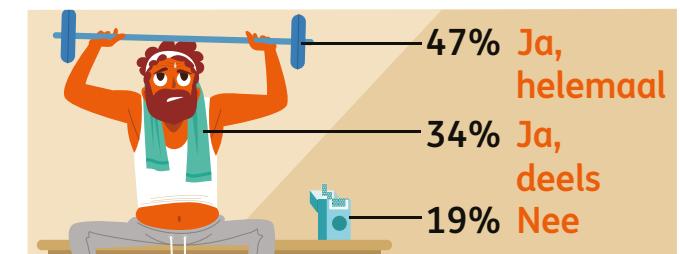
• 2016 SA#0229



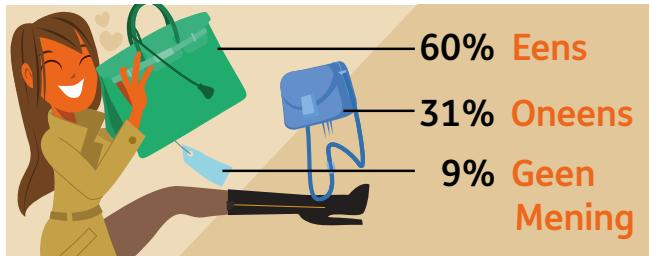
• 2017 SA#0238



• 2017 SA#0247



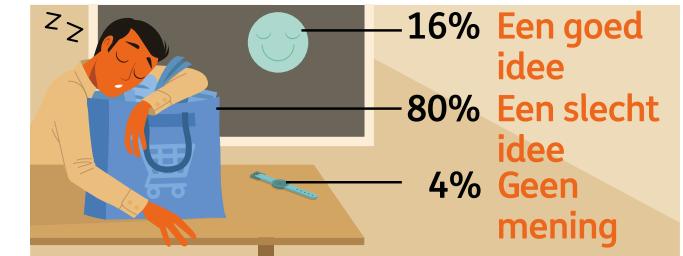
• 2017 SA# 0256



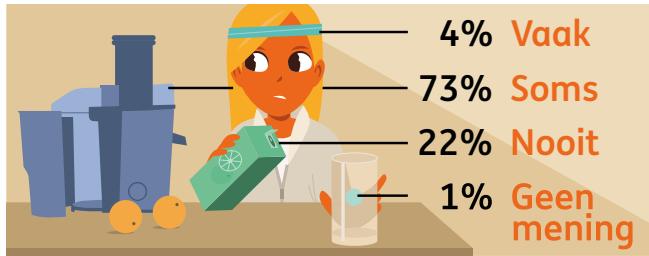
• 2017 SA# 0265



• 2017 SA# 0274



• 2017 SA# 0286



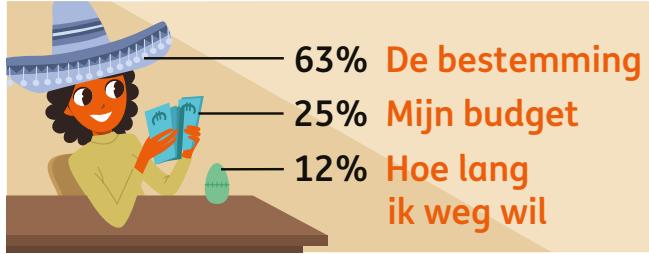
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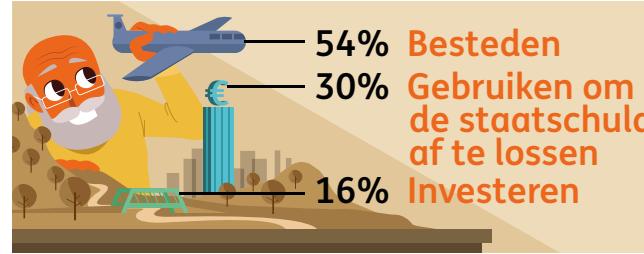
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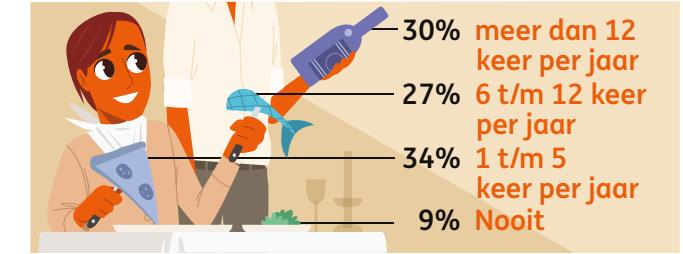
• 2017 SA# 0303



• 2017 SA# 0321



• 2017 SA# 0329



Introduction

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- 2015 SA# 0062 / spaardoel

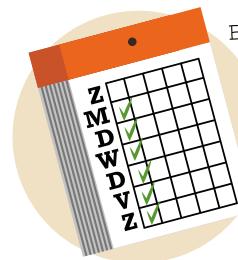


- 2015 SA# 0077 / Leenproducten



• 2015 SA# 0081 / betaalpakket

Ik betaal elk kwartaal voor mijn betaalpakket. Wat krijg ik daar eigenlijk voor?



En welk **betaalpakket** u ook heeft, u bent natuurlijk van harte welkom op een van onze vele **Kantoren**. Zo kunt u bijvoorbeeld ook op **zaterdag** bij ons terecht.



ING 

• 2015 SA# 0085 + 2016 SA# 0161 / Verzekeren

De Doorlopende ING Reisverzekering



De ING Woonverzekering



De ING Rechtsbijstandverzekering



• 2015 SA# 0087 / Verzekeren

INKOMSTEN EN UITGAVEN

Als u werkt, krijgt u **inkomen**. Om bijvoorbeeld een **hypotheek** te betalen. En dat terwijl uw werkgever **pensioen** voor u opbouwt.

WOONSITUATIE

Als u uw hypotheek aflost, kunt u straks rondkomen met **minder pensioen**. best logisch, want **aflossen** betekent **lagere woonlasten**.

VERMOGEN

Door geld te **besparen** houdt u **geld over** en groeit uw **vermogen**. Uit uw vermogen kunt u later **inkomen opnemen**.

PENSIOEN

Hoe staat het met **uw optelsom van deze drie?** Geen idee? Best zonde. Wie weet bent u onbewust al goed bezig voor uw **pensioen**. Of is het toch slim om nu in **actie** te komen.

www.financieelfitwijzer/inkomenvoorlater

• 2015 SA# 0125 / Cashback



• 2016 SA# 0126 / Doelsparen

Ontdek nu de unieke mogelijkheden van ING Doelsparen



ING 

- 2016 SA# 0152 / Woordvoering (in combinatie met animatie)

ING en de media

ING is vaak terug te vinden in reguliere media zoals televisie, kranten, radio en online nieuwsites, maar ook op social media. Wat de media over ons communiceren heeft impact op de publieke opinie over ING bij klanten, consumenten, politici, opinieleiders en overige stakeholders.

Online- en social media hebben het managen van onze reputatie nog uitdagender gemaakt.



Het is daarom belangrijk om aan te geven hoe we binnen de ING met de media omgaan.

Hoe gaan we om met de media?

Ons beleid is eigenlijk heel simpel



Wat is nieuws?

Kenmerken van nieuws:

- > Actueel
- > Afwijkend
- > Impactvol
- > Omvangrijk



Nieuwswaarde creëren

Journalisten zijn altijd op zoek naar nieuws

Of nieuws ook echt nieuwswaardig heeft, kun je bepalen aan de hand van een checklist. Hoe vaker je deze vragen met ja kunt beantwoorden, hoe hoger de nieuwswaarde!



Hoe ga ik om met social media?

Social media gebruik juichen we toe en we willen jou hierin zoveel mogelijk vrijlaten. Maar: je spreekt altijd als jezelf en niet namens ING.



6 handige tips



Meer informatie

Heb jij nieuws te melden?

Het Team Woordvoering zorgt ervoor dat jouw berichtage zo goed mogelijk wordt overgebracht en de aandacht krijgt die het verdient. Bij het Team kun je ook terecht voor al je vragen met betrekking tot media. Ze helpen je graag verder en zijn te bereiken via 020-5764190 of pers@ing.nl. Ga voor de laatste nieuws naar www.ing.nl/nieuws of Twitter via [@ING_nl_nieuws](https://twitter.com/ING_nl_nieuws).



- 2016 SA# 0191 Klantenreis

Wat je mag verwachten van Intensief Beheer

De overdracht naar Intensief Beheer

- Uw kredietfaciliteit en gegevens worden overgedragen aan Intensief Beheer.
- Bij de procedure die gevuld wordt bij overdracht, wordt uw belang en het belang van ING zorgvuldig tegen elkaar afgewogen. Voor een belangrijk deel komen deze belangen overeen want zowel u als ING hebben belang bij een financieel gezonde situatie.
- De activiteiten van Intensief Beheer richten zich op begeleiding van u als relatie waar het financieel minder goed gaat.



Wij gaan met u in gesprek

- De medewerker Intensief Beheer neemt contact met u op om met elkaar in gesprek te gaan en kennis met u te maken.
- Het doel van het gesprek is om een actueel beeld te vormen van de financiële situatie en het toekomstperspectief van uw situatie.
- Indien er voldoende toekomstperspectief is starten wij met u een begeleidingsproject waarbij de kredieten worden gerestructureerd of gehefterfinancierd.
- Indien er onvoldoende toekomstperspectief is of verplichtingen worden door u niet nagekomen dan begeleiden wij u bij een afwikkeltraject.



U stelt een plan van aanpak op

- U stelt, eventueel samen met uw boekhouder / accountant of andere adviseur, een plan van aanpak op met daarin verschillende scenario's uitgewerkt. De medewerker van Intensief Beheer denkt met u mee.



Maken van heldere afspraken

- Het plan van aanpak met verschillende scenario's wordt met u besproken waarbij de mogelijkheden, ook vanuit het oogpunt van ING, duidelijk worden.
- Wij maken heldere afspraken.

5



Vastleggen, uitvoeren afspraken en periodiek contact

- De afspraken die wij met elkaar maken worden vastgelegd.
- De voortgang van het nakomen van de afspraken wordt begeleid door het onderhouden van periodiek contact met u en/of uw adviseur.
- Werkt het plan van aanpak niet dan zal in overleg bijsturing plaatsvinden indien nodig.

ING houdt zich aan
de gedragsregels van
de toezichthouders.
Indien u ontevreden bent
kunt u zich richten tot
het klachtenproces.



Het vervolgtraject

- Indien uw situatie voldoende herstelt toont de intensieve begeleiding eindigen en wordt uw krediet en gegevens overgedragen aan het reguliere beheer.
- Indien er in uw situatie onvoldoende herstel is en er is geen toekomstperspectief dan zal een afwikkeltraject gestart worden. Dit houdt in dat u geen gebruik meer kan maken van de kredietfaciliteit. Wij gaan dan met u een plan van aanpak maken voor de terugbetaling van de kredieten o.a. door het taxeren en uitwisselen van de aangegeven zekerheden.

- 2017 SA# 0240 Finchi

Aan de slag met Finchi

Step 1

Bent u benieuwd of u in aanmerking komt voor een financiering? Pak dan uw jaarcijfers van 2014 en 2015 en vul alle velden zo goed mogelijk in.

Dit kost u ongeveer 15 minuten dus pak er gerust ook een kopje thee bij.



Step 2

De namen van de gevraagde invoervelden komen zoveel mogelijk overeen met uw jaarcijfers, toch kan het voorkomen dat we een niet iets andere benaming gebruiken.

Om u te helpen staat bij ieder invoerveld een i-tje met informatie over het gevraagde bedrag en de plek waar u dit kunt vinden in uw jaarverslag.



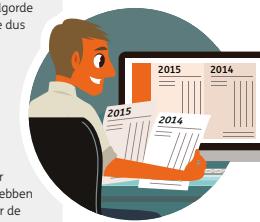
Step 3

Nu kunt u beginnen. Op het eerste scherm vragen we u onder andere naar uw investeringsdoel, het gevraagde bedrag en hoeveel geld u zelf wilt innemen.



Step 4

Op het tweede scherm vragen we u naar uw balanscijfers. De gevraagde bedragen staan in dezelfde volgorde als in uw jaarverslag. U kunt ze dus zo overnemen.



Step 5

Heeft u alle velden zorgvuldig ingevuld? Dan is het nu tijd voor de uitslag. Wij geven u een overall terugkoppeling, waarbij 5 sterren de hoogst haalbare score is.

Onder deze uitslag kunt u zien hoe goed uw bedrijf het op vier losse onderdelen doet en wat dat betekent.

Mocht een onderdeel wat minder goed uitzullen dan geven we u concrete tips hoe deze te verbeteren.

Vergeet uw uitslag niet te downloaden. Altijd handig om nog eens terug te lezen.

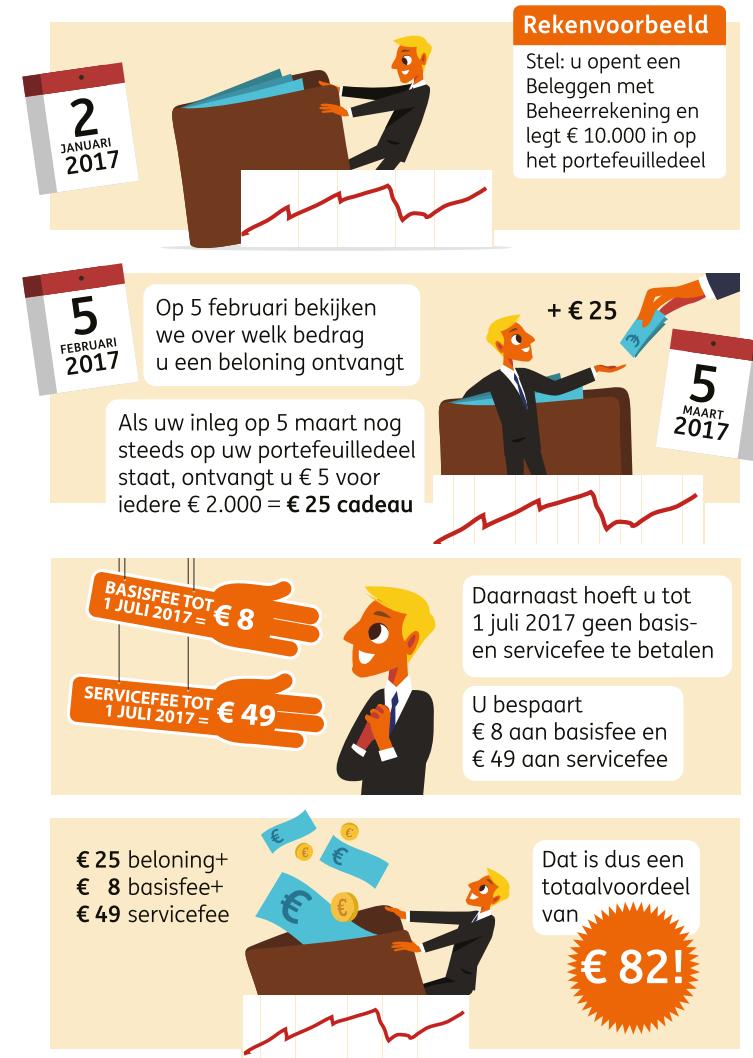
Step 6

Na de terugkoppeling over uw jaarcijfers kunt u zien welke financieringsoplossing het beste bij u past. Dat kan een product van ING zijn of een verwijzing naar bijvoorbeeld crowdfunding of een andere partij als Qredits.

Als u in aanmerking komt voor een financiering bij ING kunt u direct een financieringsaanvraag doen. Als u alle gevraagde gegevens heeft aangeleverd, vertellen wij binnen 24 uur of wij u een krediet kunnen verstrekken.



- 2016 SA# 0222 Rekenvoorbeelden



*De servicefee is variabel. Deze berekening is gebaseerd op het product Beleggen met Beheer, een neutraal beleggingsprofiel en beleggingsstrategie Actueel. Daarvoor is de servicefee 0,98% van uw gemiddeld belegd vermogen op jaarbasis.

- 2017 SA# 0263 / Woordvoeren

ING NL Media Relations & Stakeholder Management

ING is operating in a rapidly changing society in which transparency, relevance and credibility have become even more important.



Team purpose

Insight: Public opinion on ING is determined by sentiment surrounding dominant stories.



Intention:

We invest in strong and honest relationships with the media and interest groups. We provide information to these parties in a way that is mutually beneficial and which generates impact. We do this in an open and transparent way. We encourage interest groups to be critical and work to embed their input within our organisation. We promote cooperation and co-production, and respond actively to (current) news needs from within the media. We do so both reactively and proactively and, if possible and relevant, in an innovative way.

Objective:

Through our work we seek to increase understanding among the media and interest groups about what ING does so that they better understand the bank and what it needs to deliver its objectives. We encourage open and positive dialogue between ING and these parties, as well as putting a recognisable face on ING. The strengthened relationships and the trust developed enable us to manage issues more effectively and seize opportunities proactively. Doing so will ensure that public opinion about ING develops favourably and will safeguard and strengthen ING's reputation.

The team



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Department Corporate,
Coordination of Stakeholder
Management



Andrea de Graaf

Spokesperson
Mortgages, ING Economics
Department, Retail, Pensions &
Insurance, Consumer Lending



Eva Hersbach

Spokesperson
Online Banking, Payments,
Savings, CSR, Cultural
Sponsorship

What are we known for?



Managing media & stakeholders (including generating media attention and keeping ING out of the media).



Providing high-quality advice on, and managing, complex media and stakeholder-sensitive issues (that could come into play both imminently and in the long term).



We deal with the here and now (current topics), we respond to issues that mattered or might matter yesterday, today, tomorrow or in the near future.

Media Relations & Stakeholder Management sees to it that your message gets across to the media and stakeholders as accurately as possible and gets the attention it deserves. The Team can also answer any questions you may have regarding the media and stakeholders. They are happy to help and can be reached on +31 20 5764190 or at [perstelling@ing.nl](#).

For the latest news go to [www.ing.nl/nieuws](#) or find us on Twitter at @INGnl_nieuws (Dutch only).



• 2017 SA# 0285

Prospects for work

ING and Dutch trade unions CNV Vakmensen, FNV Finance and De Unie have reached a collective labour agreement. This CLA includes agreements on the Social Plan, pensions and other employment conditions for ING employees.

Negotiated outcome for five-year ING Social Plan

ING and Dutch trade organisations CNV Vakmensen, FNV Finance and De Unie share the ambition to provide you as an employee with prospects for work. This ambition is at the core of our negotiations on a new collective labour agreement (CLA), which includes the Social Plan.

The negotiations for the new CLA will resume in mid-June. Once they have been completed all agreements, including pension agreements and this negotiated outcome for the Social Plan, will be put to the members of the trade unions. The CLA will only come into effect once the members have provided a positive opinion. The intention is that these agreements come into effect on 1 January 2018.

1. Control of your own career

Substantial investment in your skills and craftsmanship



New individual training budget that you can transfer to another employer

Active implementation of My Career Plan

ING gives you the tools to be and remain the best in your field; that way you stay in control of your own development and career.

2. From job to job

- At least three months of preventative mobility and a voluntary redundancy plan under certain conditions
- Tailor-made mediation for a period of six months
- New collaborations with parties that will increase your job-to-job prospects
- Ratio of internal to external employees to be 80%-20%



3. Financial safety net

The instruments included in the Social Plan are aimed at providing you with prospects for work. The Social Plan also provides a safety net in the form of a payment.

This payment:

- is a combination of the guaranteed payment and the ING severance payment (if you are employed by ING on 31 December 2017)
- is the same in each stage (active mobility, both at the start of the redundancy and at the end of the mediation period, irrespective of whether or not you have found a new job)
- is maximized

Guaranteed payment
80% of the redundancy payment based on the Social Plan for 2016-2017 calculated on 31 December 2017

ING severance pay
will be accrued as of 1 January 2018

For employees with

- | | | |
|--|--|------------|
| 10 years of service | Calculation
Servicefactor (as of 1/1/'18) | Multiplier |
| > 10 years of service | $\frac{1}{x}$ monthly salary per half year | x 1.75 |
| > 10 years of service and older 50 years | $\frac{1}{x}$ monthly salary per half year | x 1.75 |

Calculation

Servicefactor (as of 1/1/'18)	Multiplier
$\frac{1}{x}$ monthly salary per half year	x 1.75
$\frac{1}{x}$ monthly salary per half year	x 1.75



For more information about the CLA negotiations and trade unions, go to cnvvakmensen.nl, unie.nl and fnv.nl. We will keep you informed about the CLA negotiations via One Intranet. Should you have any questions about the CLA, please contact HR at ingl@service-now.com



• 2017 SA# 0293

Your craftsmanship, vitality and prospects for work

ING and Dutch trade unions CNV Vakmensen, FNV Finance and De Unie have reached a negotiated outcome for a collective labour agreement (CLA) for 2018. The purpose of the agreement is to enable you to perform at your best, each and every day. ING makes it possible for you to take control of your career by empowering you to be strong and independent in the job market. An innovative CLA with present-day terms and conditions of employment. A CLA that caters specifically to the different stages of your life and career, to your vitality, outlining the options you have to expand your craftsmanship within ING.



Agreements for 2018

Vitality

- Parental leave: 1 month of paid leave and 3 months of unpaid leave
- Combine work and informal care: in 2018 ING will be a recognised informal care company
- Employees aged 60 and older can spend one day a week using their skills and knowledge at community-based organisations or educational institutions, with no loss of salary or benefits
- 1.5 days of paid leave a year for holidays that are important to you (religious or other holidays)
- More opportunities to buy leave

Recognition

- Salary increase of 1.7% from 1 September 2018
- One year's paid membership to a trade union, also for current members
- Overhaul all current terms and conditions regarding LGBTQI equality



Craftsmanship

- Annual training budget of EUR 375 per employee (for plan C)
- Additional EUR 375 one-off incentive for having a My Career Plan
- More time for and focus on your career because of ongoing dialogue with your manager about your My Career Plan
- Half a day of work time to work on your My Career Plan

Step Up Performance Management

- Your performance will be evaluated on three levels:
- Your job
 - The Orange Code
 - Stretch ambitions
- A culture of continuous feedback and a growth mindset are a part of this



Pension

- Target retirement age will continue to be 67 from 1 January 2018
- 1.738% rate of pension accrual

Dialogue on an innovative CLA for 2019

ING stays a step ahead thanks to innovation and our way of working. This CLA provides you with the opportunity to perform at your best, each and every day, allowing you to be in control of your vitality and independence. It enables you to focus on your craftsmanship. This requires present-day terms and conditions that match your individual needs to get the best out of you. ING and the trade unions will enter into dialogue with you on three topics to explore the possibilities of an even more innovative CLA for 2019 with present-day terms and conditions.

1. A CLA that fits a new way of working

- More flexibility for employee and manager
- More room to experiment, also in an agile context



2. Recognition: financial and non-financial

- Different recognition options to match your personal needs
- Explore remuneration options aligned to Step Up Performance Management
- Room to experiment with other types of reward

3. Pension

- Explore and draft a future-proof pension agreement that will apply from 1 January 2019
- Align with developments in pension regulations

Social Plan valid until 2022

In the next five years ING will invest in your development to provide you as an employee with prospects for work based on your craftsmanship, both within and outside ING. The agreements made in the Social Plan reflect changing times and are aimed at facilitating your flexibility.

The agreements reached for the terms and conditions of employment, the Social Plan and the pension scheme will be put to the members of the trade unions. The intention is for the agreements to be finalised and come into effect on 1 January 2018.



The tools in the Social Plan are focused on:

- Active control of your own career
- From job to job
- Financial safety net

For more information on the trade unions, please visit cnvvakmensen.nl, unie.nl and fnv.nl.
We will inform you of new developments on the CLA via One Intranet.



Introduction

Rich icon

News infographic

Infographic

Illustration

Banner

Animation

Illustration

• 2014 SA# 0003 / Financieel fit pijlers



• 2014 SA# 0003 / Levensgebeurtenissen

Geld sparen



Gezinsuitbreiding



Samenwonen



Verhuizen



Verbouwen



Scheiden



Overlijden



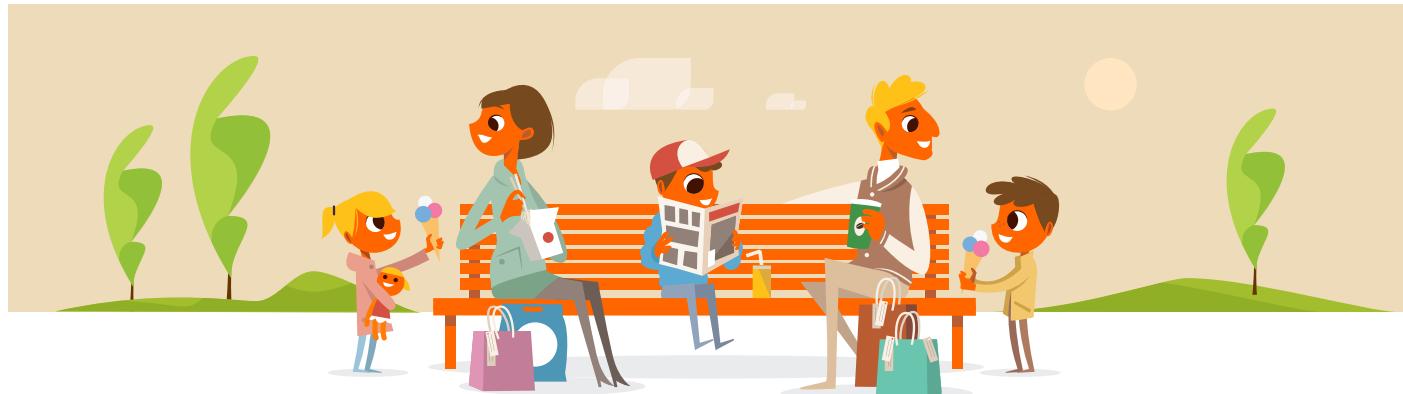
Pensioen



• 2014 SA# 0015 / Schenken



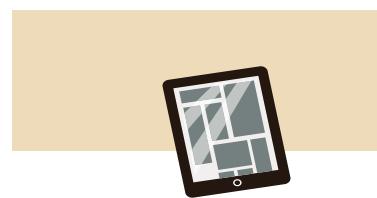
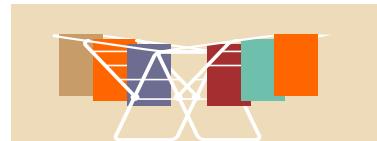
• 2014 SA# 0016 / Besparen



- 2014 SA# 0021 / 101 dingen



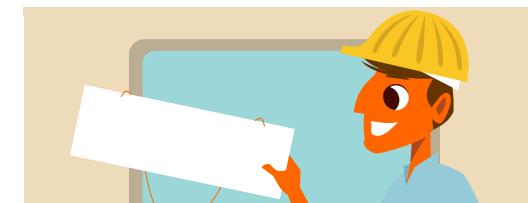
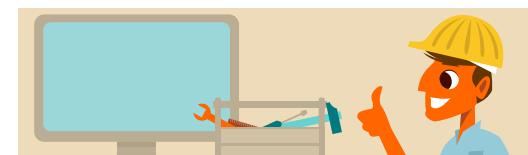
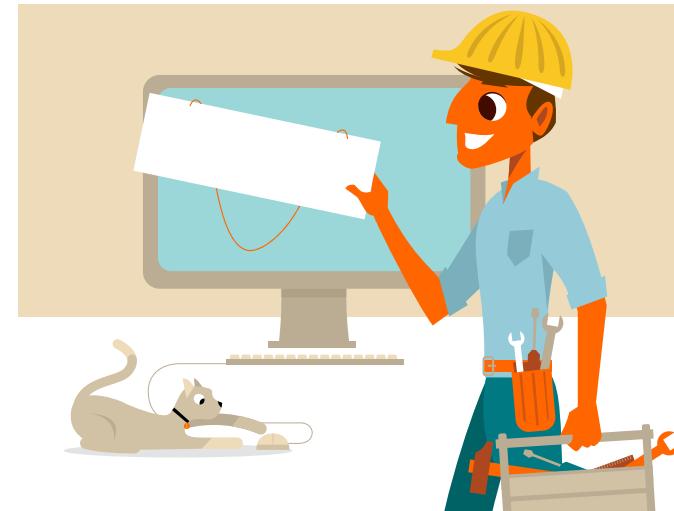
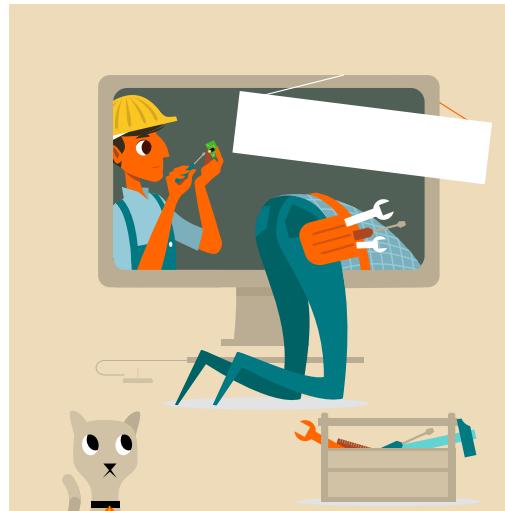
• 2014 sa# 0021 / Handige bespaartips



- 2014 sa# 0021 / Handige bespaartips



• 2014 SA# 0022 / Storing / opgelost



• 2014 SA# 0034 / Gefeliciteerd kaart



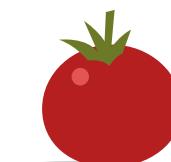
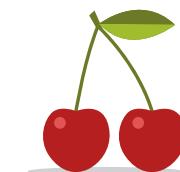
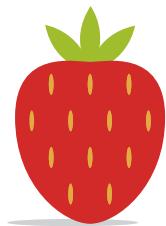
• 2014 SA# 0035 / Klantenraad



• 2014 SA# 0043 / Bespaar extra



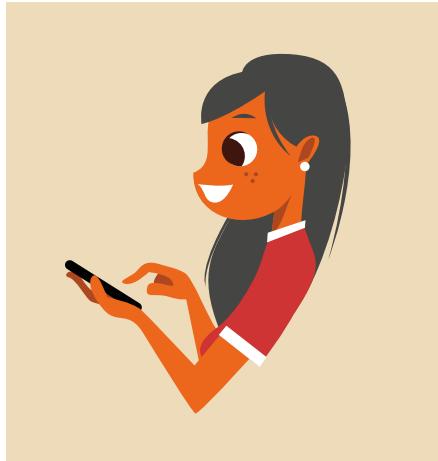
• 2014 SA# 0044 / Seizoensproducten



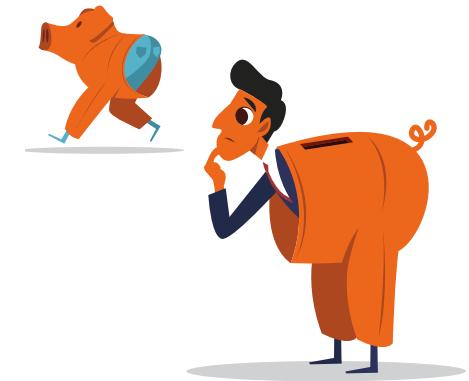
- 2014 SA# 0045 / Tone of Voice



• 2014 SA# 0050 / Challange



• 2014 SA# 0052 / Vertrekkende spaarklanten



afgekeurd

• 2014 SA# 0051 / Financieel fit folder



- 2014 SA# 0058 / Marketing skills

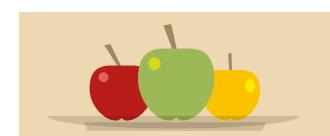
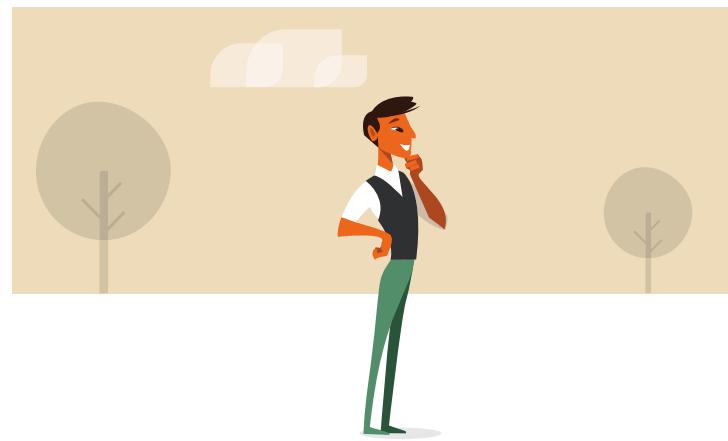


• 2017 SA# 0261 / Forecast

• 2015 SA# 0292 / Forecast



• 2015 SA# 0066 / PPT pensioen



• 2015 SA# 0070 / Warme trui



**Wij doen
mee aan
Warmer
Truiendag!**

• 2015 SA# 0092 / Formulemanagement



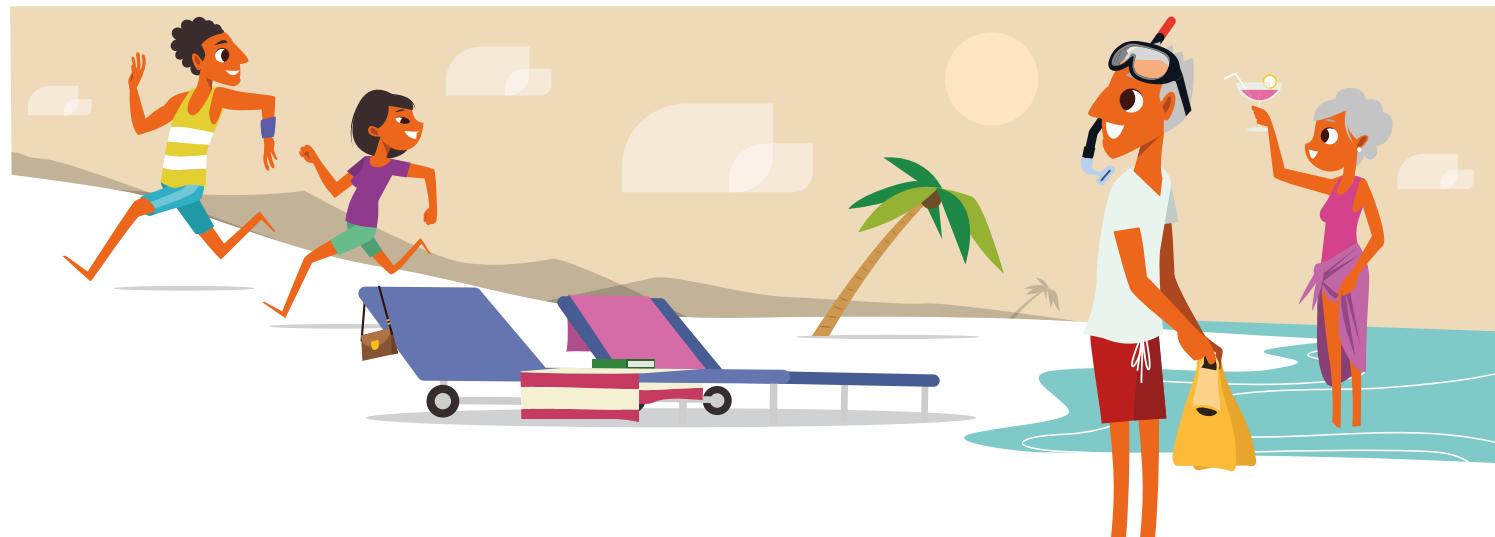
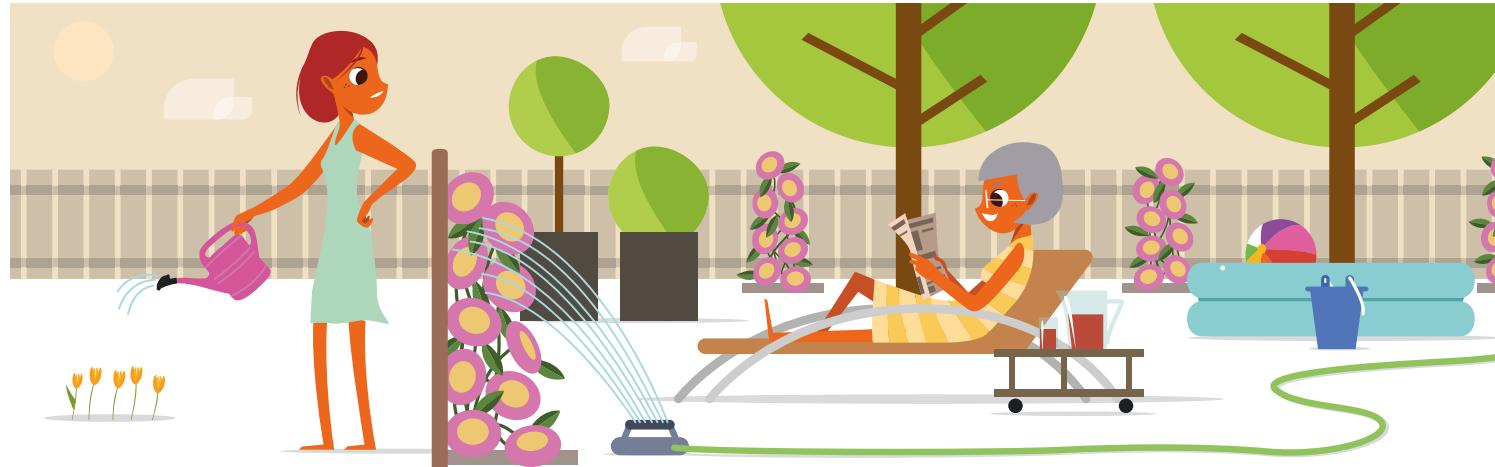
• 2015 SA# 0094 / Pasfoto



• 2015 SA# 0074 / Crowdfunding voetbal



• 2015 SA# 0075 / Sparen voor later



- 2015 SA# 0082 / Investeringskompas



- 2015 SA# 0101/ Facility Management



- 2015 SA# 0109 / Prinsjesdag



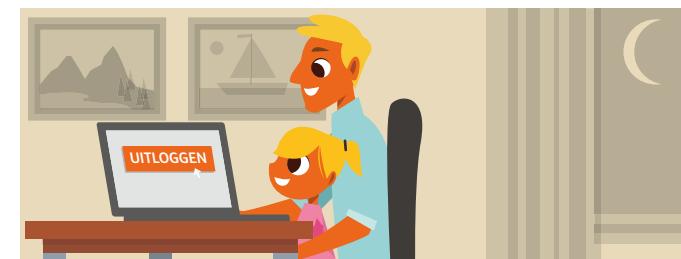
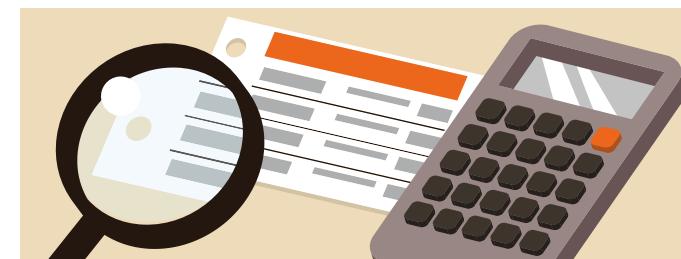
- 2015 SA# 0108 / Mobiel betalen app



- 2015 SA# 0111 / Goal | 2015 SA# 0133 / Voetbal handdoek



• 2015 SA# 0117 / 11 x NBA



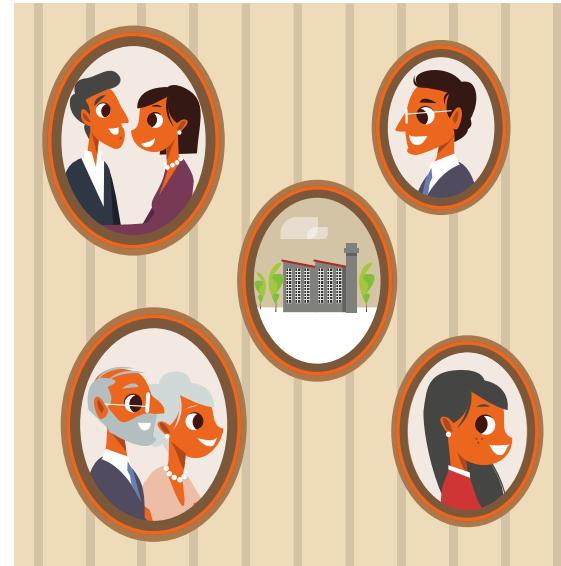
- 2015 SAIM# 0119 / Rente noise / hypotheek / campagnebeeld



• 2015 SA# 0121 / Starters



• 2015 SA# 0120 / Familiebedrijf



• 2015 SA# 0124 / Sint



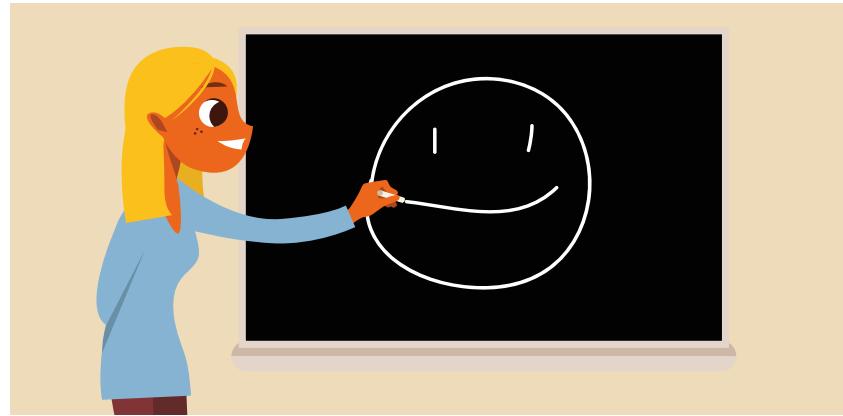
- 2015 SA# 0125 / Cashback



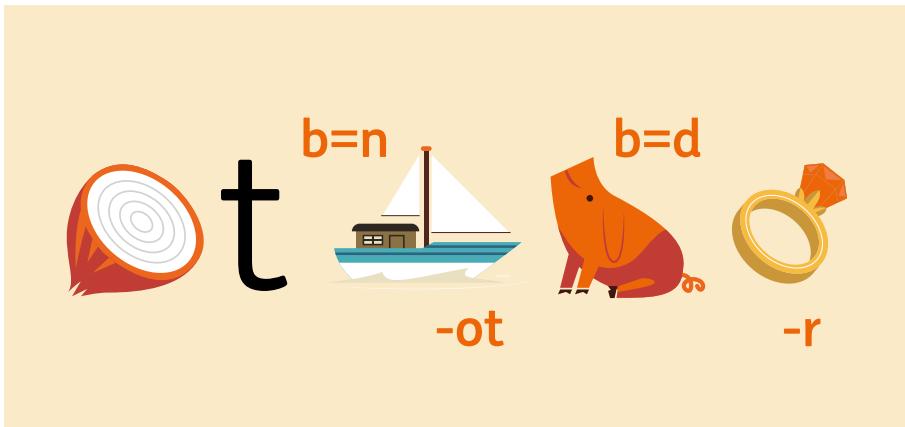
- 2015 SA# 0128 / Kiesvrij



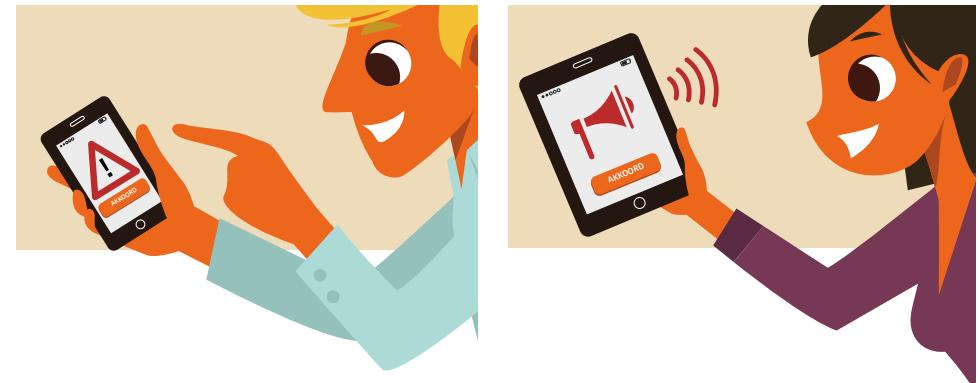
- 2016 SA# 0131 / Reality check



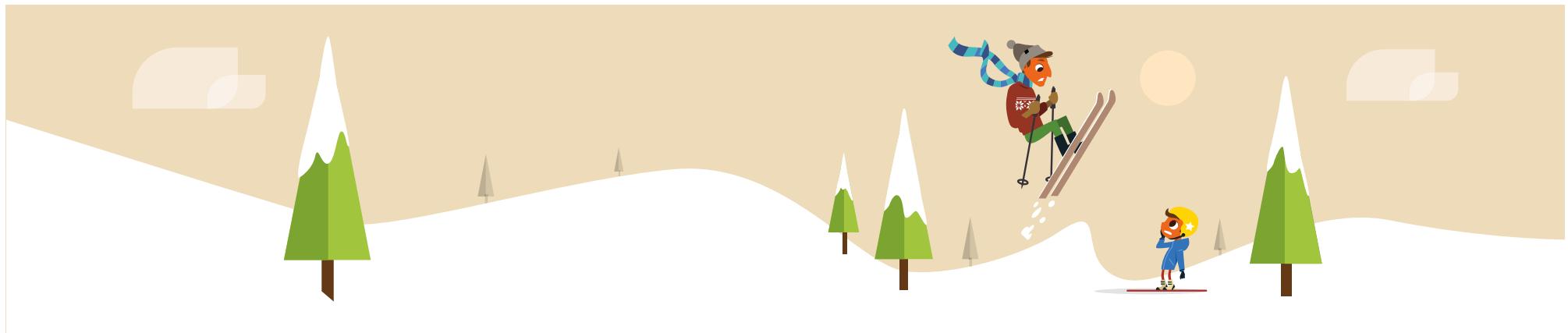
• 2015 SA# 0132 / Rebus



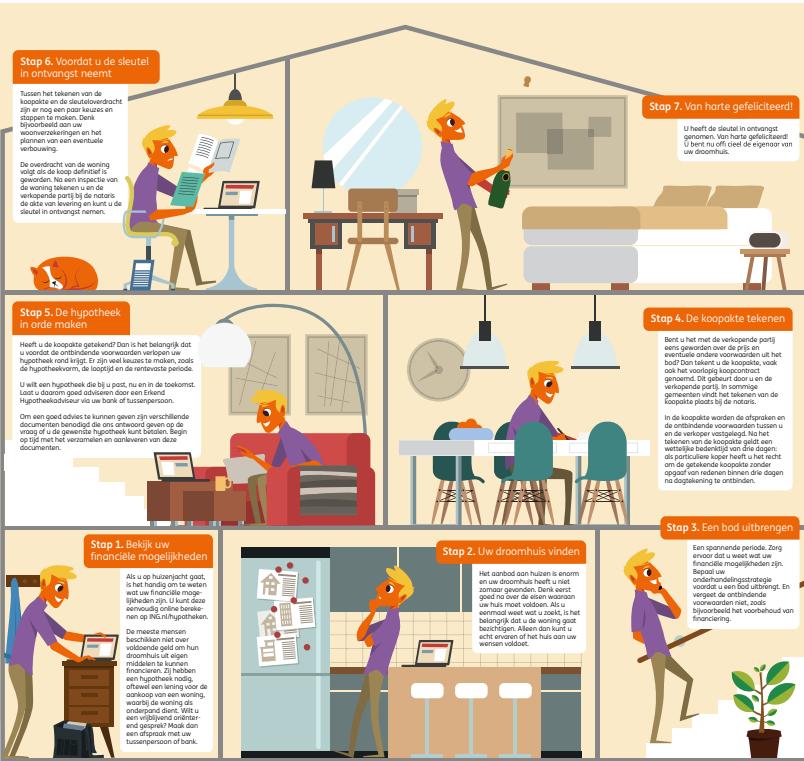
• 2015 SA# 0135 / Mobiel bankieren



• 2015 SA# 0134 / Wintersport



• 2016 SA# 0114 / Routekaart Hypotheken



• 2016 SA# 0141 / Jaaroverzicht



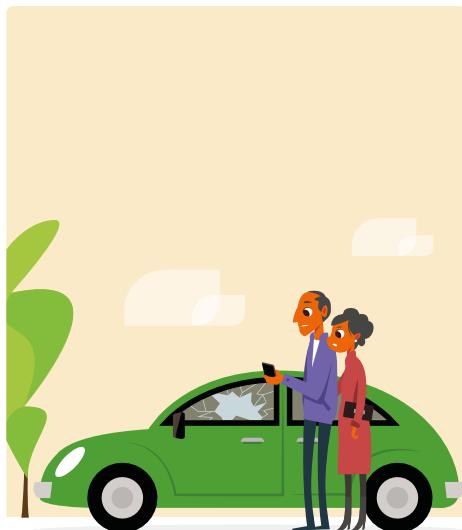
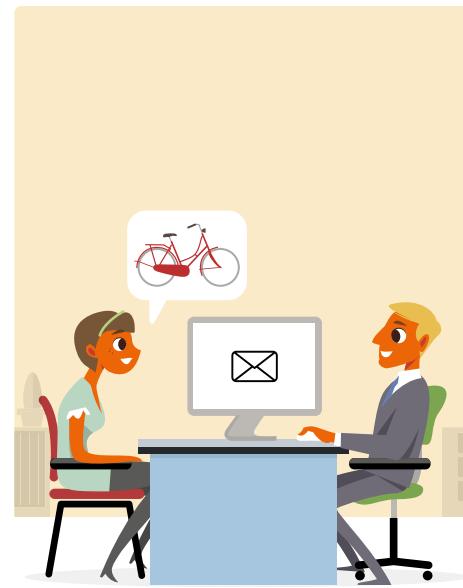
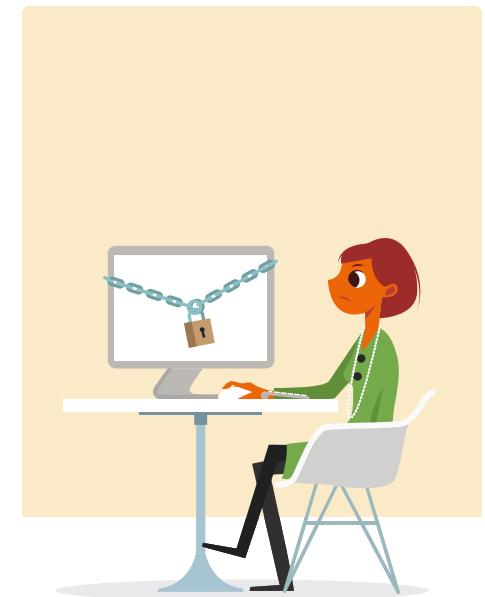
- 2016 SA# 0139 / Hypotheekproces



- 2017 SA# 0261 / Bloemendoos



- 2016 SA# 0143 / 4 x interne illustratie Let op!

INGINGINGING

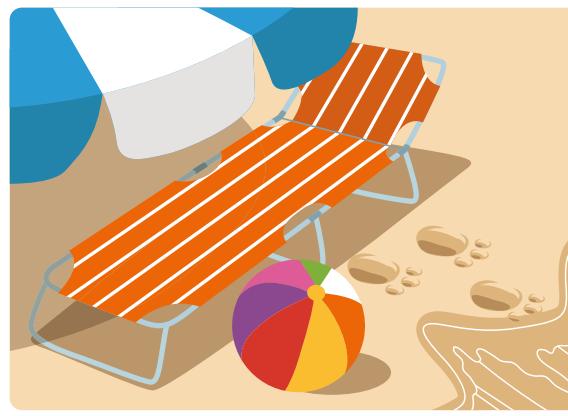
- 2017 SA# 0261 / Bruna cadeaukaart

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- 2017 SA# 0261 / diverse kaarten (CMYK)



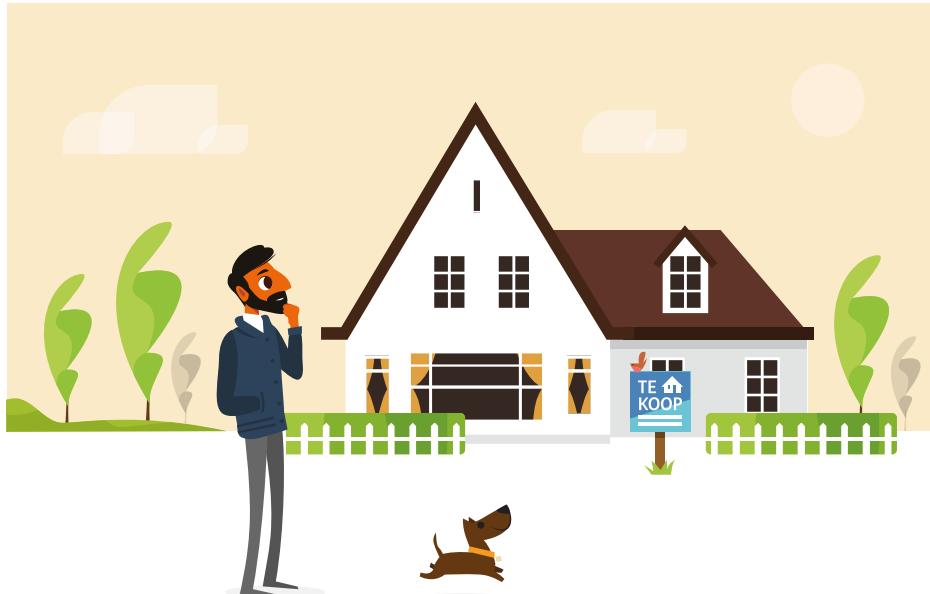
• 2017 SA# 0261 / diverse kaarrten (CMYK)



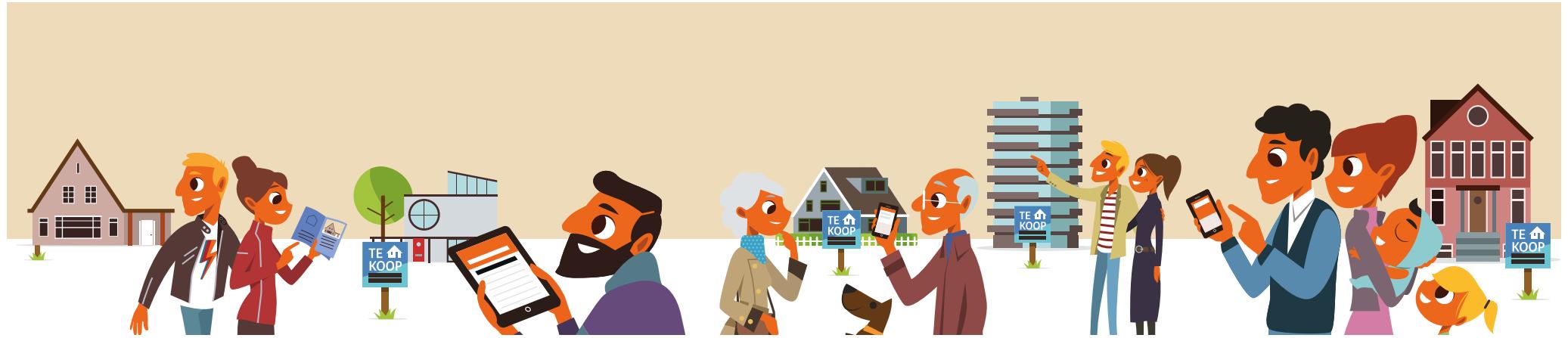
- 2016 SA# 0148 / Belasting



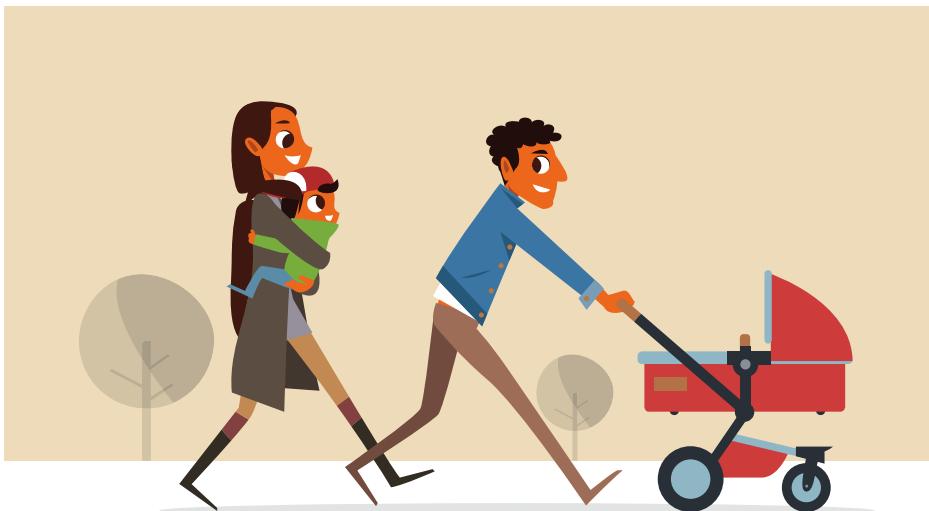
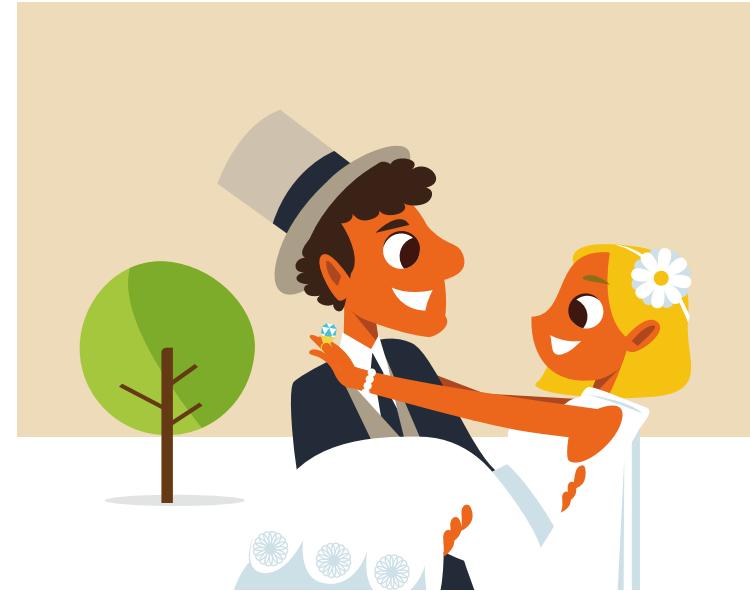
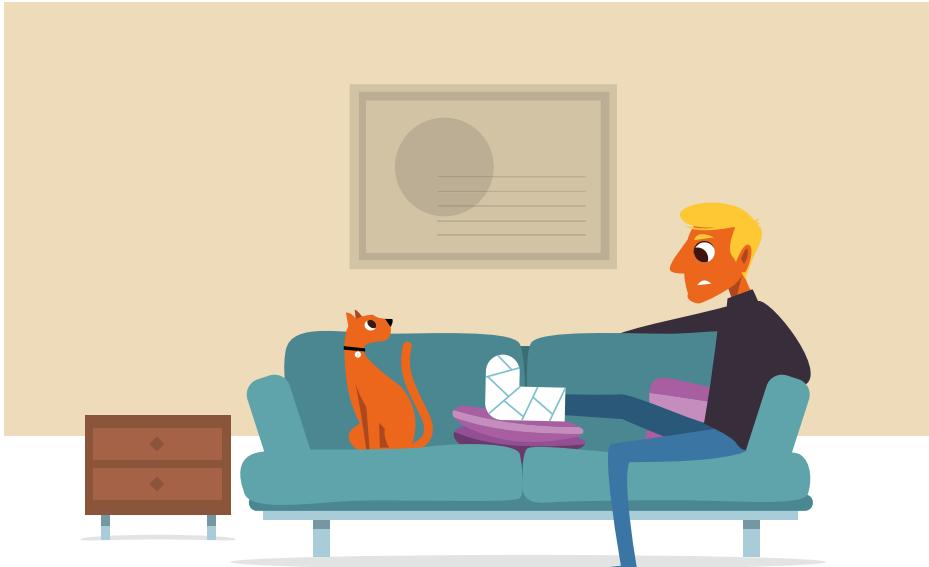
- 2016 SA# 0151 / Verkoopversneller



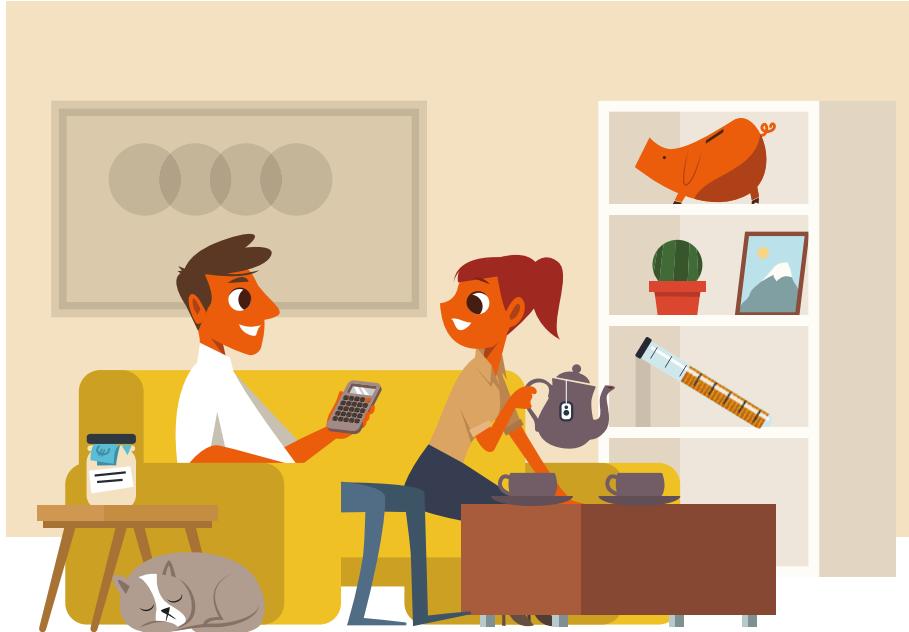
• 2016 SA# 0154 / Max Hypotheek



- 2016 SA# 0157 / Hypotheek van de toekomst



- 2016 SA# 0163 Financieel fit types



- 2016 SA# 0164 / wijzigen Pincode



- 2016 SA# 0171 / gesprek op kantoor

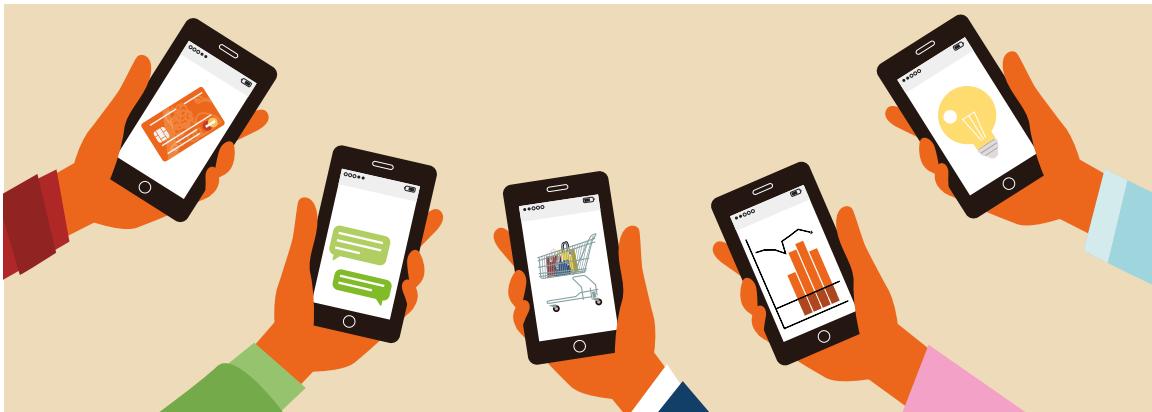


- 2016 SA# 0170 / aflossen op uw hypotheek

Aflossen op uw hypotheek
Verlaag uw maandlasten

An illustration featuring a man in a blue shirt throwing a gold coin into a red piggy bank. A woman in a purple top is smiling and holding a brown paper bag. A small dog is looking up at her. The background is a light beige color.

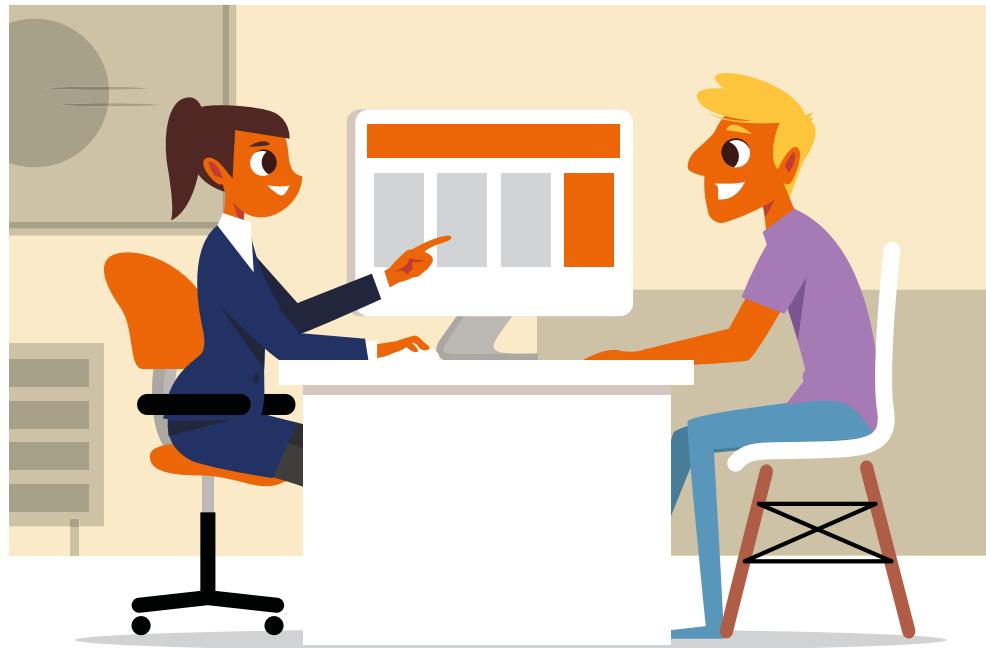
- 2016 SA# 0174 / zakelijke update



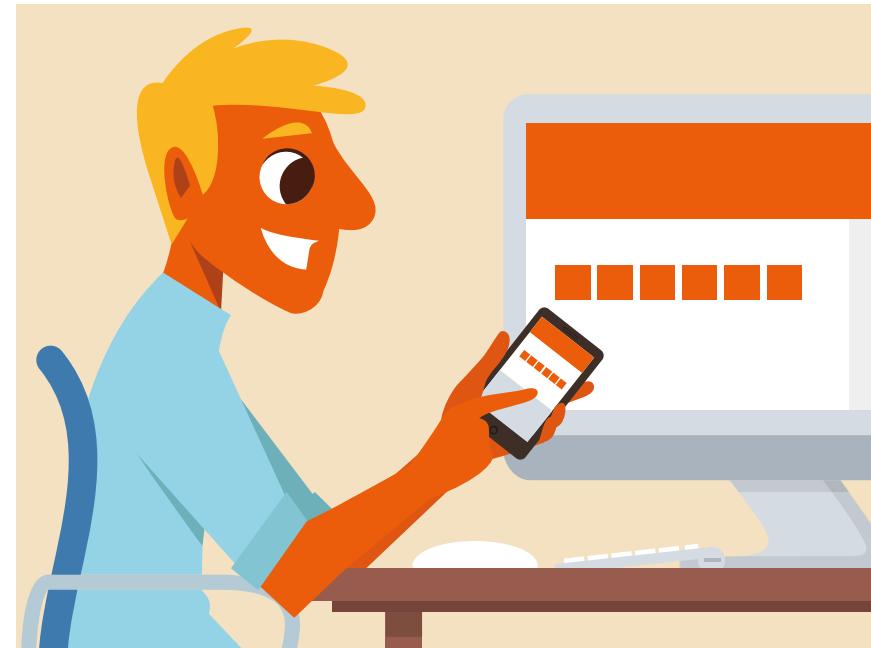
• 2016 SA# 0173 / Rendementswijzer



• 2016 SA# 0187 / Najaarscampagne



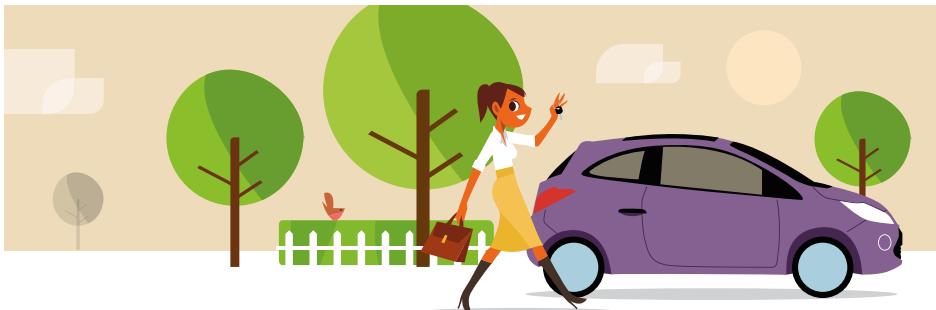
• 2016 SA# 0192 / Bevestigingscode



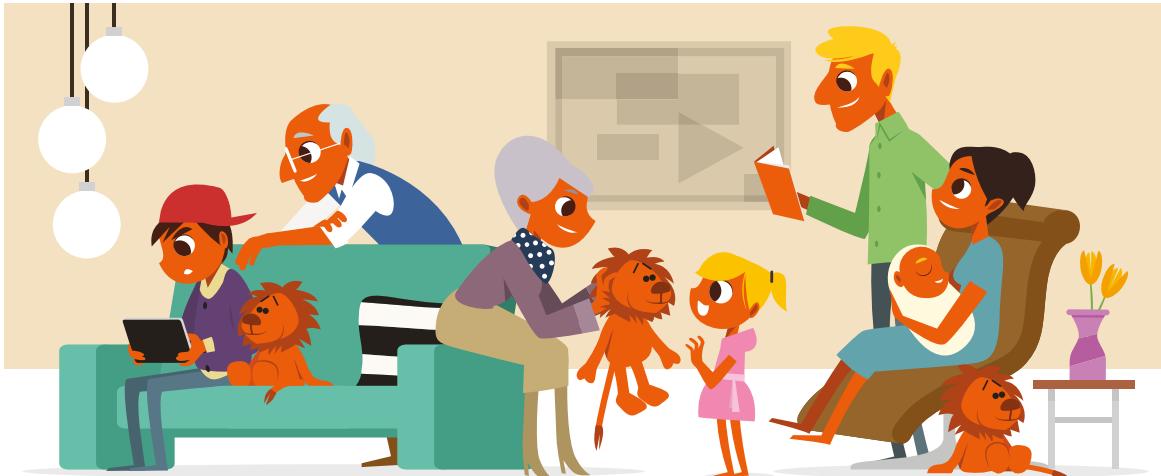
- 2016 SA# 0194 Autoverzekeringen



- 2016 SA# 0198 Extra illustratie Hypotheek van de toekomst



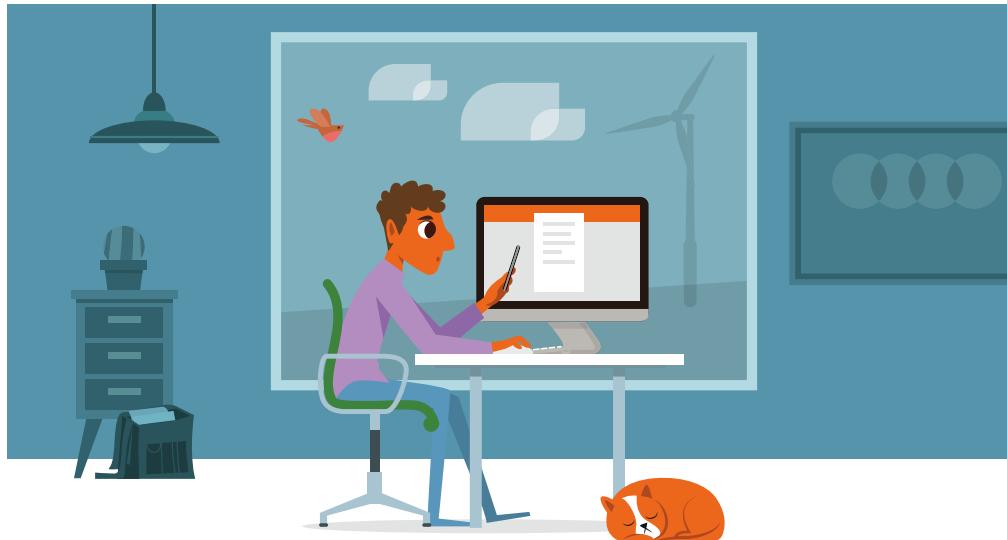
- 2016 SA# 0203 / Groeigroter rekening



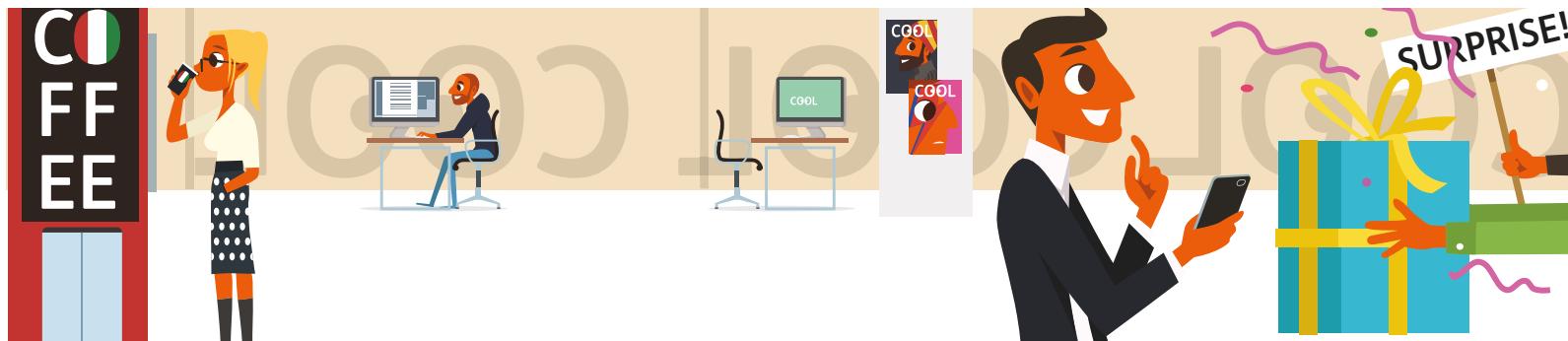
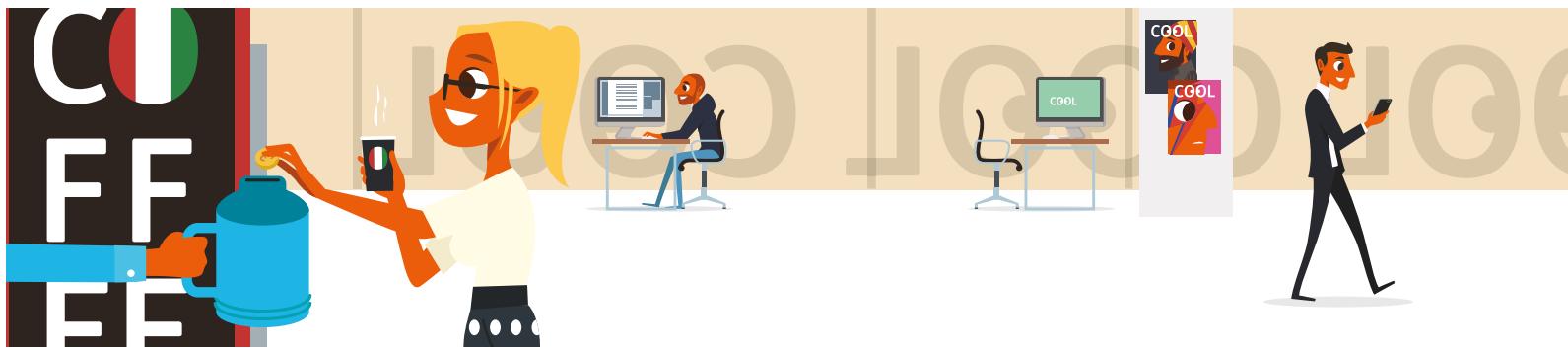
- 2016 SA# 0223 Stand up



- 2017 SA# 0226 SEPA



- 2017 SA# 0195 Spaarrekeningen



- 2016 SA# 0232 Goede voornemens



- 2017 SA# 0233 Sponsoring



- 2017 SA# 0237 Vastgoed



- 2017 SA# 0243 Save the Date



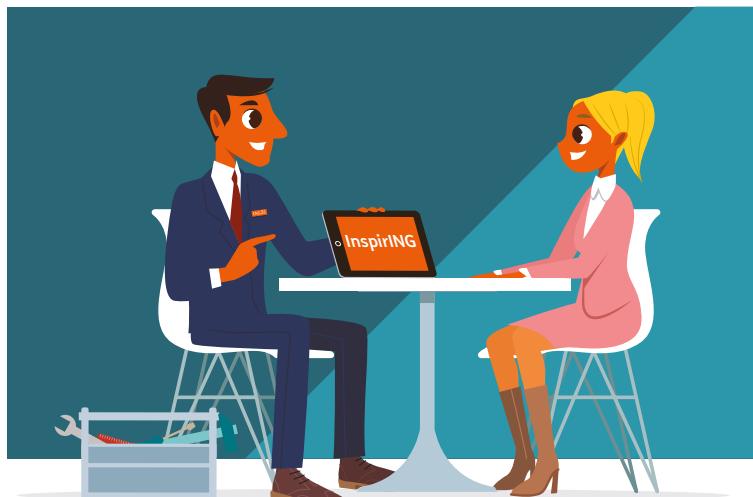
- 2017 SA# 0242 / Export game



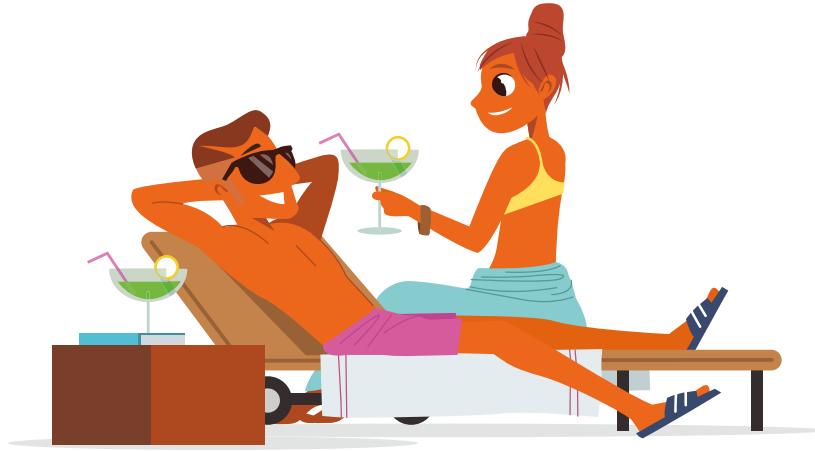
- 2017 SA# 0244 Rendementswijzer



- 2017 SA# 0248 inspirING



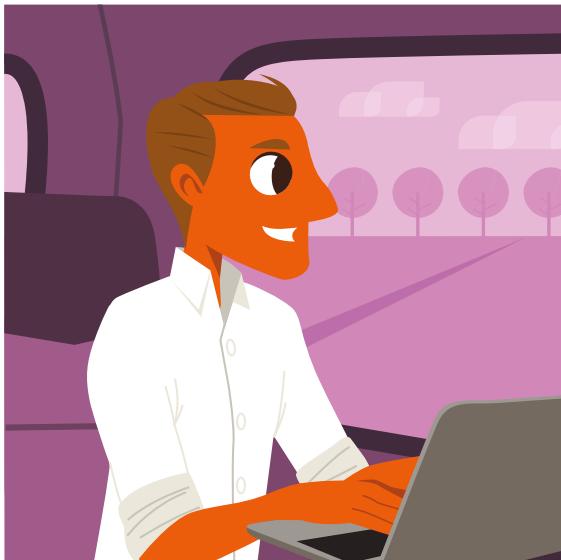
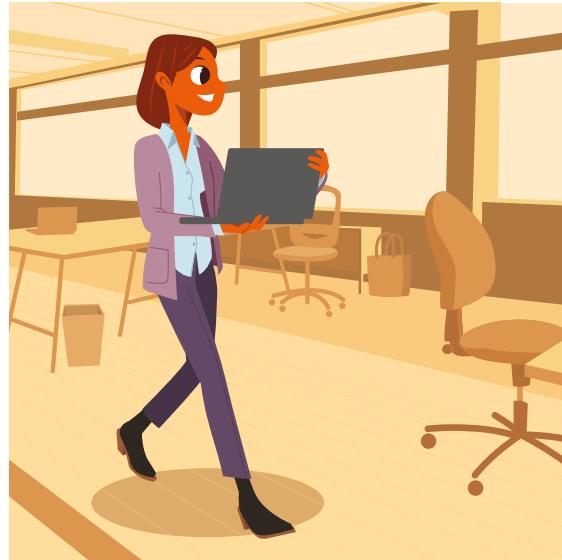
• 2017 SA# 0244b / Rendementswijzer



- 2017 SA# 0253 Belastingtips



- 2017 SA# 0249 Zakelijke propositie



- 2017 SA# 0230 / Beleggen



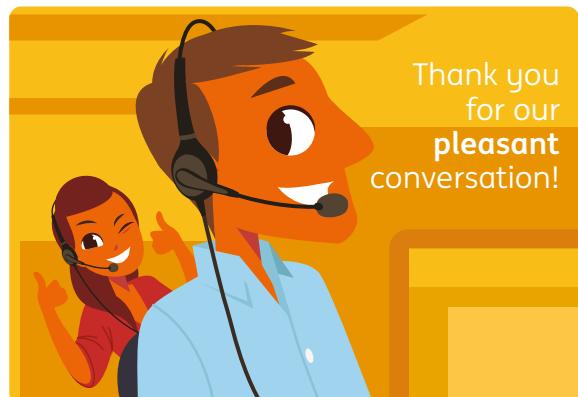
- 2017 SA# 0246 / Zakelijke brandbars



• 2017 SA# 0235 / Uitval



• 2017 SA# 0254 / Ansichtkaarten HR



• 2017 SA# 0259 / Insight



• 2017 SA# 0262 / Hulp nodig?



• 2017 SA# 0266 / Pinniemaat



- 2017 SA# 0275 / Ansichtkaarten 'Veel geluk en succes'



Veel succes!



Veel geluk!

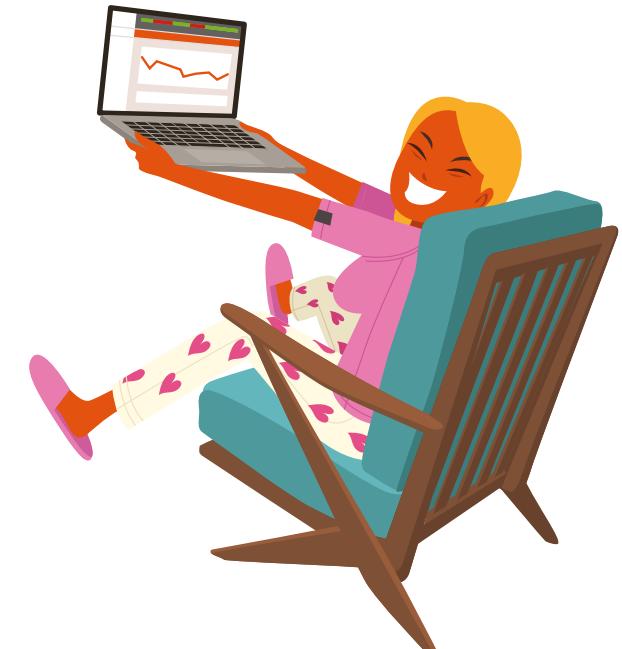
• 2017 SA# 0277 / Henk



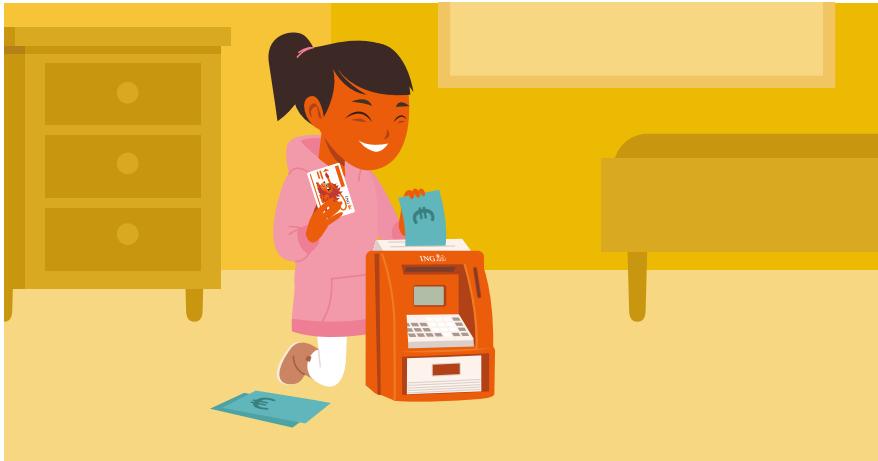
• 2017 SA# 0278 / Error



• 2017 SA# 0282 / Beleggingspel



- 2017 SA# 0279 / Kind- en Jongerenrekening



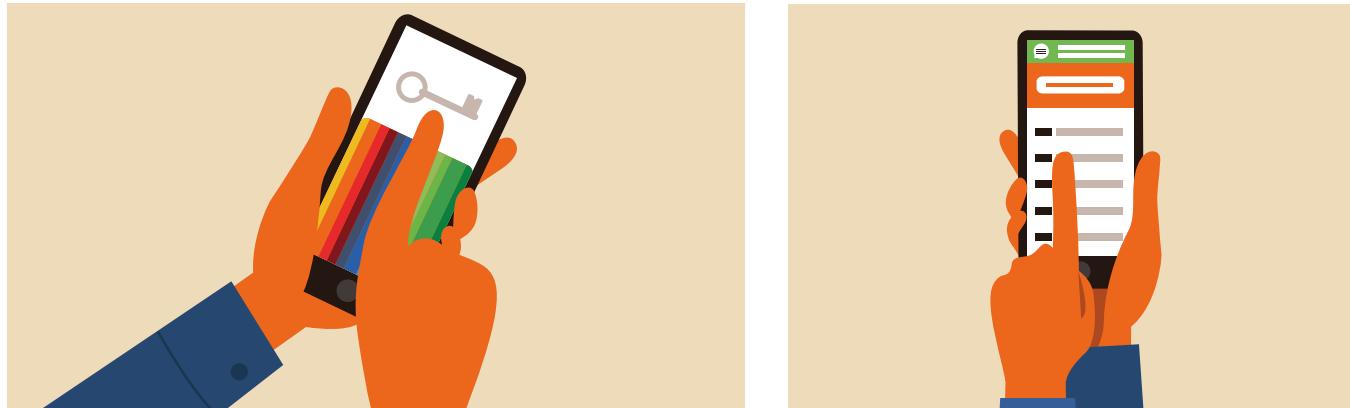
- 2017 SA# 0292



• 2017 SA# 0294



• 2017 SA# 0301



• 2017 SA# 0261 / GGR



• 2017 SA# 0317 / Puzzle



• 2017 SA# 0306 / GroeiGroter Rekening



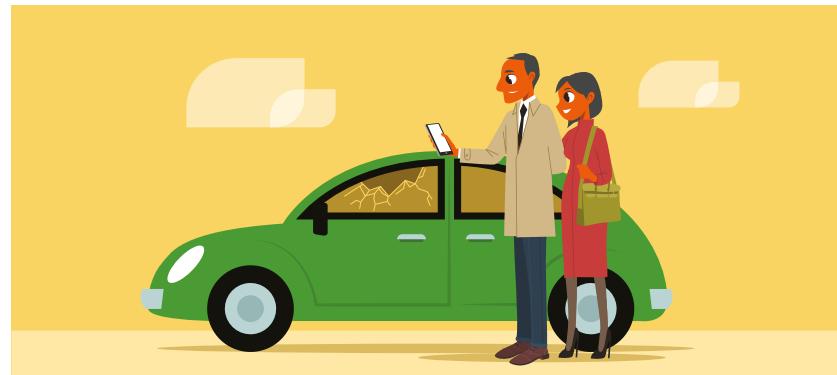
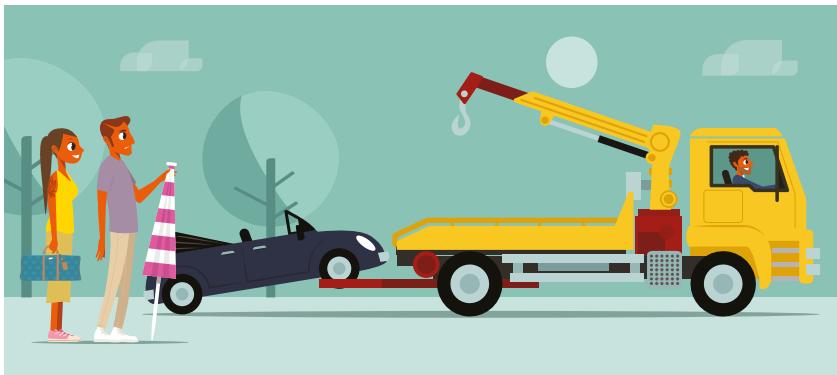
• 2017 SA# 0326 / Eindejaartips



• 2017 SA# 0327 / Kerstblik



- 2017 SA# 0333 / Aanpassen naar 2.0



- 2017 SA# 0333 / Aanpassen naar 2.0



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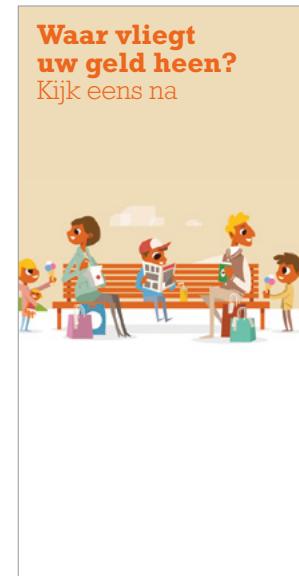
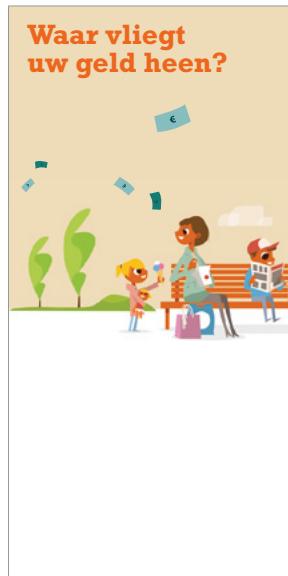
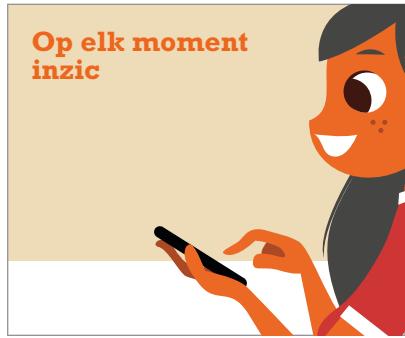
• 2014 SA# 0054 / Spaar nu extra



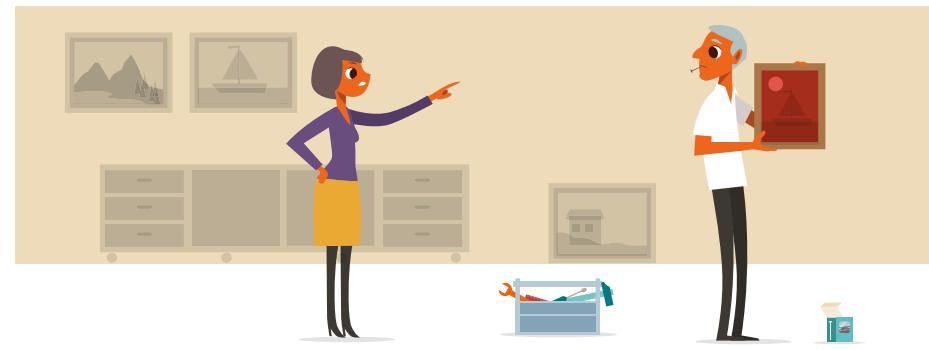
- 2014 SA# 0055 / 30 dagen Challenge



- 2015 SA# 0069 / banners



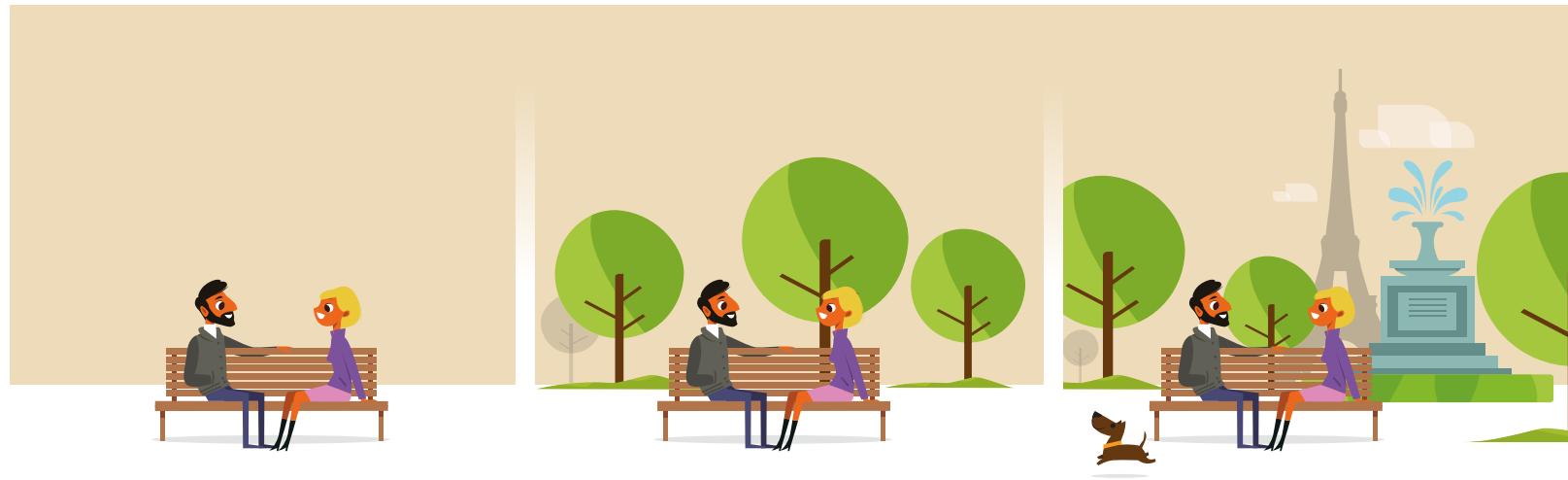
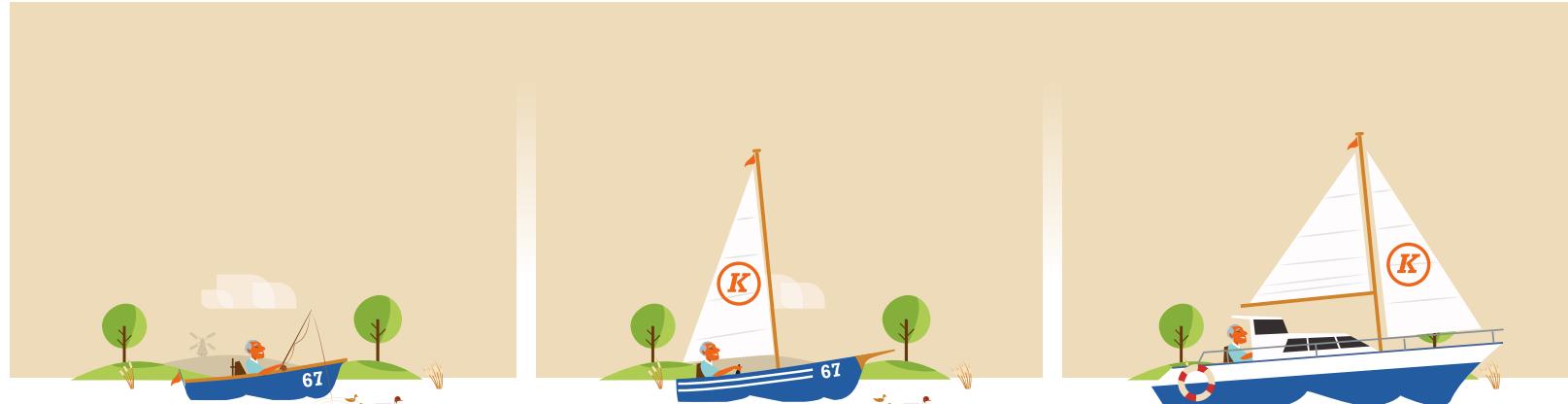
• 2015 SA# 0084 / ING Banners



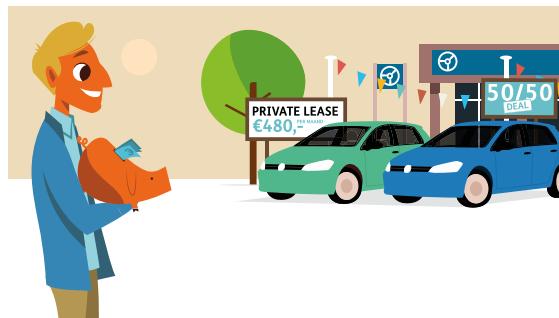
• 2015 SA# 0088 / ING banners / kassasysteem



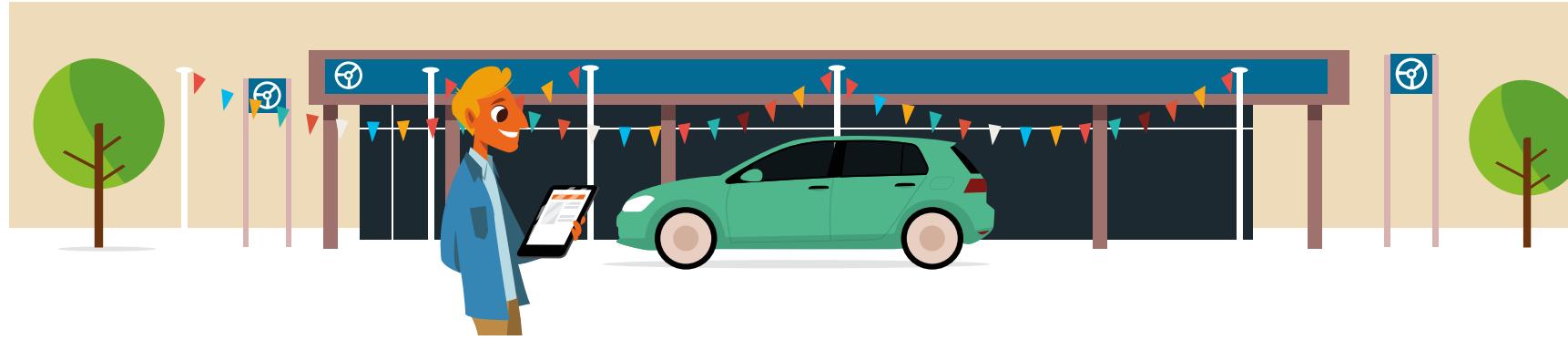
- 2015 SA# 0090 / banner geld voor later



- 2015 SA# 0104 / Statische banners



• 2015 SA# 0104 / Statische banners



- 2015 SA# 0104/ impuls / impuls 2



- 2015 SA# 0104/ impuls / impuls 3



- 2015 SA# 0104 / Impuls / Impuls 4



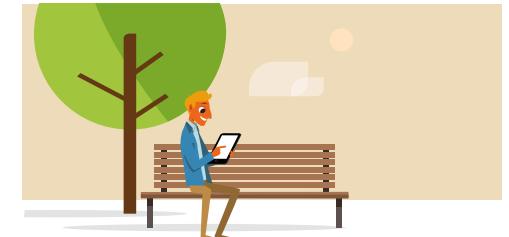
• 2015 SA# 0104/ Rekenaar / rekenaar 2



• 2015 SA# 0104/ Rekenaar / rekenaar 3



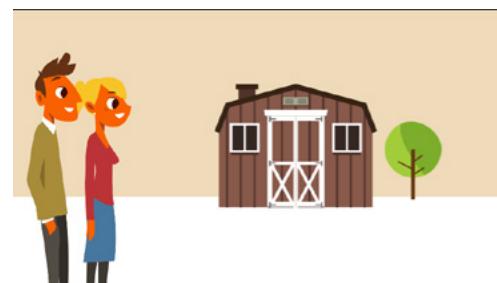
• 2015 SA# 0104/ Rekenaar / rekenaar 4



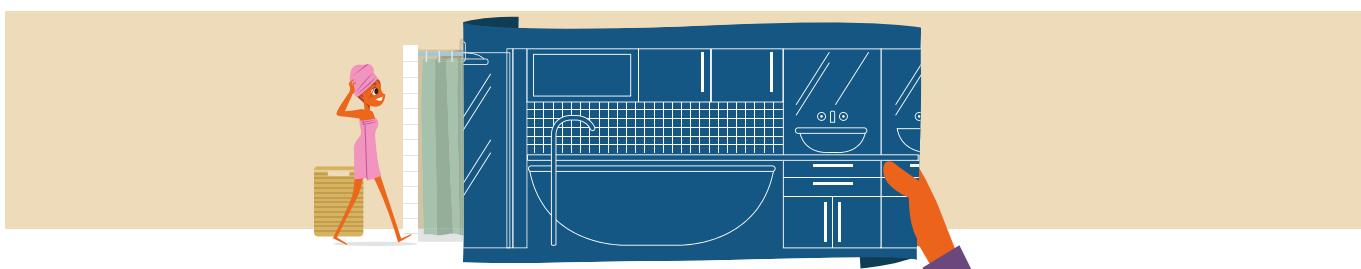
- 2015 SAIM# 0119 / Rente noise / Hypotheken / banners 15"



- 2015 SAIM# 0119 / Rente noise / Hypotheken / banners 30"



• 2016 SAIM# 0137 / Verbouwen



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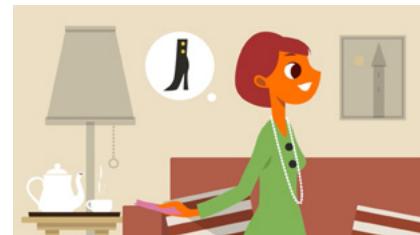
Illustration

Banner

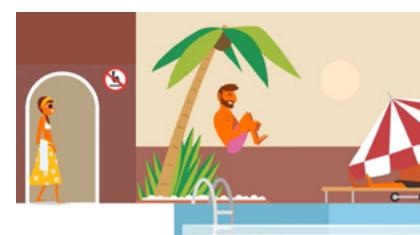
Animation

Animation

- 2014 SA# 0020 / Creditcards #1 Trouwen



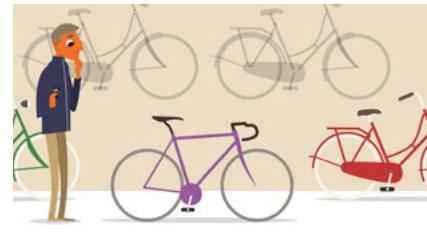
- 2014 SA# 0020 / Creditcards #2 Op reis



- 2014 SA# 0020 / Creditcards #3 Jarig



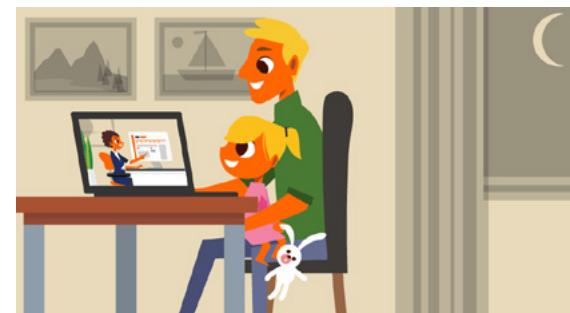
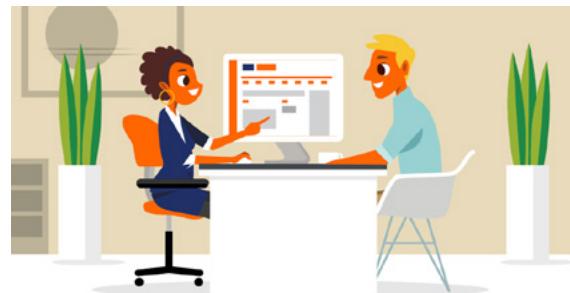
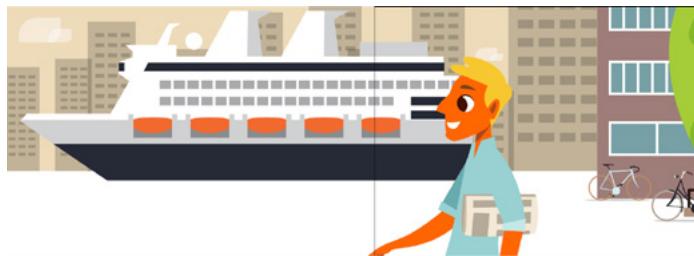
- 2014 SA# 0020 / Creditcards #4 Uw creditcard



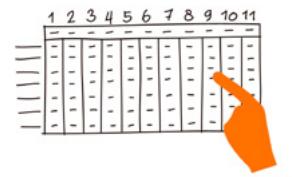
- 2014 SA# 0028 / Ontslag hoofdelijke aansprakelijkheid



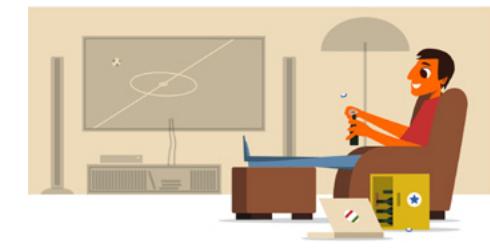
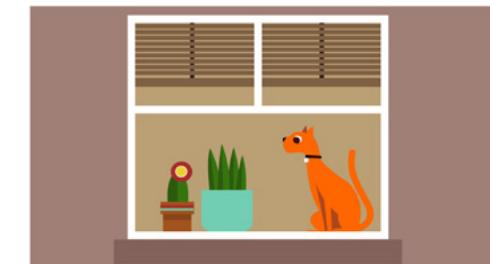
- 2014 SA# 0039 / Meer uit uw geld halen



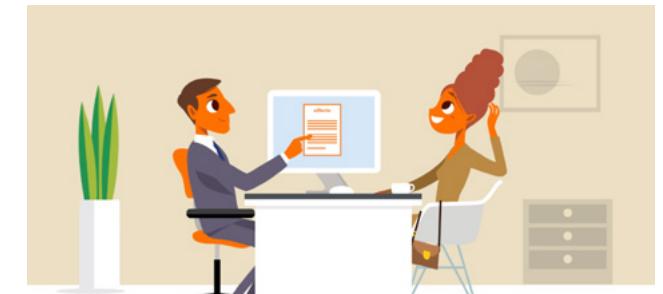
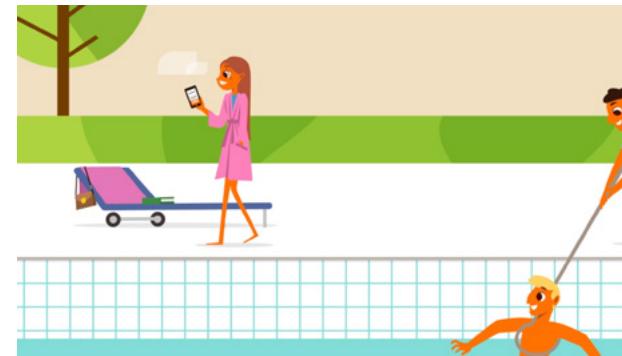
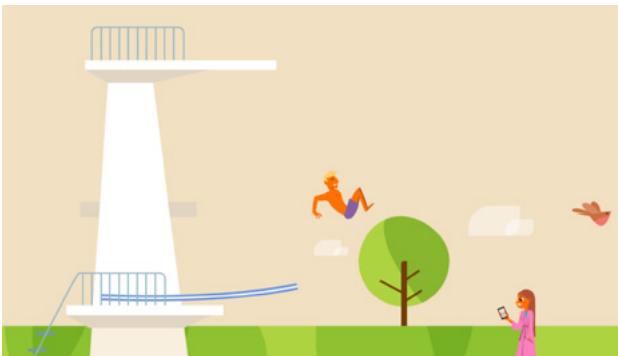
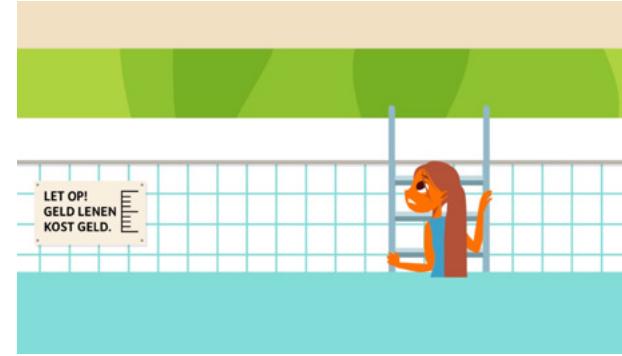
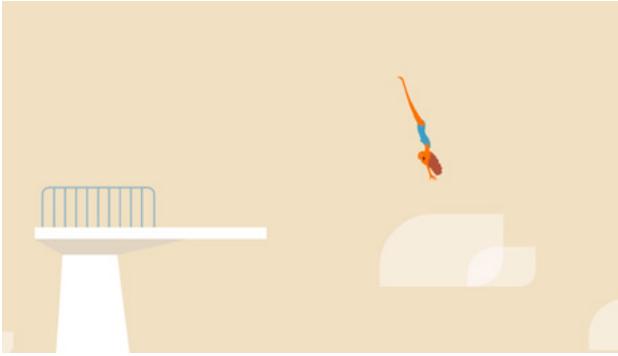
- 2015 SA# 0033 / Hypotheken



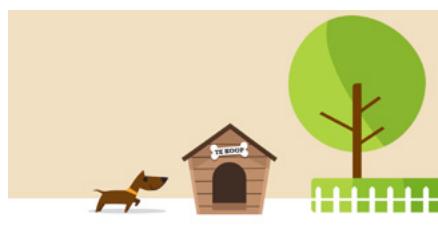
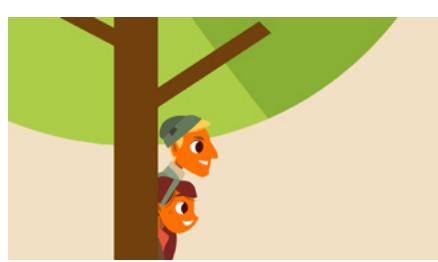
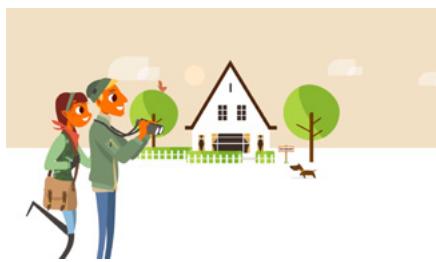
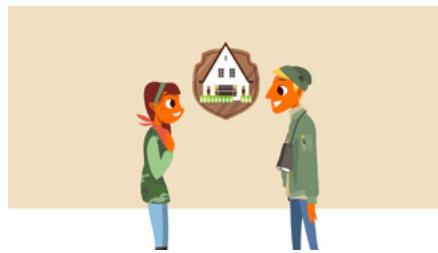
- 2014 SA# 0048 / Huren of kopen?



- 2015 SA# 0067 / Let op! Lenen kost geld



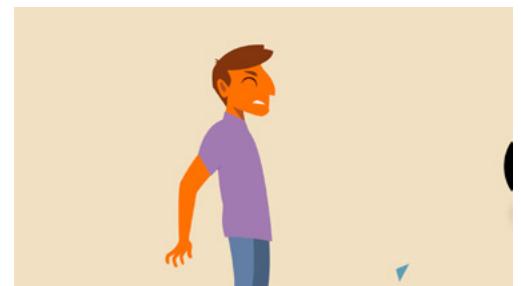
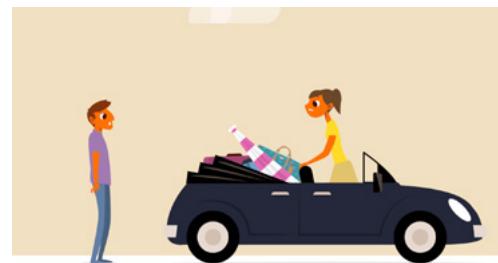
• 2015 SA# 0071 / Huizenjacht



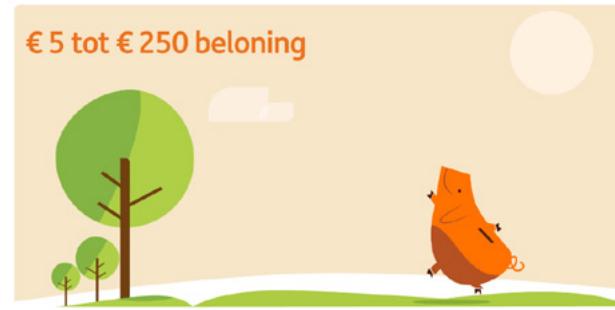
• 2015 SA# 0081 / Betaalpakket



• 2015 SA# 0085 / Verzekeren

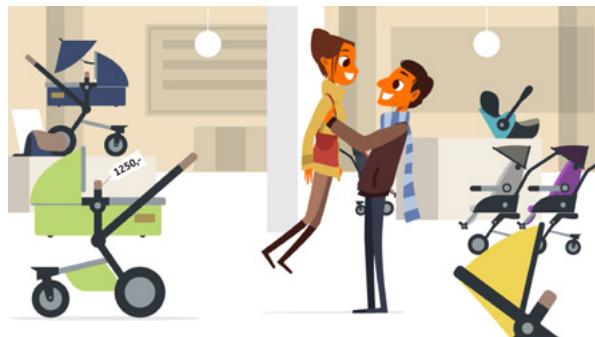
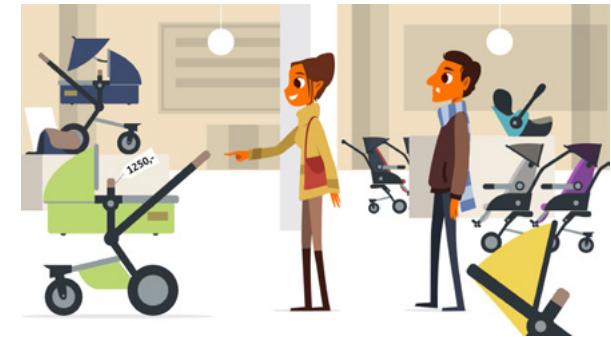
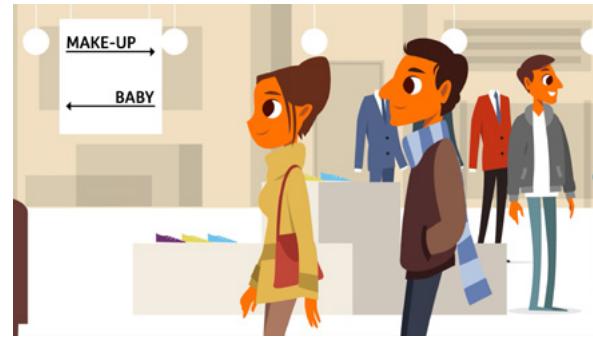
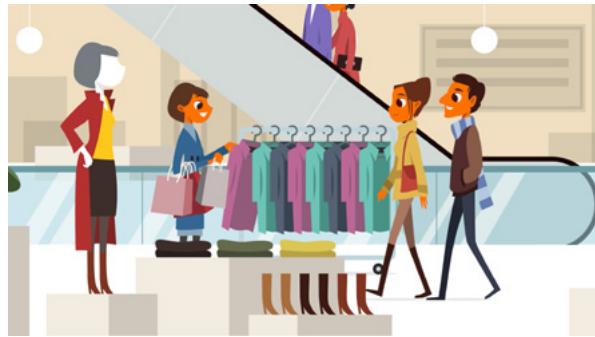


• 2015 SA# 0125 / Cashback

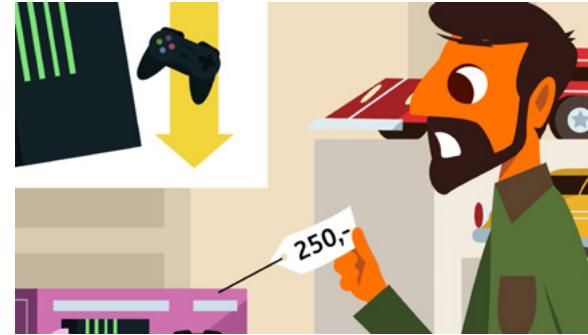


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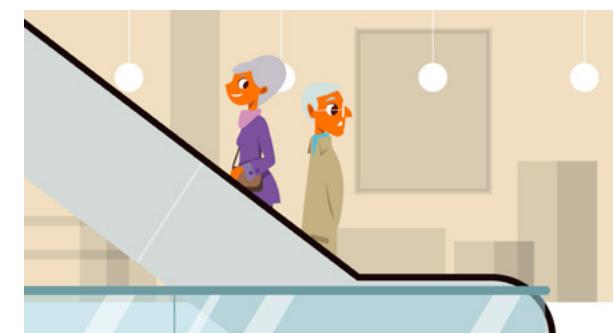
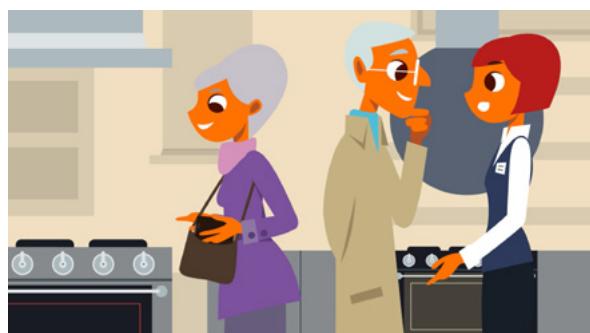
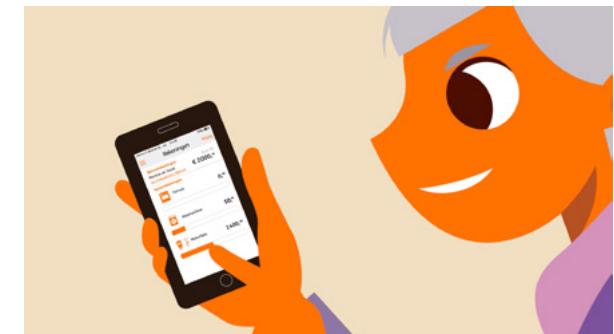
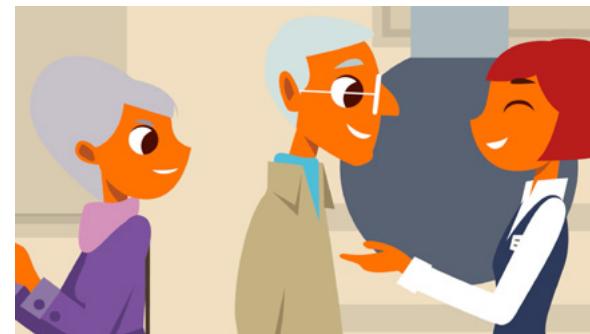
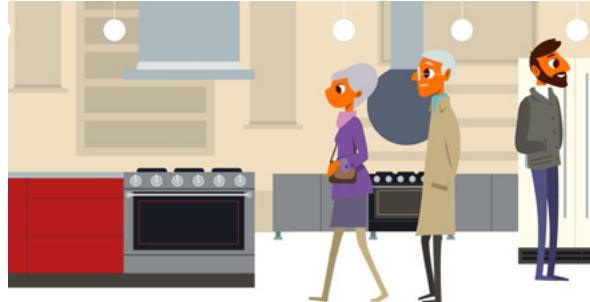
- 2016 SA# 0126 / Doelsparen, Overzicht



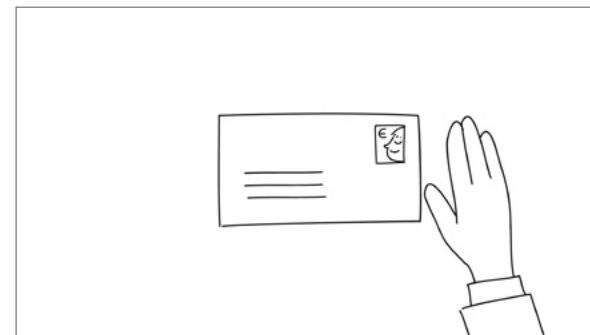
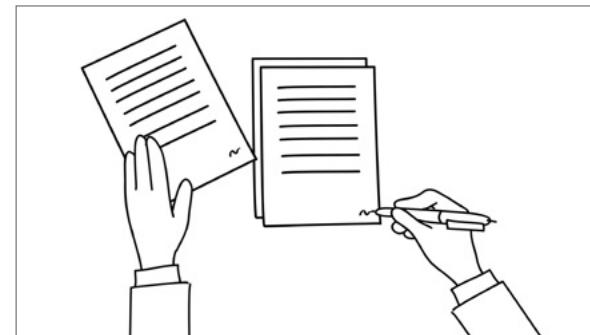
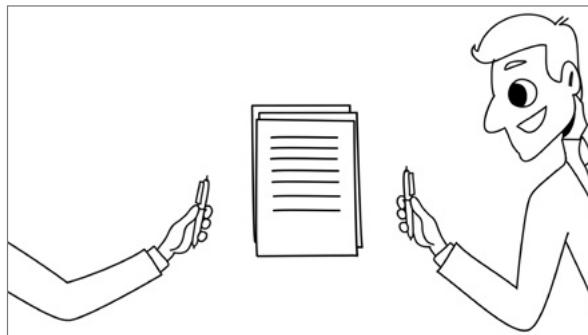
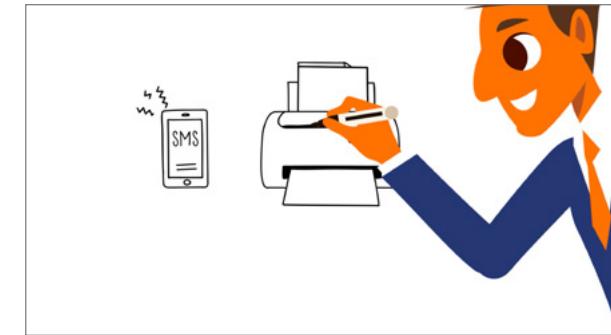
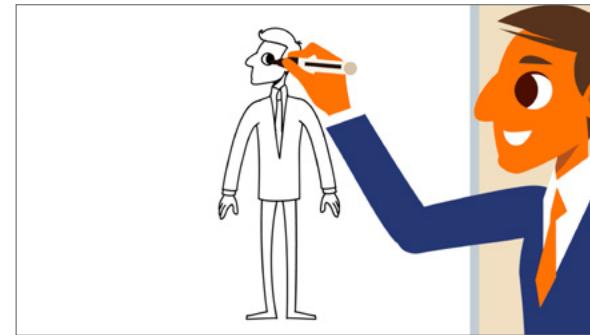
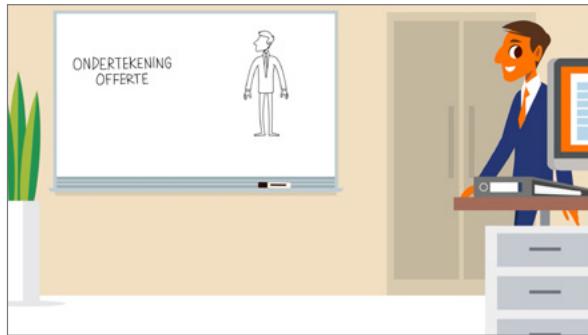
• 2016 SA# 0126 / Doelsparen, Grip



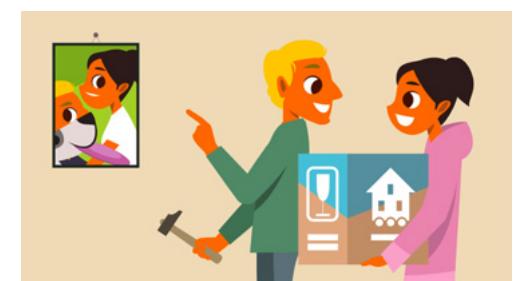
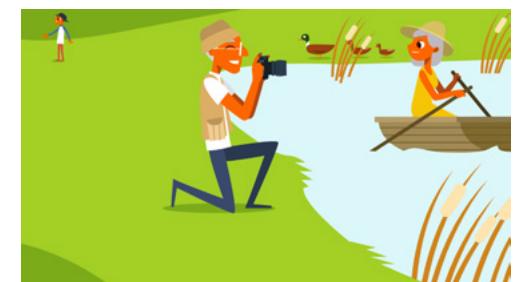
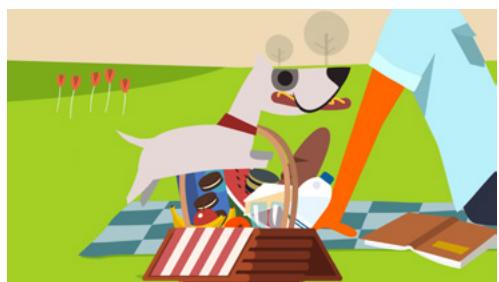
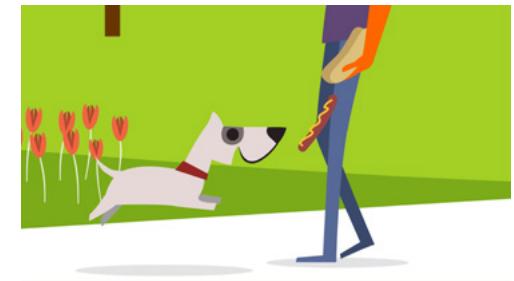
• 2016 SA# 0126 / Doelsparen, Plezier



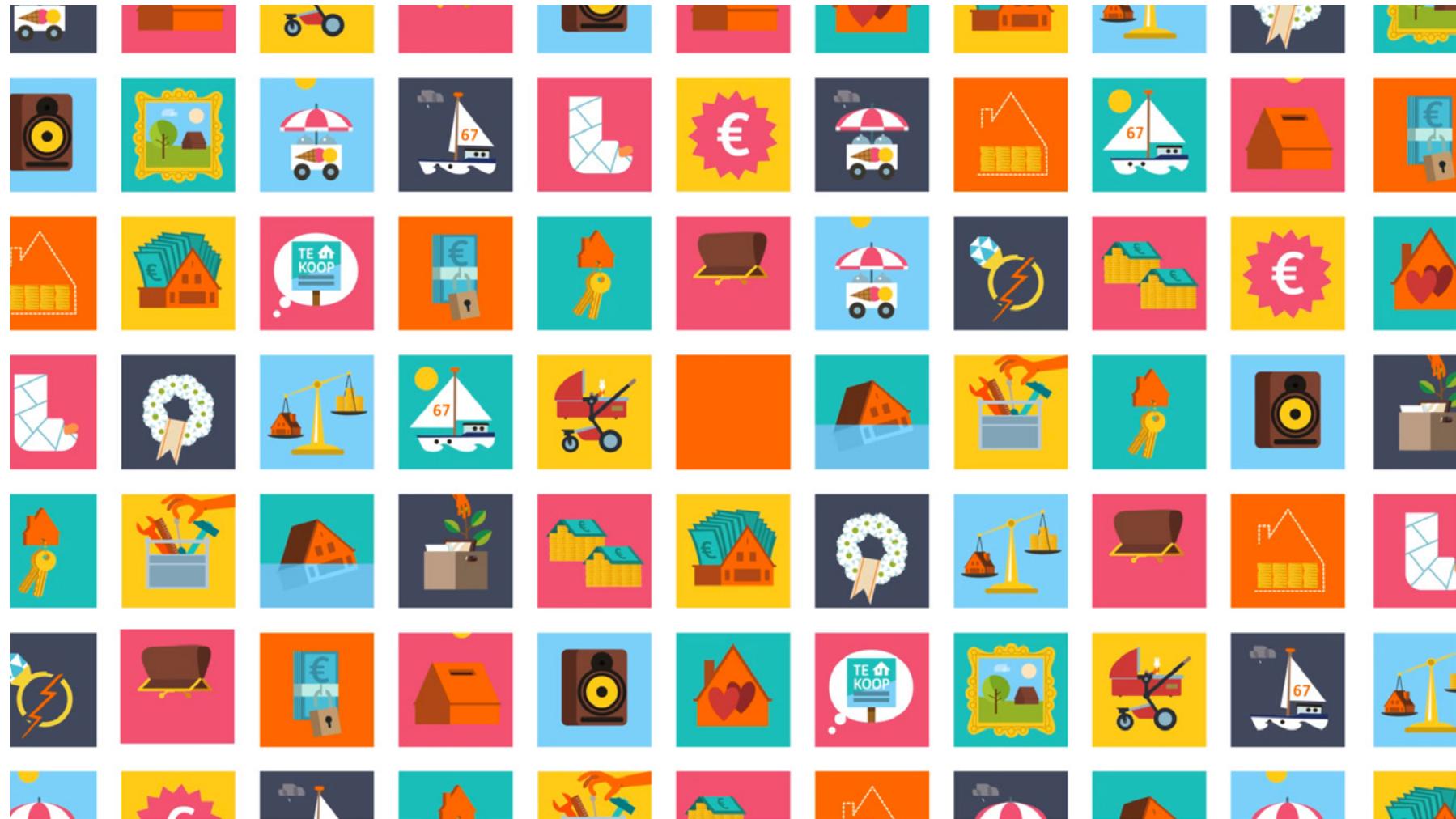
• 2016 SA# 0138 / Ondertekening



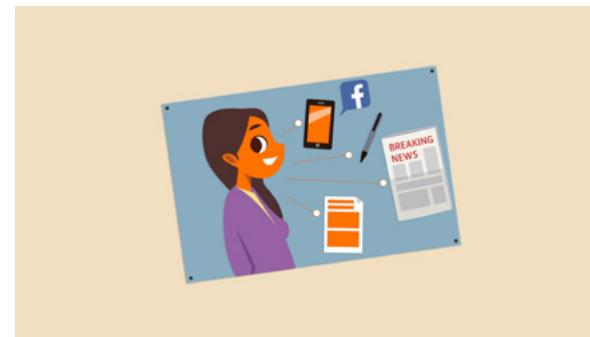
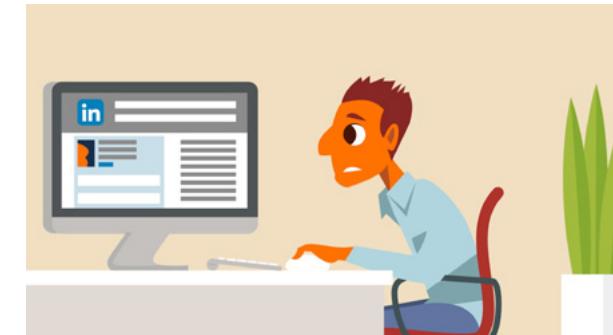
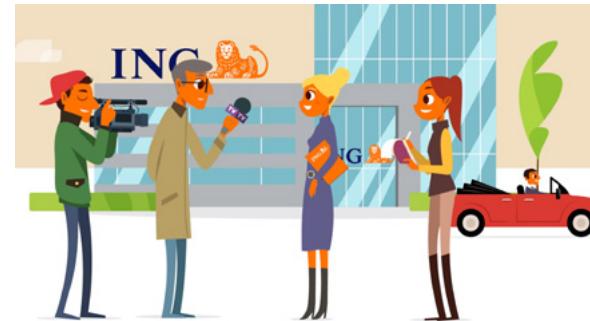
• 2016 SA# 0153 / KiesVrij



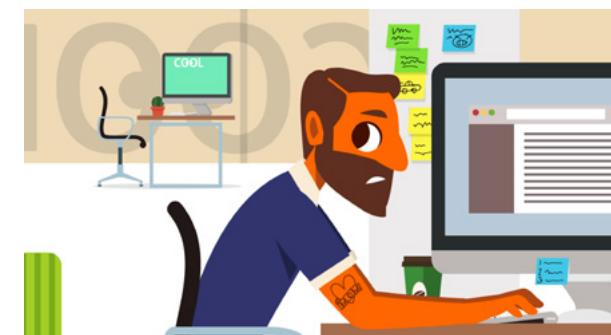
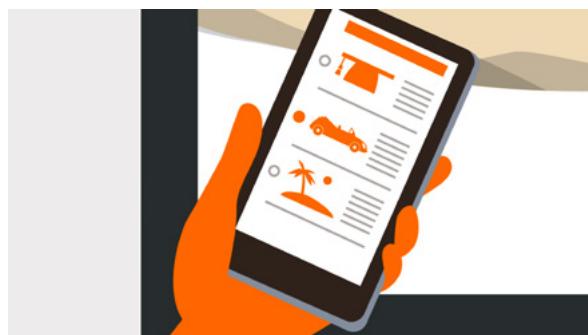
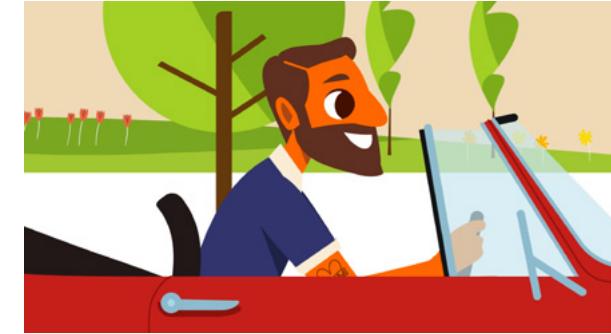
- 2016 SA# 0157 / Hypotheek van de toekomst



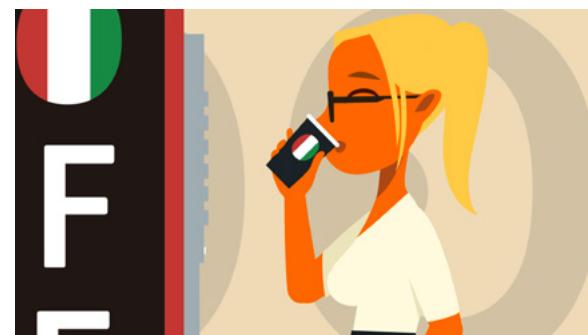
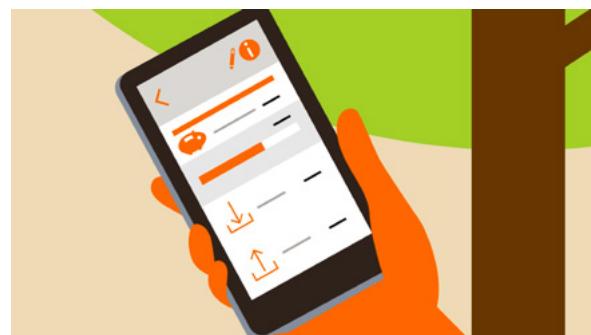
- 2016 SA# 0152 Woordvoeren



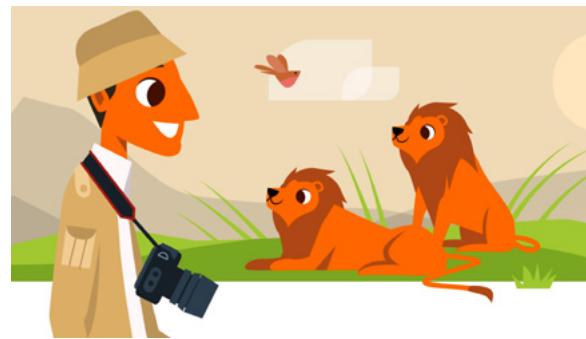
- 2017 SA# 0195 Spaarrekeningen; Oranje Spaarrekening



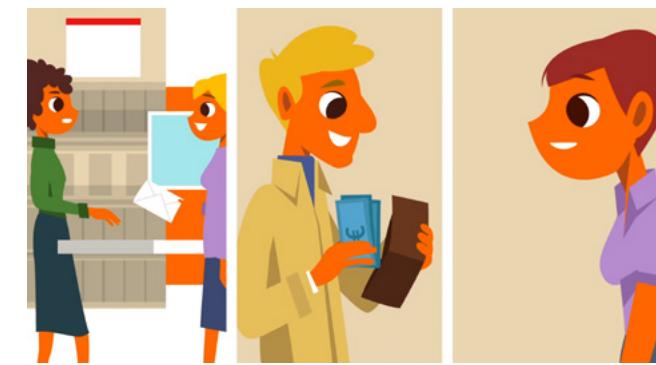
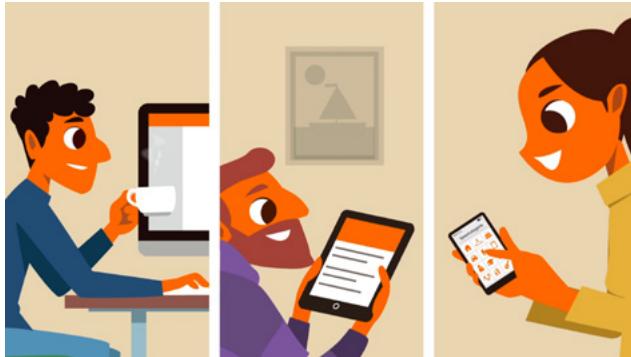
- 2017 SA# 0195 Spaarrekeningen; Spaarrekening voor UNICEF



- 2016 SA# 0195 Spaarrekeningen; Bonusspaarrekening



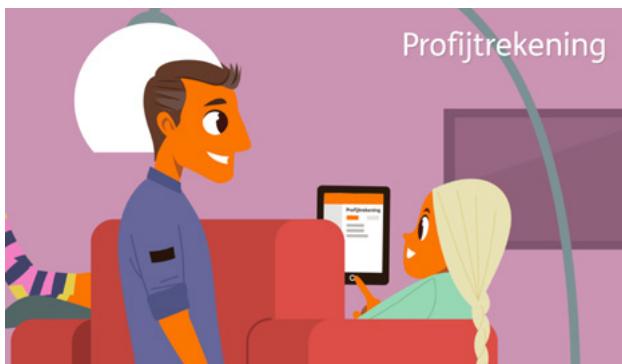
• 2016 SA# 0212 ISP



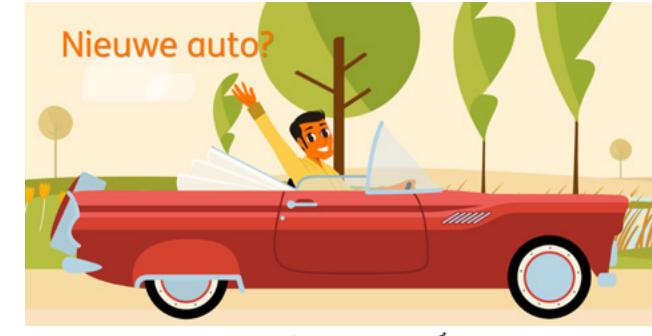
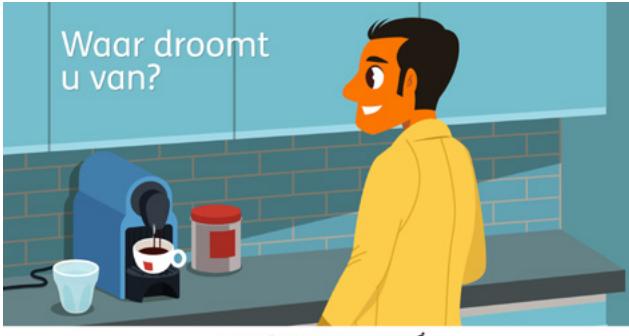
- 2017 SA# 0214 Hypotheken



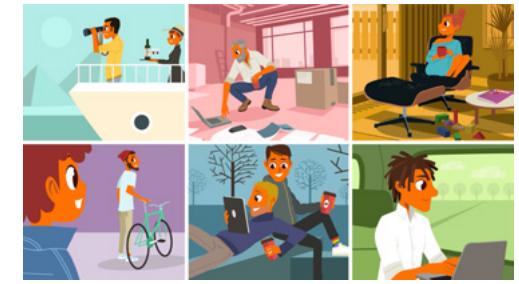
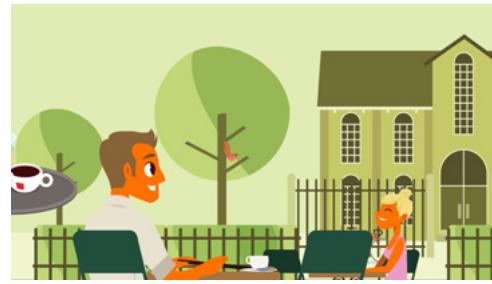
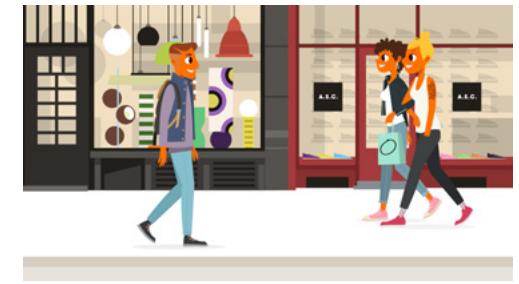
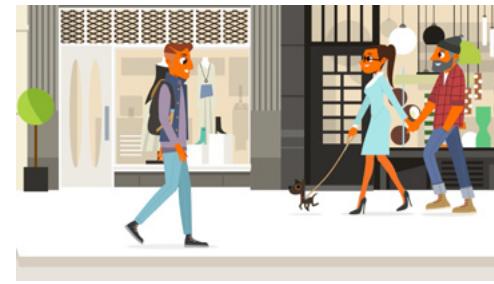
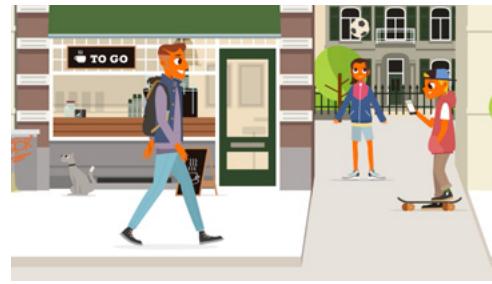
- 2017 SA# 0254 / Migratie spaarrekeningen



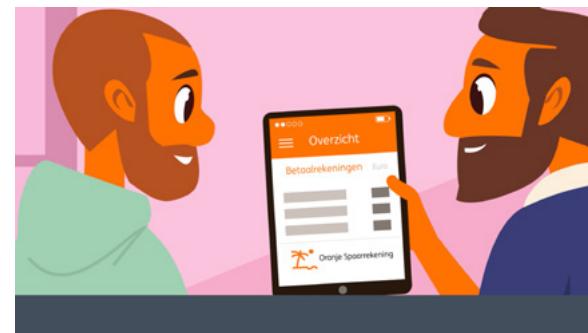
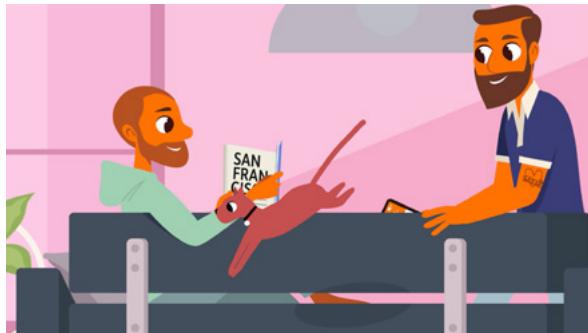
- 2017 SA# 0252 / Lenen campagne



- 2017 SA# 0209 / Nieuwe illustratieve huisstijl



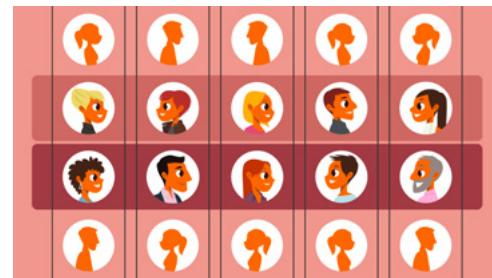
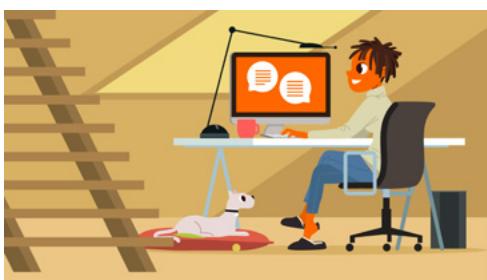
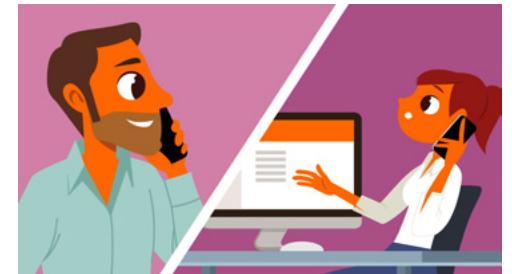
- 2017 SA# 0268 / Oranje Spaarrekening, spaardoelen aanmaken



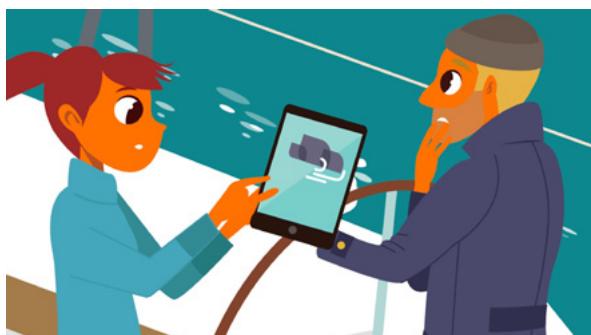
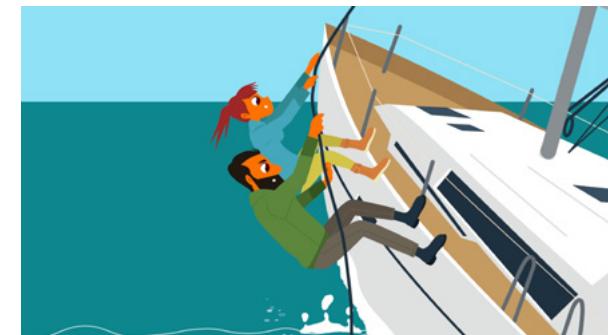
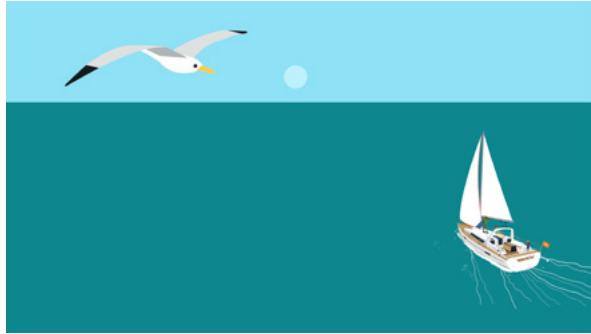
• 2017 SA# 0270 / Insight, java script



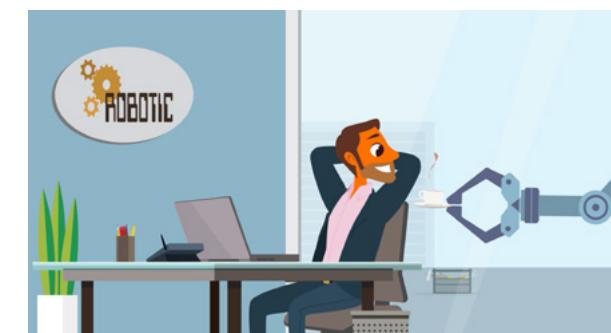
• 2017 SA# 0260 / Way Of Working



• 2017 SA# 0300 / Legal purpose



- 2017 SA# 0314 / Bonnen en facturen



• 2017 SA# 0323 / Onboarding

