

Account closure checklist: Have you thought of everything?

1. Redirect incoming cash via the relevant organisation or MyGuichet.lu:

Salary/ADEM/Pension
 Rents received
 CNS - repayment
 CAE/Family allowance
 Tax administration
 Supplementary health insurance...
 Dividends/coupons received
 Reimbursement from tax authorities
 ...

2. Redirect outgoing cash/payments:

Standing orders: delete at ING and reinstate at your new bank.

- You can find your standing orders via "Planned transfers" on My ING.
- Select the standing order, note the details and delete it by clicking on the button at the bottom of the screen.

Future transfers: delete at ING and reinstate at your new bank.

- You can find your future transfers via "Planned transfers" on My ING.
- Select the transfer, note the details and delete it by clicking on the button at the bottom of the screen.

Direct debits: when using the bank mobility service you can ask your new bank to help you. You can also contact your providers directly to adapt your direct debit with them (this can often be done online as well).

- You can find your direct debits via "Planned transfers" on My ING.
- Typical direct debits (non-exhaustive list):
 - Insurance
 - Telecom
 - Tax
 - Electricity
 - Gas
 - Consumer/car loans
 - Charities/other
 - Subscriptions (gym, newspaper, creche, halfway house, etc.)
 - ...

Recurring payments via your credit cards: Please enter a new credit card on the relevant platform, such as:

- Streaming platforms
- Online retailers
- App Store / Google Play
- Subscriptions
- ...