

A young woman with long, wavy brown hair is smiling warmly while sitting at a desk. She is looking down at a laptop in front of her, with her right hand on the keyboard. In her left hand, she holds a dark grey ING Visa card. The card features the ING logo and the word 'VISA' in white. On the desk next to the laptop is a white smartphone. The background is softly blurred, showing a green cushion and a colorful bokeh light effect. An orange rectangular box is overlaid on the right side of the image, containing the text 'Visa cards' in white.

## Visa cards

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**Important**

The information contained in this brochure may be subject to change.  
Please visit [www.ing.lu](http://www.ing.lu) or contact one of our advisors at +352 44 99 1.

# 1. What is a Visa card?



Our Visa card allows you to shop at millions of retailers around the world... and pay for your purchases at a later date!

Our Visa card offers you a large line of credit that is independent of your current account and the option of deferring repayment of your credit to manage your budget at your own pace. Our Visa card also gives you the option of choosing your PIN.

## Credit on your Visa card\*

With our Visa card, you benefit not only from a credit line independent of your current account, but also from the possibility of enjoying free credit for two to six weeks each month, depending on the transaction date.

You will receive your statement around the 20<sup>th</sup> of the month. You then have until the 5<sup>th</sup> of the following month to pay the total balance of your purchases, or to pay at least 10% of that balance before the due date and spread the repayment of the remaining balance due.

### Example:

You purchase a television for €2,000 on the 20<sup>th</sup> November. You receive your statement including this transaction on the 20<sup>th</sup> December and you have until the 5<sup>th</sup> of January to pay off 10% or 100% of this sum. If you decide to pay the sum in full, you will have benefited from €2,000 of free credit, over six weeks, from the 20<sup>th</sup> of November to the 5<sup>th</sup> of January.

\* For more information, see the European Form as well as our Visa Terms and Conditions, which are available on request or from our website [www.ing.lu](http://www.ing.lu).

## Your Visa account on My ING

The My ING e-banking platform on [www.ing.lu](http://www.ing.lu) offers an easy way to find out how much of your credit facility you have used, view your monthly statement and request copies and interest certificates.

With the alerting service, you are informed in real time of any transactions concerning your Visa account. The notifications sent to your smartphone allow you to keep an eye on transactions made with your Visa card anytime, anywhere.

Need to block your Visa card? Via the My ING application, go to your Visa account and click on the "block" icon. Your card is blocked immediately and a new one is ordered automatically.

## Make secure payments online

**Your online payments are more secure with your Visa card thanks to 3D Secure.**

3D Secure is a technology for making secure online payments with your credit card, used by websites displaying the "Visa Secure" logo.



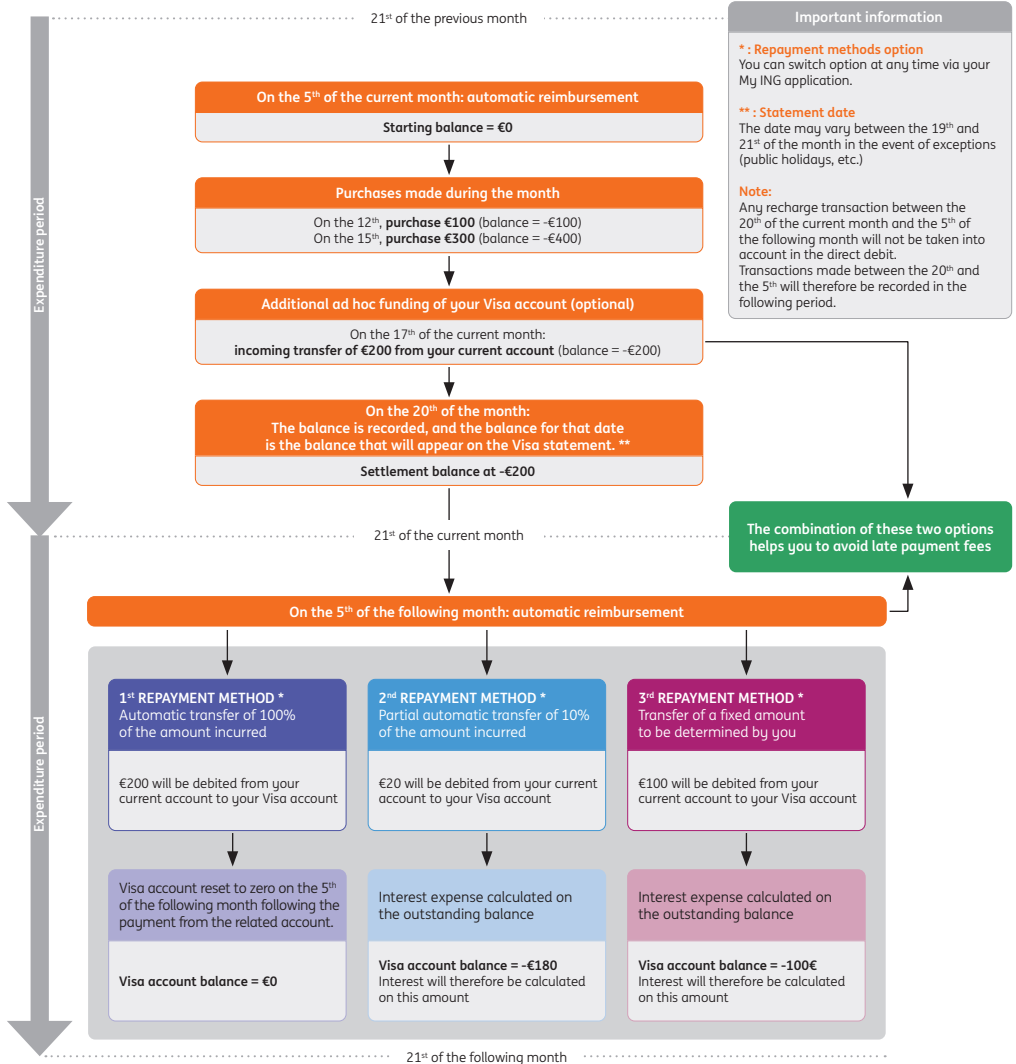
**3D Secure has the following advantages:**

- reduced risk of fraud for online payments;
- registration of the credit card when it is used for the first time on a 3D Secure website;
- the guarantee that the card is being used by its owner when a payment is made on a 3D Secure website, by inputting a one-time password (displayed on your LuxTrust Token or Mobile).

## 2. How does our Visa account work?

Did you know that your Visa card is linked to a Visa account that is independent of your current account?

### Line of credit workflow associated with a Visa account



**Example :**

You would like to book a family holiday for €5,000. Your €2,000 credit line does not cover this sum. Simply top up your Visa account by transferring €3,000 to cover your transaction.

Any amount transferred to your Visa account is immediately available on your card.

You can easily make this transfer (in real time) anywhere, anytime, using your My ING app available for smartphone, tablet or PC.

### 3. Visa cards for private individuals

**In addition to all the advantages offered by our Visa cards, our range of credit cards feature additional guarantees, dependent on the type of card you have:**

- Visa Classic card
- Visa Gold card
- Visa Platinum card
- Visa CyberCard

#### a. Summary table

**The following table summarises all the services associated with each of our Visa cards and their limits.**

#### b. Visa CyberCard

**The Visa CyberCard is a purely virtual Visa card with a limited credit facility allowing you to make online purchases with increased security.**

In the event of interception of your card number, it is impossible to use it in a traditional shop or ATM.

If you have both a Visa CyberCard and a Visa Gold card or Visa Platinum card, you benefit from the same insurance services including the same conditions, limits and cover as those associated with the Visa Gold card or Visa Platinum card in the case of transactions made using your Visa CyberCard. You can therefore make online purchases in complete safety while enjoying maximum cover.

VISA CLASSIC AND VISA CYBERCARD		VISA GOLD		VISA PLATINUM	
Limits		Limits		Limits	
Per claim	Annually	Per claim	Annually	Per claim	Annually

### INSURANCE SERVICES

Manufacturer cover extension (two years' additional cover)	€1,000	€2,000	€2,000	€4,000	€3,000	€5,000
Internet delivery cover	€1,000	€2,000	€2,000	€4,000	€3,000	€5,000
Purchase protection	€1,000 (30 days)	€2,000 (30 days)	€2,000 (90 days)	€4,000 (90 days)	€3,000 (90 days)	€5,000 (90 days)
Travel accident insurance (death and invalidity)	—		Yes (max. €200,000)		Yes (max. €250,000)	
Travel cancellation and interruption	—		€5,000		€10,000	
Airplane delay (4 hours minimum)	—		€250	no limit	€500	no limit
Luggage delay (4 hours minimum)	—		€500		€1,000	
Ticket revaluation	—		€2,500		€5,000	
Extension of your stay in the event of force majeure > 24h	—				€150 / day (max. €1,500)	
Theft of keys and papers/ documentation	—		—		€150	
Theft of wallet or handbag	—		—		€250	
Rental car excess cover	—		—		€10,000	
Loss/theft of luggage or unregistered personal belongings during the trip (journey/room/rental car)	—		—		€2,500	
Warranty in case of missed events	—		—		€300	
Civil liability abroad	—		—		€500,000	

### ASSISTANCE SERVICES

Personal assistance	—	<b>Europ Assistance</b> 24 hours a day. 365 days a year. (Medical costs of up to €100,000 abroad)	<b>Europ Assistance</b> 24 hours a day. 365 days a year. (Medical costs of up to €500,000 abroad)
Vehicle assistance (without kilometre threshold)			
Assistance: winter sports/on-slope rescue costs			
Home assistance			
Travel assistance			

## 4. Visa for professional clients

We propose two types of credit card for professional use: the Visa Business card and the Visa Business & Assistance card. These allow you to make quick and efficient business payments as well as to manage your cash flows and spending.

		VISA BUSINESS & ASSISTANCE	
		Limits	
		Per claim	Annually
<b>INSURANCE SERVICES</b>			
Travel accident insurance (death and invalidity)	yes		
Travel cancellation and interruption	€10,000		
Airplane delay (4 hours minimum)	€500	no limit	
Luggage delay (4 hours minimum)	€1,000		
Ticket revaluation	€5,000		
Extension of your stay in the event of force majeure > 24h	€150/day (max. €1,500)	no limit	
Rental car excess cover	€10,000		
Loss/theft of luggage or unregistered personal belongings during the trip (journey/room/rental car)	€2,500		
<b>ASSISTANCE SERVICES</b>			
Personal assistance	<b>Europ Assistance:</b> 24 hours a day. 365 days a year. (Medical costs of up to €100,000 abroad)		
Vehicle assistance (without kilometre threshold)			
Assistance: winter sports/on-slope rescue costs			
Home assistance			
Travel assistance			

Unlike the Visa Business & Assistance card, the Visa Business card does not include any insurance or assistance services.



## 5. Insurance and Assistance services

### a. Insurance services - Foyer Assurances S.A.\*

We are associated with Foyer Assurances to offer you a wide range of insurance.

Depending on your Visa card, you benefit from:

- **manufacturer warranty extension insurance** adding two years to the manufacturer's initial warranty when you use your Visa card to purchase a new household appliance (fridge, etc.), electronic video (plasma screen, etc.) or audio equipment (MP3 player, etc.), communications or IT equipment (mobile phone, laptop, etc.) for private use;
- **an internet delivery guarantee**, providing you with compensation in the event of a delivery failure or incorrect delivery of an item for private use purchased new (household appliance, IT equipment, clothing, etc.) from an e-commerce site using your Visa card;
- **purchase protection insurance**, reimbursing you for the purchase price or repair costs of an item of movable property (games console, computer, clothing, accessories, etc.) purchased new using your Visa card and stolen in a burglary, mugging or accidentally damaged;
- **travel accident insurance** (death & disability) covering death and permanent disability resulting from an accident which occurs abroad while using public transport (plane, train, boat or bus), paid for using your Visa card;
- **travel insurance**, reimbursing you, in respect of any private or professional trip paid for using your Visa card (whose card account holder is a legal entity), for the following in particular:
  - your expenses if your trip needs to be cancelled or interrupted on medical grounds or following the death of a family member or serious material damage to your home or business premises (trip cancellation and interruption cover);
  - your meals, refreshments, hotel costs, return transport costs from the airport or terminal at the time of cancellation or given a delay of over four hours for a reserved scheduled flight (flight delay cover);

\* For more information, see the Terms and Conditions of Cover available on request or from our site [www.ing.lu](http://www.ing.lu).

- your urgent replacement purchases and essential items, when your luggage is lost or delayed for more than four hours when travelling to your holiday destination on a scheduled flight (luggage delay cover);
- additional expenses caused by upgrading your scheduled travel ticket to a similar or superior category of comfort, in the event of cancellation, delay or late arrival of a scheduled flight or rail connection to the transit hub, if no means of transport is made available to you within four hours (ticket upgrade cover);
- additional expenses (hotel, transport between airport and hotel, food and drinks, telephone expenses) when you are forced to extend your trip by at least 24 hours in the event of a delay of your flight or in the case of force majeure (trip extension cover in the event of flight delay).
- **theft insurance**, reimbursing you in the event of a mugging or burglary for the cost of replacing your keys (including locks) or identity documents, as well as the repair or reimbursement cost of your handbag or wallet;
- **vehicle hire excess waiver cover**, reimbursing you for the amount of the payable excess in the event of an accident or theft of the rental vehicle hired using your Visa card;
- **insurance for the loss or theft of luggage or objects that have not been checked in** during a trip (including the journey from your hotel room or from a hire vehicle);
- **missed events cover**, reimbursing you for any advance payment of a ticket for a concert, play, sports event or theme park booked in advance (with a specified date) paid for using your Visa card;
- **civil liability cover abroad**, covering costs incurred in respect of physical injury, consequential material or immaterial damage, caused to a third party while travelling abroad.

## b. Assistance services - Europ Assistance\*

Your ING Luxembourg Visa Gold card and Visa Platinum card provide you with one of the most comprehensive assistance packages on the market 24 hours a day, 365 days a year. To offer the best possible cover, we have joined forces with Europ Assistance, the founder and leader on the assistance market.

### Personal assistance

- Repatriation of the patient and other accompanying insured parties
- Medical expenses up to €100,000 abroad (€500,000 for Visa Platinum)
- Trip duration of up to three consecutive months
- Sending of a doctor
- Sending of glasses, medication, and prosthetics
- Search and rescue costs for ski slopes (+ reimbursement of ski pass and skiing lessons)
- Replacement driver
- Transport by ambulance in your home country up to €125

### Home assistance

- Family assistance and child care in the event of hospitalisation
- Assistance in the event of an uninhabitable home (hotel expenses, security costs, furniture transport costs, removal costs)
- Emergency locksmith services up to €150 (€250 for Visa Platinum)

### Vehicle assistance

- Breakdown - towing - transport of the vehicle from home and while abroad (without any mileage excess)
- Accommodation (abroad) and transport of insured parties while awaiting repairs
- Sending of replacement parts
- Assistance in the event of theft
- Repatriation of insured parties, pets, luggage, a trailer, a caravan and a pleasure boat
- Replacement vehicle

### Travel assistance

- Loss or theft of travel documents and public transport tickets abroad
- Payment of costs to send personal effects in the event of loss or theft of luggage
- Early return to Luxembourg in the event of hospitalisation of a family member or significant damage to the home
- Supply of funds while abroad (max. €2,500)
- Interpreting assistance
- Assistance in the event of legal proceedings
- Transmission of urgent messages abroad
- Travel information

\* For more information, see the Terms and Conditions of Cover available on request or from our site [www.ing.lu](http://www.ing.lu).



## 6. Contactless

Our Visa credit cards are equipped with the Contactless function!

This technology enables the user to make purchases without having to insert his credit card into a terminal. The credit card and payment terminal are contactless if they show the following symbol:



In Luxembourg, you can use your contactless credit card irrespective of the amount.

For purchases:

- of less than €50, no PIN code is required.
- of more than €50, you are asked for your usual PIN code.

As part of security checks, you may occasionally be asked to enter your PIN code. For your first payment with your card, you will be required to insert it into the terminal to activate the contactless feature.

### Convenient

No more cash falling out of your wallet and getting lost! Pay for your everyday purchases with your contactless credit card.

It's just as secure but much more convenient..

### Fast

Pay in no time! There's no need to search for change or insert your card and enter your PIN code for small amounts.

### Innovative

Simply hold your card close to the payment terminal and you're done!

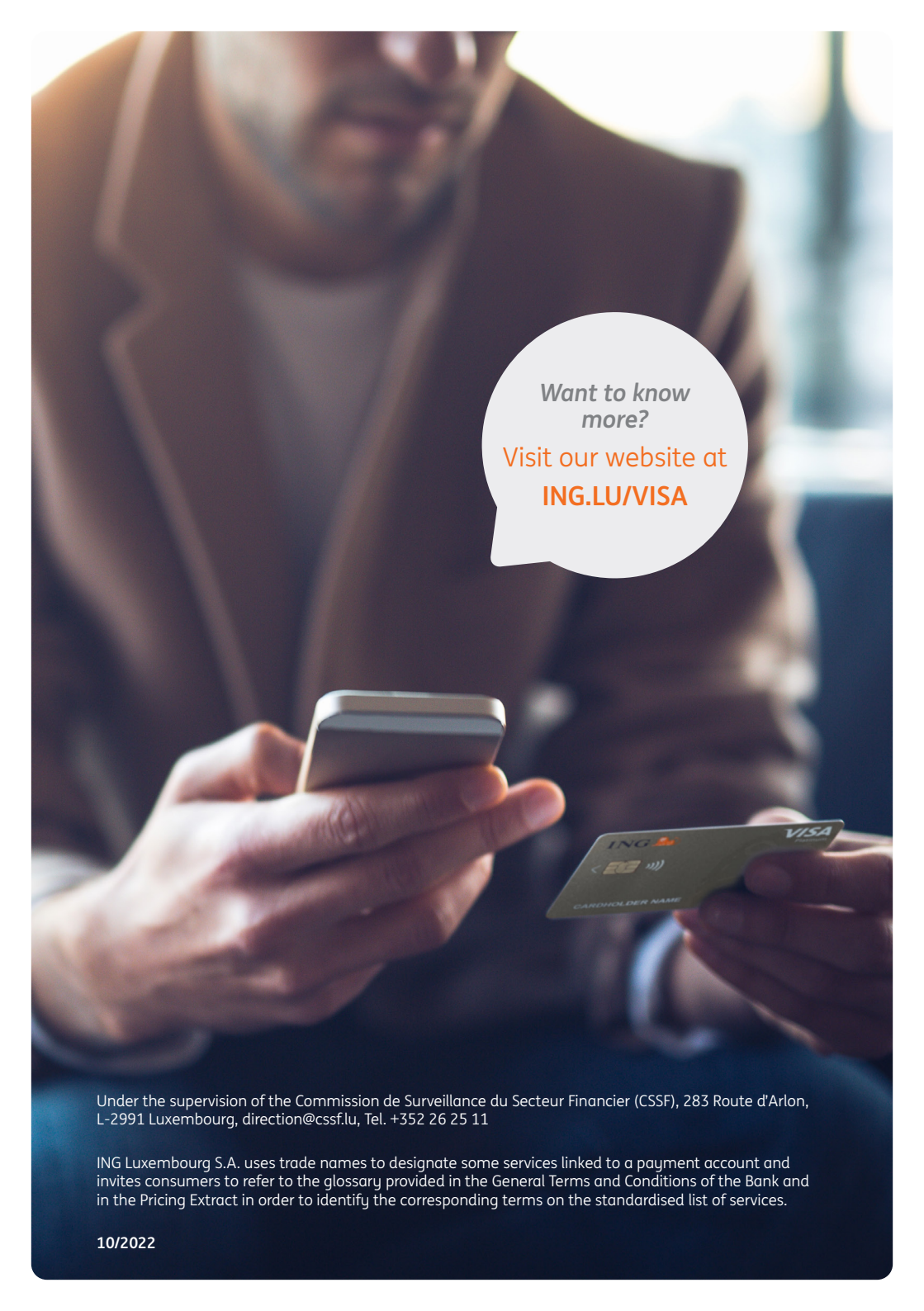
## 7. How to apply for a Visa card?

Do you not yet have a Visa card with us, or would you like to benefit from the additional advantages offered by our range of credit cards?

If you already have access to our online banking site My ING, you can apply for your new Visa card via your My ING profile. You can also order a Visa card in your ING branch.

For more information, please contact the Contact Center or visit our website at **[www.ing.lu/visa](http://www.ing.lu/visa)**.



A man in a brown blazer is shown from the chest up, holding a smartphone in his right hand and an ING Visa card in his left hand. The background is blurred, suggesting an indoor setting with warm lighting. A white speech bubble is overlaid on the right side of the image.

*Want to know  
more?*

Visit our website at  
**ING.LU/VISA**

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ING Luxembourg S.A. uses trade names to designate some services linked to a payment account and invites consumers to refer to the glossary provided in the General Terms and Conditions of the Bank and in the Pricing Extract in order to identify the corresponding terms on the standardised list of services.

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