



Fee Information Document



Name of the account provider: ING Luxembourg S.A.

Account name: Current Account – Retail Banking Standard

Date: 01 January 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the “Overview of the general fees for ING Luxembourg S.A.”.
- A glossary of the terms used in this document is available free of charge.

ING Services	Prices
Current accounts	
Maintaining the account	<ul style="list-style-type: none">- Opening an account 0€- Account charges 20€/year- Management charges 0€- Charges for non-EU residents 50€/quarter/client n°- Management charges for account termination 100€/quarter/client n°
Payments	
Standing order	<ul style="list-style-type: none">- Standing order 0€
Credit transfers	<ul style="list-style-type: none">- Outgoing Electronic Transfer to ING Luxembourg in EUR 0€- Outgoing Electronic Transfer to ING Luxembourg not in EUR 0.15% of the amount min. 5€ - max. 120€- Outgoing Electronic SEPA Transfer 0€

	- Outgoing Electronic Transfer other than SEPA	0.15% of the amount min. 5€ - max. 120€
	- Outgoing Paper Transfer to ING Luxembourg in EUR	0€
	- Outgoing Paper Transfer to ING Luxembourg not in EUR	0.20% of the amount min. 10€ - max. 200€
	- Outgoing Paper SEPA Transfer < 50,000 EUR	5€
	- Outgoing Paper SEPA Transfer >= 50,000 EUR	10€
	- Outgoing Paper Transfer other than SEPA	0.20% of the amount min. 10€ - max. 200€
	- Incoming SEPA Transfer	0€
	- Incoming Transfer other than SEPA	0.15% of the amount min. 5€ - max. 36€
	- OUR Transfer ≤ 12,500 EUR	8€
	> 12,500 ≤ 25,000 EUR	25€
	> 25,000 ≤ 50,000 EUR	40€
	> 50,000 ≤ 100,000 EUR	80€
	> 100,000 EUR	100€
Direct Debits	- SEPA direct debit	0€
	- Request for reimbursement after collection in the event of an invalid mandate (error originating on the side of the debtor)	60€
	- Request for a copy of the mandate at the bank	30€
Cards and withdrawals		
Providing a debit card	- Annual debit card fee	20€
	- Card payment in EUR	0€
	- Card payment not in EUR	0.75€
Providing a credit card	- Annual fee for Visa Classic	20€
	- Annual fee for Visa CyberCard	13€
	- Annual fee for Visa Gold (previous Visa Classic&Assistance)	70€
	- Annual fee for Visa Platinum (previous Visa Gold with N° starting with 4966-11)	130€
	- Charge in the case of failure to pay balance on Visa card (1st reminder)	10€

Cash withdrawals	- Charge in the case of failure to pay balance on Visa card (Additional reminder)	25€
	- withdrawal from ING Luxembourg ATM	0€
	- withdrawal from other ATMs in EUR (per withdrawal)	1.5 €
	- withdrawal from other ATMs not in EUR (per withdrawal)	4.5€
	- Visa withdrawal from ING Luxembourg ATM (for Visa accounts with a credit balance)	0€
	- Visa withdrawal from other ATMs in EUR (per withdrawal)	3.5€ + 2.5% of the amount withdrawn
	- Withdrawal in branch (per withdrawal)	0€
- Charge for non-withdrawal of reserved funds	0.10% of the amount ordered min. 15€ - max. 100€	
Overdrafts and related services		
Arranged overdrafts	- Debit interest rate on EUR current accounts with credit line	9%
	- Debit interest rate on EUR current accounts with credit line, exceeding the limits of the credit line	12%
	- Debit interest rate for current accounts without arranged overdrafts EUR / USD / GBP / SEK / NOK / DKK / CAD / HUF	12%
	CHF	10%
	ZAR	25%
	HKD	15%
	AUD / SGD	13%
	NZD	14%
JPY	8.25%	
- Debit interest rate with credit card	16.8%	
Other Services		
Online Banking	- Online banking	0€
Account and card statement	- Online statement	0€
	- Statement sent by post	postage fee + 1€