



Corporate

Package

Your preferential conditions as an employee of an ING Luxembourg partner entity for you and your spouse.

To benefit from it, just pay your salary, or otherwise, a minimum amount of €1,000 a month into your account at ING Luxembourg.



do your thing

1. Your Daily Banking transactions

Products	Corporate Package fee
Current accounts & savings (all currencies) ¹	FREE
Invest Plan : purchase/sale/custody account charges (more details under point 4)	
Unlimited number of electronic transfers, standing orders and direct debits (SEPA ²)	
V PAY debit card & unlimited number of withdrawals in € from any ATM in Europe ³	
Visa Classic card & CyberCard	



Your **Visa Gold card** advantage
at **EUR 80/year** instead of EUR 130/year

Insurance services

Travel insurance



- › Travel accident (death & invalidity) occurring abroad
- › Travel cancellation & interruption
- › Delayed flight (4 hours min.)
- › Delayed luggage (4 hours min.)
- › Revaluation of airline tickets in the event of changes to your ticket
- › Trip extension in case of delayed flight > 24h
- › Civil liability abroad

Purchase insurance



- › Manufacturer cover extension (2 additional years) for household goods, electronics, computer or audio equipment
- › E-delivery cover in case of non-delivery or incorrect delivery
- › Missed event cover

Theft insurance



- › Purchase protection in case of theft or accidental damage
- › Theft of documents and keys
- › Theft of wallet or handbag
- › Rental vehicle excess covered in case of accident or theft
- › Loss/theft of unregistered luggage or personal objects during the trip (trip/room/rental car)

Assistance services



- › Personal assistance
- › Vehicle assistance (no mileage excess)
- › Home assistance
- › Travel assistance

Europ Assistance: Our Visa Gold card offers the cardholder and any person living under their roof one of the most comprehensive assistance cover packages on the market. To provide this cover, we work with Europ Assistance, the assistance market founder and leader⁴.

Find out more on www.ing.lu/visagold

2. You are a tenant

Rental guarantee with deposit⁵

FREE

Insure your assets with GoodStart from Baloise Luxembourg.

As an option, insure your multimedia devices and take out civil liability cover.

Find out more on www.baloise.lu/ing

GoodStart insurance
www.baloise.lu/ing

-15% on the annual insurance premium
for the whole duration of the policy
with the special code ING4YOU

3. You are or wish to become a home owner

Home loan

-0.25% on the various types of rates offered
& -50% on administrative fees⁶

In order to best suit your project and personal situation, several types of rates are available to you.

Each has its advantages and you can also choose to combine them:

- **Fixed rate:** security
- **Variable rate:** flexibility
- **Revisable fixed rate:** the security of the fixed rate with the flexibility of the variable rate.

4. You are building up or wish to boost your savings without any entry fees, exit fees or custody fees

- **Invest Plan :** the flexible and tailor-made investment (savings) plan from €50 a month
- **Aria Global Index :** the investment solution consisting of ETFs (index funds)
- **Aria Lion :** the investment solution consisting of funds chosen and managed by our team of portfolio management experts.

5. You have questions about the management of your assets (over €100,000)

A Personal Banker, your personal advisor, will be there to advise and guide you;

A Patrimonial Expert will help you evaluate your assets accurately while taking your financial, professional and personal situation into account.

Advisory management

You want the bank to support and advise you
in the management of your assets

-0.10% on standard
management fees
&

Discretionary
management

You want the bank to manage your assets
while taking your investor profile into account

Visa Gold free
of charge

6. You save for your future and take advantage of tax deductions

Supplementary pension

You build up a supplementary individual pension while making tax savings today, under the conditions laid down by law, on the amounts relating to these supplementary pension savings.

Home-ownership savings plan

You build up savings to be used on your main residence, while making tax savings today, under the conditions laid down by law, on these home-ownership savings.

› You wish to open an account with us:

Please complete the attached document to open an account and follow the instructions. We offer a free service that enables you to change banks easily, the Account Switching Service.

› You already have an account with us:

Please contact the Business Development team to ensure that your profile is updated and to take advantage of the Corporate Package terms and conditions.

› You have questions:

Please contact the Business Development team for any additional information or specific request via bdd@ing.lu

1. For customers not residing in the EU (European Union): EUR 50/quarter/customer no.
2. At ING, no matter how many SEPA electronic transfers you carry out, they will always be free of charge. The characteristics of this type of transfer can be found in our Pricing Extract.
3. The complete list of the countries affected is available on www.ing.lu.
4. More information about insurance and assistance services can be found on www.ing.lu.
5. The fees above only apply for the subscription of a rental bank guarantee (with a prior pledge of an amount equal to the nominal amount of the guarantee) by a natural person.
6. Subject to the acceptance of your application by ING Luxembourg.

Legal disclaimer

1. ING Luxembourg may amend the Corporate Package fees at any time as per its General Terms and Conditions or any special terms applicable to the products listed in this brochure.
2. All rights reserved. The information contained in this document may not be copied, reproduced, distributed or transmitted to any person whatsoever at any time without prior written permission from ING Luxembourg S.A.
3. 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.

Under the supervision of the CSSF (Financial Sector Supervisory Commission), 283 route d'Arlon, L-2991 Luxembourg, direction@cssf.lu, Tel. +352 26 25 1-1

ING Luxembourg S.A.
26, Place de la Gare
L-2965 Luxembourg

R.C.S. Luxembourg B.6041
VAT LU 11082217
BIC: CELLLULL

Tel.: +352 44 99 1
contactcenter@ing.lu
www.ing.lu



do your thing