

# Information sheet Deposit Guarantee Scheme (DGS)



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<b>Basic information about the protection of deposit</b>	
Deposits in ING Bank N.V. are protected by:	The Dutch Deposit Guarantee, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB) <sup>(1)</sup>
Limit of protection:	EUR 100 000 per depositor per credit institution <sup>(2)</sup>  The following trademarks are part of your credit institution: ING, ING Bank, ING Bank N.V.
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>(4)</sup>
Currency of reimbursement:	euro
Contact regarding Dutch Deposit Guarantee:	De Nederlandsche Bank N.V. PO box 98 1000 AB Amsterdam visiting address: Westeinde 1 1017 ZN Amsterdam telephone (from Monday to Friday between 9:00 and 17:00): from the Netherlands: 0800-0201068 from abroad: + 31 20 524 91 11 email: info@dnb.nl
Contact regarding bank-specific questions and product conditions:	ING Bank N.V. Trade register no: 33031431 PO box 1800 1000 BV Amsterdam Visiting address: Bijlmerdreef 106 1102 CT Amsterdam Zuidoost Telephone (020) 311 70 51 / 70 52

	<p>ING Bank, N.V., Sucursal en España  C/ Vía de los Poblados, 1F  28033 Madrid  Spain  Teléfono: 916349200  Correo electrónico: cs.es@ing.com</p>
More information:	<p>Please visit <a href="http://www.ingwb.com/dgs">www.ingwb.com/dgs</a> or <a href="http://www.depositogarantiestelsel.nl">www.depositogarantiestelsel.nl</a>. The content of this Information Sheet is not exhaustive and no rights can be derived from it.</p>
<p><b>ADDITIONAL INFORMATION:</b></p>	
<p><b>Other important information:</b>  In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.</p>	

<p><b>FOOTNOTES:</b></p>
<p><sup>(1)</sup> Scheme responsible for the protection of your deposit:  Your deposit is covered by the Dutch statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000.</p>
<p><sup>(2)</sup> General limit of protection:  If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Dutch Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.</p> <p>This method will also be applied if a credit institution operates under different trademarks. The ING Bank N.V. also trades under ING, ING Bank, ING Bank N.V. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100 000.</p> <p>In some cases, deposits over €100,000 are protected by the Dutch Deposit Guarantee Scheme. In that case, an additional protection of up to €500,000 per account holder per bank, on top of the standard protection of €100,000, applies for six months after the deposit concerned. For example, in the event that at the time of your bank's bankruptcy, you hold a balance directly related to the purchase or sale of a private owner-occupied home. This temporarily increased protection also applies to balances arising from a number of specific events such as the payment of a pension, disability benefit or severance pay, the dissolution of a marriage or registered partnership, an insurance payment or compensation for damages arising from criminal activity or a wrongful conviction. The temporarily increased protection only applies to natural persons, not legal entities.</p>

<sup>(3)</sup> Limit of protection for joint accounts:

In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

<sup>(4)</sup> Repayment:

The responsible deposit guarantee scheme is the Dutch Deposit Guarantee operated by De Nederlandsche Bank N.V. (DNB); Within 7 working days, you can have your compensation paid into a bank account at another bank.

Account holders who want to claim the Dutch Deposit Guarantee have five years to claim their money.