

ING FM Global Complaints Policy

1. Do you have a complaint?

We value our relationship with you and it's important that we can help resolve any issues you may have. That's why we are committed to supporting your ING experience in a way which is fair, clear and not misleading. Therefore we encourage you to let us know if you are not satisfied with any of the services or products that we provide. If you have a complaint about any of our services or products, please share your concerns right away so we can help you and resolve your complaint as quickly as possible.

2. How do you file your complaint?

If you have a complaint you can contact our customer's complaints team. You can reach them via our web form or by sending them an e-mail or letter. When filing your complaint we kindly request you to provide us with the following information where relevant:

- Your name, or the company name and the name of the contact person
- Your contact details: postal address, e-mail address and telephone number(s)
- Information regarding your complaint: date, product, issue, trade references
- Resolution: how you would like your complaint to be resolved
- The name of your ING sales representative or contact person.

Please note that this information will help our customers complaints team complete an investigation and resolve your complaint in a timely fashion.

We also kindly request that you submit your complaint within a reasonable time after discovering the deficiency relating to the services or products to which the complaint relates. We may not be able to accept a complaint submitted thirteen months or longer after you discovered or could reasonably have discovered the deficiency relating to our services or products.

3. When can you expect a response to your complaint?

When we receive your complaint by the web form, e-mail or letter, we will send a confirmation that we have received your complaint. Within four weeks after we have sent you the confirmation we will send you either a final response or a holding response.

If we send you a holding response we need more time to investigate your complaint. In such instances, we will explain why we are not able to respond to your complaint in a timely fashion and we will indicate when you will receive a final response with resolution of your complaint. In general, we will strive to provide you with a final response within eight weeks after the receipt of your complaint.

In the event your complaint cannot be resolved within eight weeks, we will notify you and explain why we are not able to respond to your complaint in the set timeframe and indicate when we will be able to provide you with a final response.

4. Are you not satisfied with our response to your complaint?

When you are classified as a retail client under the Markets in Financial Instruments Directive' ('MiFID II') and you are not satisfied with our final response, you may refer your complaint to your local Financial Ombudsman Service. Irrespective of your MiFID II client classification you may also start legal proceedings against us.

5. Contact details

Postal address: ING Bank N.V.
FMCC - Complaints, TRC 00.052
PO Box 1800
1000 BV Amsterdam
The Netherlands

Website: www.ingwb.com/mifid

E-mail: ing-financial-markets-complaints@ing.com