

ING Commercial Banking Fees, Commissions or Benefits

[Bulgaria]

Purpose

As a client of ING Bank N.V.¹ conducting business with us, ING Commercial Banking is committed to the relationship we have with you. We undertake to conduct business with you in a way which is honest, fair and professional and in accordance with your best interests. One of the ways we do this is to be transparent about certain fees, commissions or benefits given or received by ING Commercial Banking to or from third parties. The Markets in Financial Instruments Directive (implementing Directive 2006/73/EC, Art. 26 on 'Inducements') sets specific requirements for this.

Information on fees, commissions or benefits given or received by ING Commercial Banking to or from third parties.

ING Commercial Banking will ensure that any fees, commissions or benefits given or received by ING Commercial Banking to and from third parties and which are not classified as 'proper' fees under MiFID, are appropriately disclosed to you.

ING Commercial Banking representatives are occasionally offered entertainment, non-monetary benefits or gifts by third parties. Globally, ING employees are subject to strict guidelines on how to treat such benefits. These guidelines are formalised in a global Gift Policy designed for this purpose and such benefits will not be separately disclosed.

¹ ING Bank N.V. in this document stands for any legal entity (or branch thereof) providing MiFID related services