

War in Gaza / Occupied Palestinian Territory

ING does not have offices or employees in Israël or Occupied Palestinian Territory. We also do not finance infrastructure, construction, industry, agriculture, surveillance or military activities in the Occupied Palestinian Territory. Recent reports and outings by activist NGOs such as PAX suggest that ING is involved in activities related to Israeli settlements in the Occupied Palestinian Territory and/or the war in Gaza. These reports are misleading.

The reports look at number of large international companies that have operations in the region and then present all our financing to them as related to the Occupied Palestinian Territory. Again: this is misleading. These are normal companies whose products and services are used by millions of people and businesses all around the world including supermarkets, soft drink companies, travel agencies, car manufacturers and technology companies.

Since all our clients should be able to count on us to keep their affairs confidential, it is our policy not to comment on individual clients. But for all companies we finance, we actively manage environmental and social risks (ESR). Projects and clients we finance must comply with our [ESR framework](#), which follows international standards. If we get information on irregularities regarding clients or transactions, whether through our own processes, reports by authorities or NGOs or media, or through other means, we investigate and where appropriate discuss with clients. Where relevant, we take further actions including pause or refuse further business or ultimately terminate the customer relationship. We also continuously look for improvements to our policies and procedures.