

Coronavirus: ING's response



Supporting our customers and communities
while keeping our employees healthy and safe.



do your thing

The world is facing an unprecedented challenge with the coronavirus pandemic and its associated health, social and economic impacts. ING is doing all we can to support our customers, employees and communities through this turbulent time. We care about and feel responsible for the wellbeing of our employees. Even from home they're continuing to provide our customers with the same high-level of service and uninterrupted access to banking. Across our business we've taken action to help customers stay in charge of their finances when they need it most. And we're reaching out to help communities build back better from this crisis.

Managing our response

ING's global pandemic plan sets out the measures needed to keep our employees healthy and safe and our operations running while continuing to serve our customers in the best way possible.

Our response to the coronavirus is managed by ING's global Senior Crisis Management team in Amsterdam, which monitors our operations globally. It ensures the measures set out in the global and local pandemic plans are followed, and determines when these must be adjusted in response to developments. Local crisis teams provide regular updates about the situation in their country and the measures taken to protect employees and ensure business continuity. Close alignment between the global and local crisis teams allows us to learn from each other.

The information in this third edition describes the situation in early November 2020. New editions will be published regularly to keep our stakeholders updated on ING's response to the crisis.



Our customers: Ensuring business continuity and providing additional support when needed

We are working hard to ensure our customers can continue to do their banking and remain in charge of their finances throughout the crisis and beyond.

This includes splitting certain of our business-critical operations, such as Group Treasury, Financial Markets, Payments and Tech Infra, across different locations to guarantee their continuity and the capacity of our systems support.

Delivering on our customer promise of a clear and easy, anytime/anywhere experience, we're ensuring the uninterrupted availability of contact centres, ATMs and online and mobile banking. Contactless payments are another way we're facilitating safer and easier banking in a time of social distancing.

A limited number of branches remain open for customers who have not yet switched to digital banking or who need in-person advice. In our branches we take every precaution to prevent the spread of the virus.

In addition to continuing to provide the full range of daily banking support, we are looking for extra ways to help our customers in these challenging times. In many countries, we are working with other banks and local governments to give people and businesses the necessary financial flexibility. Staying close to our business clients and listening to their needs allows us to support them in the most appropriate way with tailor-made solutions.

Additional support to customers:

- We've introduced various measures to give financial flexibility to people and businesses impacted by the crisis. For example, mortgage holidays and deferrals on loan and credit card repayments were introduced in countries including the Netherlands, Belgium, Romania, Poland, Australia, Turkey and Italy.
- For many businesses, their most urgent initial need was support with liquidity. We worked closely with our business clients to address this with funding set apart for corona-related facilities.
- The impact on certain sectors and businesses is significant and we are proactively contacting these clients to provide the most appropriate support for their situation.
- We're encouraging customers to use online banking channels to prevent the spread of the virus, for example by raising the daily limit for contactless payments.
- We're informing customers about the impact of the crisis on investments using tools such as podcasts and webinars.
- We're providing financial coaching and implementing (national) debt-relief schemes for customers in financial distress.
- In response to customer needs in countries such as Turkey and Spain we made ATM withdrawals free for customers.





Our employees: Health and safety is our priority

The coronavirus has radically altered workplaces everywhere, including at ING. The majority of our employees are working from home. For those unable to do so, because they're involved in business-critical operations or work in a branch, we take every precaution to create a safe environment for them. We care about and feel responsible for the wellbeing of our people. This becomes even more relevant as we consider the future of work and how best to balance the advantages of working from home with those of working in the office. We are extremely grateful to all of our colleagues for their resilience and ongoing commitment to supporting our customers through these challenging times.

Measures taken to ensure the wellbeing of our employees include:

- Putting in place the necessary resources and infrastructure enabling the majority of our employees to work safely from home.
- To keep employees engaged and equipped to do their jobs we provide tools and guidelines for remote working, support best-practice sharing and help them to create an optimal work environment.
- We offer various online activities and social events such as virtual exercise classes, concerts, pub quizzes and digital resources focused on personal effectiveness.
- Business travel is prohibited unless it is essential and pre-approved at Management Board level. We follow WHO guidelines when updating our travel restrictions as well as following local government advice in the countries.
- Meetings and events are held online as far as possible.
- Critical teams are split to ensure business continuity.
- In our offices we follow the highest health and safety standards, including limiting the number of people and enforcing social distancing measures.
- We regularly check in on how colleagues are coping at home via short 'pulse' surveys.
- We have drawn up global principles to guide employees for an eventual return to the office, taking a careful and phased approach and empowering them to work more flexibly.

Our communities: Responding to their needs

We are constantly looking for ways to support our communities during this crisis. There are already many examples of the generosity of our ING businesses, employees and customers – from donations and fundraising to community outreach and support. ING partnered with UNICEF to help children and vulnerable groups fight the virus. We have also established a global fund with the aim of supporting local initiatives that will stimulate socio-economic recovery and help communities build back better.

Measures taken to ensure the wellbeing of our employees include:

- In our immediate response to the crisis we launched fundraising campaigns for medical equipment in countries such as Italy, Spain and Romania.
- Our employees volunteered in various ways, such as using ING vehicles to deliver groceries to people in need (Poland), sewing face masks and donating refurbished ING laptops for home schooling (Czech Republic, Belgium).
- In Belgium, we lent an empty ING building to a local hospital for extra capacity for corona patients.
- In the Netherlands, ING has allocated funding to support longer-term recovery initiatives, such as people's financial health.
- ING in Belgium has offered the use of an empty building to a local hospital needing more capacity for corona patients. Refurbished laptops were also donated to the hospital and to Digital4Youth so more young people can learn from home.
- In total, since the start of the pandemic, we've raised and contributed over €7.8 million through initiatives in 25 countries. We also partnered with UNICEF to raise funds for medical and personal hygiene supplies (handwash, disinfectant etc) to slow transmission of the virus among children and vulnerable groups. ING pledged to match all donations up to €1 million.

