

Terms and Conditions for Limited Hybrid General Meetings

As indicated in the convocation of the Annual General Meeting dated 11 March 2022, the Annual General Meeting of 25 April 2022 will be held in a limited hybrid format, meaning that shareholders who are entitled to exercise voting rights and wish to participate in the Annual General Meeting remotely, can vote by granting an electronic proxy with voting instructions to the civil-law notary prior to the Annual General Meeting. Participating in this limited hybrid Annual General Meeting is subject to these Terms and Conditions for Limited Hybrid General Meetings.

Capitalised terms have the meaning as set out in the Annex to these Terms and Conditions for Limited Hybrid General Meetings.

ING Groep N.V.

Terms and Conditions for Limited Hybrid General Meetings

1 INTRODUCTION

- 1.1** In the event of a Limited Hybrid General Meeting, these Terms and Conditions for Limited Hybrid General Meetings are applicable to all Shareholders, unless the context requires otherwise.
- 1.2** Shareholders who will not attend a Limited Hybrid General Meeting in person at the meeting location and who have access to the Online Platform may attend a Limited Hybrid General Meeting through the Online Platform. A Limited Hybrid General Meeting shall be treated as having commenced at the physical place specified in the convocation.
- 1.3** Shareholders may exercise their rights in respect of a Limited Hybrid General Meeting via the Online Platform. The Online Platform will be provided by the Online Platform Providers. Shareholders must identify themselves electronically through secured access with authentication on the Online Platform to enter the virtual part of a Limited Hybrid General Meeting. In addition to the provisions set out in these Terms and Conditions for Limited Hybrid General Meetings, the Terms of Use of the Online Platform Providers (<https://evote.ingwb.com/app/info/serviceAndContact>) also apply in respect of a Limited Hybrid General Meeting.
- 1.4** Further instructions on the exercise of shareholder rights in respect of a Limited Hybrid General Meeting will be included in the convocation of the General Meeting.
- 1.5** The convocation of a General Meeting may provide that a Limited Hybrid General Meeting will take place if so decided and announced by the Executive Board after the date of the convocation of the General Meeting.
- 1.6** After convocation of a Limited Hybrid General Meeting, the Executive Board may, at its own discretion:
- 1.6.1** change the meeting to a Virtual General Meeting which is subject to its own terms and conditions;
 - 1.6.2** change the sequence of the agenda items;

- 1.6.3 change or restrict the electronic facilities for the meeting; and/or
- 1.6.4 adjourn the time at which the meeting is to be held.

Such changes will be communicated to the Shareholders on ING Group's website (ing.com/agm).

2 TECHNOLOGY

- 2.1 Shareholders attending the virtual part of a Limited Hybrid General Meeting via the Online Platform are advised to test their connection and ensure that they have access to the Online Platform, prior to the start of the Limited Hybrid General Meeting. ING Group will implement the technical infrastructure for the Online Platform in a timely fashion in order to allow Shareholders to test the foregoing. ING Group will make all reasonable efforts to make sure that technical support lines are available for Shareholders during a Limited Hybrid General Meeting and for pre-meeting access testing.
- 2.2 There are certain risks for Shareholders who attend a Limited Hybrid General Meeting via the Online Platform. These risks include, among other things, any failure or deficiency in virtual meeting equipment, software, network infrastructure, servers, internet or telephone connectivity, video or voice equipment, whether or not caused by an information security incident (which includes any unauthorised use, hacking, a denial of service attack, a denial of access, any failure or intrusion resulting from the theft or unlawful interception of a password or network access code and any other cyber-attack) or caused by any type of mechanical failure such as any electrical power outage during a Limited Hybrid General Meeting. If any of these risks prevent a Shareholder from watching, listening to or otherwise attending a Limited Hybrid General Meeting, this will be for the risk and account of such Shareholder. The inability of one or more Shareholders to attend the virtual part of a Limited Hybrid General Meeting does not affect the validity of the Limited Hybrid General Meeting or any business conducted at such meeting.
- 2.3 If it appears to the Chairman that the Online Platform has become inadequate for Shareholders to attend the virtual part of a Limited Hybrid General Meeting, the Chairman may, at its own discretion:
 - 2.3.1 suspend or cancel the virtual part of the meeting;
 - 2.3.2 change the sequence of the agenda items; and/or
 - 2.3.3 proceed with the meeting without the possibility for some or all of the Shareholders to attend the virtual part of the Limited Hybrid General Meeting.

The Chairman shall communicate this decision to the extent reasonably possible to the Shareholders attending the virtual part of the Limited Hybrid General Meeting.

- 2.4** If the Chairman suspends or cancels the virtual part of a Limited Hybrid General Meeting, then all business conducted up to the point of the suspension or cancellation will remain valid.

3 SHAREHOLDERS' RIGHTS

- 3.1** Shareholders may register to attend and participate in a Limited Hybrid General Meeting in person at the meeting location, via the Online Platform or via a proxy holder.

- 3.2** A Shareholder's access to the Online Platform will be cancelled if a Shareholder registered to attend a Limited Hybrid General Meeting via the Online Platform, but attends the Limited Hybrid General Meeting in person at the meeting location and is not removed by the Chairman.

- 3.3** Shareholders may follow a Limited Hybrid General Meeting via the Online Platform. A Shareholder shall also have the right to submit one or more written questions at least 72 hours prior to the start of a Limited Hybrid General meeting and during a Limited Hybrid General Meeting via the Online Platform in accordance with the instructions included in the convocation of the General Meeting, provided that the Shareholder has duly and timely registered for participation in a Limited Hybrid General Meeting via the Online Platform (such registration having been confirmed by ING Group), and duly and timely logged on to the Online Platform, to the extent the Shareholder does not attend a Limited Hybrid General Meeting in person at the meeting location. Shareholders attending virtually, may also submit questions during a Limited Hybrid General Meeting in accordance with the instructions included in the convocation of a Limited Hybrid General Meeting.

- 3.4** The questions submitted by the Shareholders will be answered thematically or otherwise. The Chairman may determine that questions will not be answered during the meeting if this is not reasonably possible in view of the order of a Limited Hybrid General Meeting.

- 3.5** Shareholders who have granted an electronic voting proxy in accordance with the convocation of a Limited Hybrid General Meeting shall be included in the calculation of how many Shareholders are represented at a Limited Hybrid General Meeting and which percentage of the issued and outstanding share capital of ING Group is represented at a Limited Hybrid General Meeting. The names of Shareholders who attend a Limited Hybrid General Meeting via the Online Platform will be included in the registration list of Shareholders attending

a Limited Hybrid General Meeting but shall as such not be calculated as present or represented at the meeting for the aforementioned purposes.

- 3.6** In case of any early log-off, the session of the Shareholder will expire. In such event the Shareholder will be allowed to log in again and re-join a Limited Hybrid General Meeting via the Online Platform. To the extent such registered Shareholder was logged in via the Online Platform prior to the start of a Limited Hybrid General Meeting, such Shareholder will be able to continue to attend the meeting and therefore exercise its right to submit questions, if applicable, during the remaining part of a Limited Hybrid General Meeting. In all other circumstances such Shareholder will only be able to follow the meeting.
- 3.7** Shareholders who follow a Limited Hybrid General Meeting via the Online Platform cannot vote during a Limited Hybrid General Meeting. These Shareholders will only be able to cast their vote by granting an electronic proxy with voting instructions to the civil-law notary referenced in the convocation, or their substitutes. To that effect, a Shareholder should submit the voting instructions to the civil-law notary in accordance with the instructions included in the convocation. By submitting the voting instructions, the Shareholder grants a proxy to the civil-law notary referenced in the convocation or their substitutes to vote on the shares at a Limited Hybrid General Meeting in accordance with the instructions. Voting instructions have to be received no later than the date and time included in the convocation. The civil-law notary shall cast the votes in accordance with the instructions received in writing prior to a Limited Hybrid General Meeting.
- 3.8** The Chairman's conclusion on the outcome of a vote by the General Meeting is decisive. The Chairman may inform the Shareholders of the results of such voting item(s) after, during or at the close of a Limited Hybrid General Meeting.
- 3.9** Each Shareholder may request ING Group to send it confirmation of receipt of the votes cast on its behalf.

4 AMENDMENTS TO THE TERMS AND CONDITIONS FOR LIMITED HYBRID GENERAL MEETINGS

The Executive Board is authorised to revoke or amend these Terms and Conditions for Limited Hybrid General Meetings at any time, such revocation or amendment will become effective immediately upon the posting thereof on ING Group's website (ing.com/aggm), unless decided otherwise.

5 CONTACT

For any questions about these Terms and Conditions for Limited Hybrid General Meetings please send an email to iss.pas@ing.com.

ANNEX DEFINITIONS

Chairman	means the chairman of a General Meeting
Executive Board	means the Executive Board of ING Group
General Meeting	means the corporate body that consists of Shareholders with voting rights and all other persons with voting rights in ING Group / the meeting of ING Group in which Shareholders and all other persons with meeting rights assemble
ING Group	ING Groep N.V.
Limited Hybrid General Meeting	means a General Meeting held and conducted at a particular place and in which Shareholders are also able to follow (watch, listen or otherwise) such General Meeting via the Online Platform while the General Meeting is held and to vote only prior to such General Meeting by granting an electronic proxy with voting instructions to the civil-law notary referenced in the convocation, or their substitutes
Lumi	means Lumi Technologies B.V.
Online Platform	means the online platform provided by the Online Platform Providers on which the Shareholders are able to attend the virtual part of a Limited Hybrid General Meeting
Online Platform Providers	means Lumi and ING Bank N.V.
Shareholders	means holders of one or more Shares or holders of a right of usufruct to one or more Shares, provided that each such holder has meeting rights and in respect of casting a vote, that the holder also has the voting rights attached to such Shares
Shares	Means one or more shares in the share capital of ING Group
Terms and Conditions for Limited Hybrid General Meetings	means these terms and conditions for limited hybrid general meetings
Terms and Conditions of the Online Platform Providers	means the terms and conditions for the system of the Online Platform Providers as they will read from time to time

Virtual General Meeting	means a General Meeting fully held and conducted via the Online Platform and in which Shareholders are able to follow such General Meeting, to ask questions during the General Meeting and vote only prior to such General Meeting by granting an electronic proxy with voting instructions to the civil-law notary referenced in the convocation, or their substitutes
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