

Explore your  
benefits and  
more at ING!



do your thing



# Welcome to ING

**“You don’t look like bankers at all”, we often hear.** Maybe that’s because everything is a bit livelier and more relaxed here. Sure, we sometimes wear suits, and we take our work seriously. After all, as a global bank, we touch the lives of millions of people and aim to make a positive impact on society and the planet. But that’s no reason for us to be pretentious. On the contrary, our start-up mentality keeps us human, approachable and personal – an “unbanky” bank.

**Enough about us. Let’s talk about you!** You can expect a wide range of additional benefits to support you not just at work, but in many areas of your personal life. At ING, you can fully realize your potential – both professionally and personally – in line with our motto: **“do your thing”**.

## All the benefits at a glance

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# 1. Working at ING

**Our benefits:** We aim to be more than just an employer and offer more than just a job. That's why we support our employees not just at work, but also in various aspects of their personal lives. This helps everyone reach their full potential – both professionally and personally.

## Hybrid working

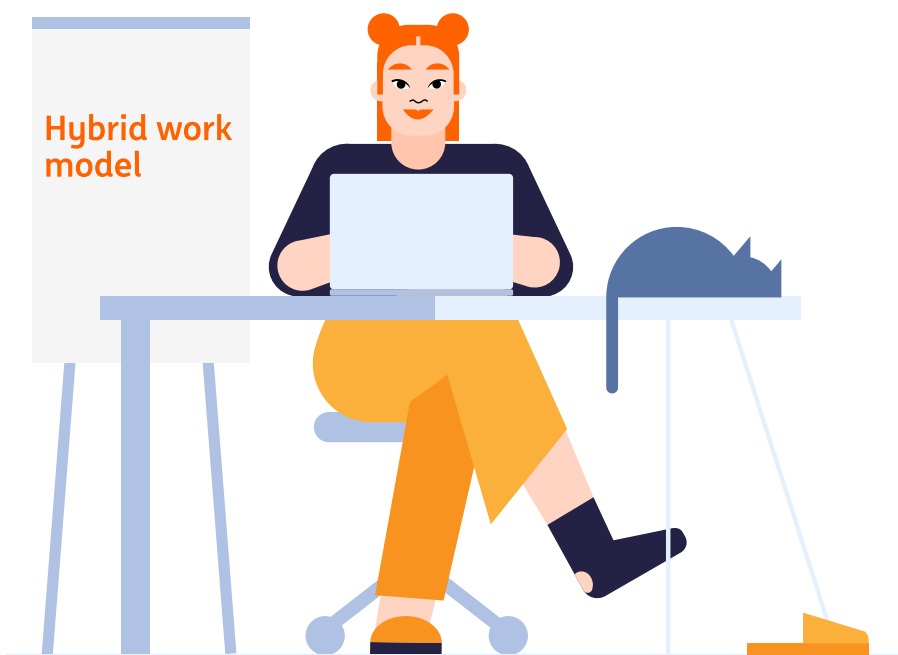
This means taking your own initiative and being mobile. As one of the first large companies in Germany to enable hybrid working, we have reached an agreement with our General Works Council. Under this agreement, all employees can work remotely, provided they comply with operational, legal and regulatory requirements. By offering this flexibility, we are shaping the future of work.

## Equipment budget

You will receive a personal budget of €1,500 and a top-up of €600 every 3 years to configure your mobile workstation as you see fit. You can redeem the budget in our internal online store, "Orange Cart", as soon as you are hired.

## Working hours

Your standard workweek is 39 hours. For part-time employees, your agreed weekly hours apply. In some departments, there are several work schedule options to choose from that can suit your current situation. →



### Rest & relaxation

Full-time employees receive 30 vacation days per calendar year. If you work less than 5 days per week, your vacation entitlement is adjusted proportionally. In addition, you are generally exempt from working on certain unofficial holidays, such as Christmas Eve and New Year's Eve, in accordance with your employment contract.

### Flexi-Time

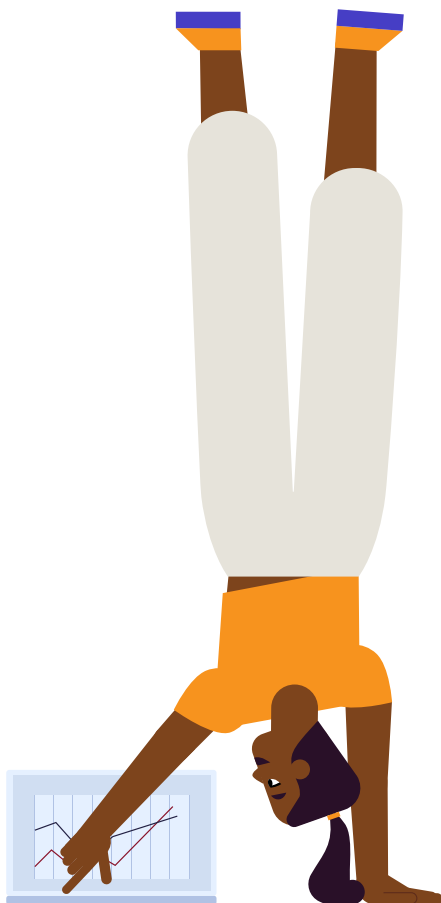
Flexi-Time is the opportunity to take extended leave by arrangement. You can take up to six months off – whether for a trip around the world, a thesis or caring for your relatives.

### Agile working

We are Germany's first agile bank, but what does that actually mean? It's all about ensuring that our customers are satisfied. What matters to them matters to us! That's why we embrace agility and integrate customer feedback directly into our development process. This mindset embraces new ideas and enables us to respond quickly to change. An agile organization thrives by continuously evolving and improving. Using agile methods and a dynamic organizational structure, we rely on expertise and cross-functional collaboration. We give our teams greater autonomy, fostering creativity in their daily work – ultimately benefiting both our customers and employees. →

#### Your opinion counts

Feedback is a core element of agile working. Regular employee surveys are a priority for us and an integral part of our feedback culture.



**Diversity, Inclusion & Belonging**

Our customers are diverse, and to truly understand them, we need equally diverse teams. That’s why we foster a corporate culture where people with different personalities, backgrounds and perspectives can contribute – and where these differences are genuinely valued.

“Diversity means being invited to the party, inclusion means being asked to dance.” *Verna Myers*

**We support our employee networks:**

<b>Lioness:</b>	Empowering women at ING
<b>Rainbow Lions:</b>	Culture without labels
<b>YoungING:</b>	Growing in our careers together
<b>Cultural Diversity:</b>	Cultural exchange, respect and openness
<b>Women in Tech:</b>	Networking for women in IT
<b>EnablING:</b>	Engagement for and with people with disabilities
<b>Experienced:</b>	Roundtable for professionals over 50



## 2. Compensation & benefits

**Like you, we do our best** – to support your financial security in retirement and for major future projects. But we also support you in your daily life with bonuses and subsidies. We even want to help you save on commuting and lunch expenses.

### Future collective agreement

At ING Germany, we strive to create a great workplace, and the Future Collective Agreement plays a key role in this. It includes a range of new benefits designed to help you balance work and family life, advance your professional development and take care of your health.

### Remuneration packages

Employees covered by the collective agreement receive 13 gross monthly salaries plus an additional 0.75 monthly salaries as an annual year-end bonus. Employees in above-standard remuneration categories receive 12 gross monthly salaries plus either a fixed annual allowance or variable compensation, depending on the department.

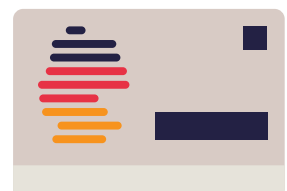
### Prämien Bonuses

Ho, ho, ho! You will receive a St. Nicholas bonus of €1,500 gross if you work full-time. If you work part-time, you will receive a pro rata amount. Non-exempt employees receive a further bonus of €750 per year for full-time work. And if you have been with the company for 10, 25 or 40 years, you can look

forward to special benefits such as special leave and additional financial benefits.

### Mobility benefits

With our free Deutschlandticket, you can save on travel costs throughout Germany and protect the environment. The Deutschlandticket is not only valid for commuting, but also for personal travel, including evenings and weekends. For seamless connectivity, you can use the Call a Bike rental bikes from Deutsche Bahn free of charge, as long as the journey takes no longer than 60 minutes and ends at a Call a Bike station. This includes cargo bikes, racing bikes, mountain bikes and Dutch bikes. →



## Compensation & benefits

### Subsidized meals

You can expect a variety of discounted meals at our employee restaurant. All employees at the Berlin location receive a monthly food allowance of €55 (net), as well as free fruit and drinks.

### Exclusive employee discounts

Shop and save: Our corporate benefits portal gives you access to exclusive offers from more than 850 external providers, including fashion, technology, travel, leisure and fitness, along with other attractive discounts.

### Commission-free trading

We currently offer you up to 10 commission-free trades per year for any securities you trade with us.

### Discounted mortgage rate

Employees receive a 0.10% discount on mortgage interest rates after completing their probationary period.

### Sick leave benefits

If you fall ill, we'll supplement your net sick pay for a certain period, depending on your term of service. You qualify for this benefit after just two years of employment.

### Company pension plan

ING covers two-thirds of your contribution to the company pension scheme through Versicherungsverein des Bankgewerbes (BVV).

### Accident insurance coverage

Our employees are important to us, which is why we insure them. In cooperation with AXA, we have taken out accident insurance for all employees, which not only covers disability or death but also includes other benefits such as rehabilitation management or assistance abroad. Coverage applies not only to work hours and commuting, but also in your free time for round-the-clock protection. There is also a voucher that allows you to insure your family with a 20% discount.





# 3. Family & social support

**Whatever life has in store, we've got your back.** Whether you're starting or growing your family, we're here for you every step of the way. But we also look at the bigger picture: together, we're committed to climate protection and social projects – and we'd love for you to roll up your sleeves with us. Because our goal is to make tomorrow sustainable today.

## Parental support

Even parents should be able to focus on their work. That's why we offer emergency and vacation childcare, as well as a childcare subsidy of up to €150 per month per child. We provide the right support for every stage of your child's life.

## Paid leave for partners

Employees whose partner is having a child receive four weeks of paid leave. This also applies in cases of adoption or guardianship.

## Support for caregivers

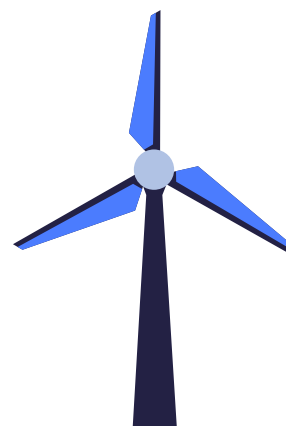
If you need to care for a loved one, we're here to help. We offer caregiving advice, coaching and seminars, along with a monthly care allowance of up to €150 gross (starting from care level 1). In acute situations, you are entitled to up to three days of special leave to provide care.

## Special benefits

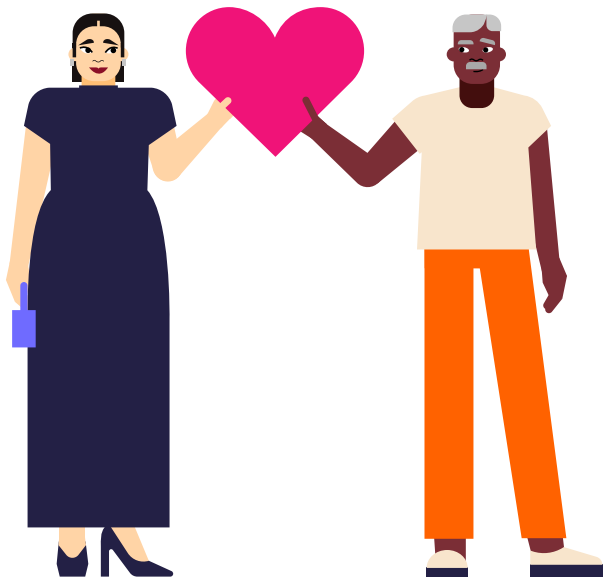
We recognize life's big moments – whether it's your 50th or 60th birthday, retirement, the birth of a child, a wedding or bereavement – with special benefits that reflect our social responsibility.

## Sustainability

Sustainability is at the core of how we operate, from our employees to our business practices. Our approach focuses on two key areas: climate protection and carefree finances. By leveraging our expertise, we aim to create a lasting impact on both the environment and society.



## Family & social support



### Volunteering

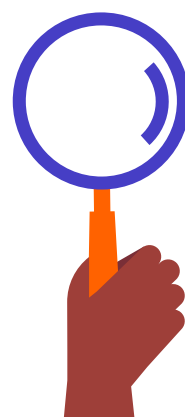
Through programs like “We care” and “Give five!”, you have the opportunity to make a meaningful impact.

“Give five!” allows you to get directly involved – whether by supporting an organization of your choice or participating in a centrally managed flagship project.

“We care” provides financial support to clubs and organizations, helping them implement planned initiatives. At the same time, our social commitment extends to both national and regional levels. Since 2007, we have supported BaskIDball, a success story that has grown into one of the largest network projects in youth social work through sports – driven by the dedication and enthusiasm of countless people.

### Social & environmental engagement

As a bank, we play an important role in society – as a lender, partner and service provider for our corporate customers. With billions of euros in movement, we have the power to drive real change. We determine how this money is used: whom we lend to, what we finance, and what products and services we develop. That’s why we have set measurable global sustainability goals and regularly report on our progress – including areas where we are not (yet) fully sustainable. We support companies worldwide that are leading sustainable transformation in their industries. We empower private customers with financial products that promote sustainability. Our buildings and data centers run on renewable energy, and we foster a sustainable community through initiatives in financial education, diversity and digital responsibility. But we can accomplish even more together. That’s why we encourage our employees to take action – because collective efforts lead to the greatest impact.



# 4. Personal Development

**Your career at ING is not limited to your current area, location or country.** Moving forward doesn't always mean moving up. Careers today are shifting away from the traditional ladder and toward gaining diverse experiences across different fields. Your career is what you make of it, and we're here to support you.

## Training budget & Learning

You have €500 per year to invest in your development – in addition to your job-specific budget! Choose freely or from our offers. Learn what excites you – even beyond your current role.

## Career development counseling

Our internal development experts help you discover new perspectives and career opportunities.

## SHL Strengths Profile

Our scientifically based online tool helps you to better understand your strengths and preferences.

## Empowering Women

We support women on their path to professional success.

## Job rotation

Try something new and think outside the box by rotating into different roles.

## In-house training

Our internal training program has something for everyone.

## External seminars

We have recommendations and instructions for booking external seminar providers.

## Scholarship

Further education alongside work? No problem with our scholarship.

## Working internationally

A short or long-term stay abroad? It's totally possible with us!

## Internal job market

Once you are settled in, you can apply for internal and international positions within the ING Group.

## Coaching

Facing professional challenges? Our experienced external coaches provide guidance, helping you apply new insights directly to your work.



# 5. WellbeING

**Your body is your most important partner in life.** If your body feels good – you'll feel good. Whether it's fitness or simply to feel good – we're here to help. Choose what keeps you fit and what works for you. We have a lot to choose from, because nobody knows your needs better than you.

## Health budget

At ING, you decide what's best for your health. We offer a wide range of programs covering exercise, prevention, nutrition and work-life balance. Your €500 annual health budget can be used for gym memberships, preventive check-ups, mindfulness training, and osteopathic or chiropractic treatments.

## Company sports programs

At ING, we believe in performing at our best – both at work and in sports. Our company sports groups offer a variety of activities and regular meetups, open to everyone. We also take part in events like the J.P. Morgan Corporate Challenge.

## Additional offers

Regular and free health services such as:

- Preventive check-ups (preventive measures: early cancer detection, preventive dental care, etc.)
- Exercise and nutrition coaching
- Fitness coaching
- Computer workstation glasses
- Health check

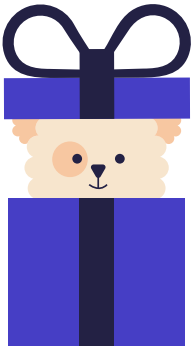
## Building resilience & maintaining balance

We support you with offers that strengthen your resilience and navigate life's challenges:

- Mindfulness workshops
- Resilience seminars and coaching
- Mental Health First Aider program
- EAP helpline<sup>1</sup>



<sup>1</sup> Confidential advice from a professional team of social counsellors, psychologists and doctors for challenging personal and professional situations.



Interested?  
We're interested  
in you!

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[careers.ing.com/en](https://careers.ing.com/en)

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