



Our customer commitment





Customer advocacy at ING

Our purpose

At ING, our purpose is to empower our customers to stay a step ahead in life and in business. This purpose guides us in everything we do – and it’s at the heart all the products and services we create.

Our customer promise

To make sure we always deliver on our purpose, we’ve developed a customer promise that outlines the four key ways we empower our customers (that’s you).

-  **Keep things clear and easy**
We keep our language clear, our products simple, and our prices fair – because banking doesn’t need to be difficult or time consuming.
-  **Make banking possible anytime, anywhere**
By making our products and services easy to access, we help you get your banking done however and whenever it suits you best.
-  **Empower people with knowledge**
The best financial decisions are informed ones. So, we put relevant information at your fingertips, helping you understand your choices and their implications.
-  **Keep getting better at what we do**
We’re all about moving forward, and we’ll keep looking for new ideas, new improvements, and new ways to keep you a step ahead and make your life easier.

Introducing our Customer Advocate

To make sure we keep our promises, we’ve created the role of the Customer Advocate. Working outside our day-to-day business, our Advocate is here to oversee and improve our complaints process, and make sure customers reach a fair resolution.



Governance

At ING, our customer commitment is everyone's responsibility – however our Customer Advocate also has regular forums with the CEO and Executive Team to share how we're tracking in each area of our customer promise.

How we're working to make things better

Listening to feedback

The only way we can improve life for customers is to understand what you're going through – and how well we're responding. So, we pay close attention to what you tell us in surveys, in writing and on the phone. By doing this, we can prevent issues from cropping up, and remove any potential for friction.

Keeping on improving

Your feedback plays a big role in directing our focus towards the things we need to change for the better. We also pay close attention to what's driving customer complaints to help identify potential issues, and ensure we're taking steps to stop them becoming problems.

Responding when you're not 100% happy

Looking out for you is our number one priority, especially if you're having problems. This means we take every complaint seriously and work hard to make sure you get a fair outcome. Our Customer Advocate oversees every step of our complaints process – and you can also ask them to review the outcome if you feel your problem wasn't properly solved.

Making things right

If something has gone wrong, it's up to us to sort things out quickly, effectively and consistently. This is where our Customer Advocate plays an active role; ensuring problems are fixed in an effective and timely way. After all, actions speak louder than words.

Not happy with the complainants process?

Our Customer Advocate will investigate the handling of your complaint to ensure a fair outcome.