



# ING Business Loan

Do you want to modernise or expand your company? With an ING Business Loan you can materialise your projects faster than you might think. And more easily, thanks to the straightforward and transparent conditions.

## Advantages

- Fast application procedure
- Easy conditions
- Deductible by way of professional expenses.

An **ING Business Loan** serves to fund your company's or business's purchases, whether you plan to invest in new equipment, replace old machinery by new or to buy a building.

## In a nutshell

- You **borrow the total or partial amount of your purchase**, not including VAT. The minimum amount is 2,000 euros and the maximum is 999,999 euros.
- ING pays the funds required for your purchase to your ING Current Account or transfers them directly to the supplier. The **amount must be drawn down in one go**.
- You borrow at a **fixed interest rate** throughout **the entire lifetime of your contract**.
- You **repay through periodic instalments** (monthly, quarterly, six-monthly or annual). Such amounts will be automatically debited to your ING Current Account.
- The **term of the loan** depends on the **amount you borrow, your repayment capacity and the asset funded**.

## Charges

In the case of an ING Business Loan you will pay upfront fees depending on the amount you borrow.

You can repay your loan early provided the conditions of the SME law of 13 December 2013 are respected and subject to payment of a re-investment penalty corresponding to six months interest.

In some cases, you can benefit from subsidies. For more information on this subject please go to [ing.be/subsidies](http://ing.be/subsidies)

Are you interested? Need advice? Please contact your ING advisor or go to [ing.be/businesscredit](http://ing.be/businesscredit) for more information about our business loans.

If you have any complaints, please contact the Ombudsfin: Avenue Belliard 1517, Boite 8, 1040 Brussels, Phone: +32 2 545 77 70 Fax: +32 2 545 77 79 E-mail address: [Ombudsman@ombudsfin.be](mailto:Ombudsman@ombudsfin.be)

ING Belgium S.A./nv – Bank/Lender – Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789. Insurance broker registered with the FSMA under n° 12381A • [www.ing.be](http://www.ing.be) • Publisher: Marie-Noëlle De Greef – Cours Saint-Michel 60, B-1040 Brussels © Editing Team & Graphic Studio – Marketing ING Belgium – 712470E – 02/17.

