



# ING OptiCash

**ING OptiCash** is a credit opening of at least 25,000 euros which is linked to your ING current account. It enables to manage your liquidities yourself with the utmost simplicity through transfers between your OptiCash Account and your Current Account.

## When to acquire an ING OptiCash?

If you are regularly confronted by unexpected expenses.

Example: for your jewellery business you regularly need to buy jewellery from your suppliers for substantial amounts. To pay for such expenses you can use your ING OptiCash (sub-account) and clear your sub-account by means of your future income, as your current account may never show a debit balance.

## In a nutshell

- Overdraft facility of a minimum of 25,000 euros, linked to your ING Current Account.
- You manage the capital yourself through transfers between your ING OptiCash account and your ING Current Account in Business'Bank or Telelink Online.
- ING OptiCash has an unlimited term, with a minimum of three months.
- Then you can repay at your own pace, by transferring money to your ING OptiCash account.
- You will only pay interest on the amounts you actually use. ING calculates such interest on a quarterly basis and automatically debits it from your Current Account.
- Early repayment is always possible.

## Charges

You will pay one-off upfront fees and a quarterly arrangement, as well as a commission calculated on the overdraft facility.

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

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