



ING Roll-Over Revolving

An ING OptiCash or an ING Business Line cannot meet your current liquidity requirements. When you want to ensure the availability of such liquidities for substantial amounts and for a predefined long period with an undertaking of the conditions based on short-term interest, then opt for an **ING Roll-Over Revolving**.

An ING Roll-Over Revolving can be used in the form of advances from one to six months (interest periods) with the possibility of renewing them on each interest payment date for a further period of one to six months.

Why opt for an ING Roll-Over Revolving?

Example: for the purpose of your activities, you decide to fund a property project for a considerable amount. To organise the various stages of the construction project, you can use your ING Roll-Over Revolving Loan and repay the term advances thanks to your future sales.

In a nutshell

- To flexibly cover **working capital needs for an indefinite term**.
- Drawings for **one to six months – term of the credit facility up to five years** (in exceptional circumstances it is possible to set up a facility reduction schedule in place).
- **Advances can be repaid or renewed** provided the total amount drawn down does not exceed the amount, or the maturity of the loan granted (revolving loan).
- The (Euribor or Libor) **variable rate** is determined on each drawdown for the drawdown term and, subsequently, on each renewal.
- Advances can be **repaid early**.
- With Telelink Online you can manage your advances whenever you like. See how you can manage your advances via [Telelink Online](#)

Charges

You repay upfront fees on the amount of the credit, a quarterly arrangement and a commitment fee on the amount of the loan granted. Drawdown rights are also charged on each drawdown or extension of an advance. In the event of partial or total early repayment, a re-investment penalty will be charged.

In some cases, you can benefit from subsidies. For more information on this subject please go to ing.be/subsidies

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