



# ING Roll-Over Term Loan

Your long-term funding requirements are at least 2,500,000 euros but you want to benefit from an adjustable short-term rate with the possibility of customising a repayment schedule? In that case, an ING Roll-Over Term Loan will answer your needs.

An **ING Roll-Over Term Loan** serves to fund your company's investments, whether you plan to invest in new equipment, replace old machinery by new or to buy an industrial building.

## In a nutshell

- A Roll-Over Term Loan is a **customised loan to fund long-term investment requirements at short-term rates**.
- Substantial investment amount (**minimum 2,000,000 euros**).
- Term: between a minimum of 3 and 5 years.
- The **drawdown can be made in one or more instalments**, for a stipulated drawdown period.
- The **capital can be repaid** either at maturity or through a repayment schedule.
- The (Euribor or Libor) **variable rate** is determined on each drawdown for the drawdown term.
- The **interest** is paid at the end of each advance.
- Repayment schedules can be customised.
- Early repayment is possible.

## Charges

You pay upfront fees on the amount of the credit and a commitment fee on the amount of the loan granted during the drawdown period. A cancellation fee will be owed in the event of early repayment and, partial or total, re-investment penalties in some cases.

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.