



# ING Leasing

Need to invest in a **new lorry**, **expand** your plant, **upgrade your IT systems** or a manufacturing line which runs on **renewable energy**? By leasing your industrial equipment, you can preserve the financial flexibility essential to the current economic context. ING can offer many solutions suited to your needs: **Financial Leasing**, **Operational Leasing**, **Sale & Leaseback** and **Vendor Leasing**.

## Advantages

- You preserve your working capital.
- 100% funding, also of the VAT.
- Solutions to optimise your balance sheet.

## In a nutshell

- Your purchases are **100% funded** by ING Lease, the minimum amount is 10.000 euros.
- You can choose between **financial leasing and operational leasing** packages.
- **You determine the amount of the purchase option and the rent payment schedule**, according to your needs and possibilities.
- You will only pay **your first rent when the asset is delivered**.
- You will **repay over a set period** which corresponds to the length of the economic life of the asset.
- You will only be taxed on the rent and therefore you will **not** have to **pay the VAT in advance**.

## Charges

The charges **depend on certain factors** such as the term, the residual value of the asset and the frequency at which you want to pay the rent.

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 about this offer, please contact the Ombudsfin: Avenue Belliard 15-17, 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)

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