



ING Overdraft Facility

An ING Overdraft Facility is an overdraft facility of at least 250,000 euros which is linked to your ING current account. In this way you will always have ready cash to make up for any temporary shortfalls in your budget.

Why opt for an ING Overdraft Facility?

Example: your business regularly encounters periods of greater spending than income. With an ING Overdraft Facility you can pay your suppliers or for services simply by making transfers to your current account. The facility will be repaid automatically once your account is sufficiently funded.

In a nutshell

- Overdraft facility linked to your ING Current Account of **at least 250,000 euros**.
- Available in euros and in the most common currencies.
- Always **available directly** on your current account.
- This overdraft facility has an **unlimited term**.
- You **can repay partially or in full at your own pace**.
- 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.
- The interest is **tax-deductible** as business expenses.
- Repayment is automatic and depends on the funds available on your account.

Charges

You will pay one-off upfront fees of 125 euros and dossier fees of 25 euros per quarter, 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

Are you interested? Need advice? Please contact your ING advisor or go to 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

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