



# ING End-of-Year Bonus Loan

By using our **ING End-of-Year Bonus Loan** you can spread over the entire year the burden which the payment of your staff's end-of-year bonuses represents. In this way you can balance your cash management.

## Advantages

- Fixed rate
- Spreading of a considerable expense
- Annual contract, renewed automatically

## In a nutshell

- Loan of at least 2,000 euros.
- The interest rate is determined on the basis of the market conditions when the contract is signed.
- The capital and interest is paid through a minimum of six and a maximum of twelve constant monthly instalments.
- ING will renew your contract each year when it expires for an identical amount, unless you want to make any changes.

## Charges

You will pay one-off upfront fees of 125 euros.

You can repay your loan early provided the conditions of the SME law of 13 December 2013 are respected and subject to payment of a re-investment penalty corresponding to six months interest.

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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