



ING Commercial Finance

You can subcontract all or part of your debtor financing, management and collection to **ING Commercial Finance**. With this flexible pre-financing, 70 to 90% of your total outstanding receivable invoices can be available to you immediately. If the turnover on your portfolio increases, your loan will rise in proportion. This facility is also known as 'factoring'.

When is an ING Commercial Finance facility an attractive proposition?

Example 1: When you need extra liquidity for refinancing, as a buffer, or to finance an acquisition or growth. As a business, you have to pay your suppliers. Sometimes, however, a customer may request later payment, while you yourself have to pay your own suppliers. ING Commercial Finance will pay you a large part of the invoices due from your customers in advance. You will have the funds you need to conduct your day-to-day business straight away.

Example 2: When you don't have enough staff, time or money to manage every detail of a debtor portfolio yourself.

In a nutshell

- Only for companies with a minimum annual revenue of 4,000,000 euros.
- By selling your invoices to ING Commercial Finance, you will gain access to working capital finance. A maximum of 90% of your total outstanding receivable invoices can be available to you immediately.
- You yourself will decide how much of your facility to use.
- By transferring the management and collection of your debtor portfolio, you reduce the associated financial risks. Moreover, you can enjoy other benefits, such as an increase in working capital thanks to shorter payment deadlines or lower credit risk on your debtor portfolio.
- You only pay interest on the amounts that you actually use.

Costs

The fee you pay is calculated on the amount of the invoices and a number of other factors, such as the selected package (full or partial allocation), country, risk category of your customers and/or debtors, number of invoices and number of debtors.

In some cases you can benefit from a subsidy. For more information on this subject please go to [ing.be/subsidies](https://www.ing.be/subsidies)

Are you interested? Need advice? Please contact your ING advisor or go to [ing.be/businesscredit](https://www.ing.be/businesscredit) for more information about our Commercial Finance facility.

If you should have any complaints about this information, you can inform Ombudsfin: Belliardstraat 15-17, Box 8, 1040 Brussels Tel. : +32 2 545 77 70 Fax : +32 2 545 77 79 - E-mail: Ombudsman@ombudsfin.be

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