



ING Business Line

An ING Business Line is an overdraft facility of at least 1,250 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 Business Line?

Example: your business regularly encounters periods of greater spending than income. Whether a small or large business, you can pay your suppliers' bills or make repairs by means of a transfer from your current account.

Once you have sufficient income to cover such spending, you will no longer need to use your overdraft facility and no costs or interest will be charged.

In a nutshell

- Overdraft facility linked to your ING Current Account of **at least 1,250 euros**.
- Always **available directly** on your current account.
- This overdraft facility has an **unlimited term**, with a minimum of three months.
- 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.
- An ING Business Line cannot be combined with another overdraft facility, except for an ING OptiCash.
- In some cases, for instance, if you are a starter you benefit from exceptional conditions.

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, for instance, if you are a starter no charges are levied for the first two years.

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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