



ING Investment Credit

When is it worthwhile to take out an ING Investment Credit?

Do you want to optimise or increase the production and/or productivity of your company?

An **ING Investment Credit** will enable you to, wholly or partly, fund the acquisition or replacement of tangibles (e.g. machines, buildings, etc.), depending on your needs.

An ING Investment Credit is a medium or long-term loan with a repayment schedule. Various packages can be customised to your needs, offering different possibilities for the rates, drawdowns, repayment of the amount borrowed and revision frequency of the interest rate:

- Investment credit with a short-term interest rate, to be repaid as from the first drawdown.
- Investment credit with a short-term interest rate, to be repaid as from the final drawdown.
- Investment credit with a long-term interest rate which is set when the loan is granted.
- Investment credit with a long-term interest rate which is set once the loan has been fully drawn down.

In a nutshell

- The minimum amount is 250,000 euros.
- ING pays the funds required for your purchase to your ING Current Account or transfers them directly to the supplier.
- You can draw down the amount in one or more instalments over a maximum period of nine months, depending on how the project progresses or the nature of your investment.
- The term of the loan is a minimum of 13 months and a maximum of 15 years. Public sector or non-merchant institutions can obtain a longer term depending on the nature of their investment.
- According to the option you choose, you will start to repay from the first or the final drawdown.
- Various possibilities are available for repayment schedules. You repay the capital borrowed and the interest depending on the option chosen.
- Early repayments are possible under certain conditions depending on the option chosen.

Charges

In the case of an ING Investment Credit, you pay dossier fees depending on the amount you borrow, as well as a commitment fee as from the third month (after the date of the contract) calculated on the amount not drawn down. In the event of early repayment, the re-investment penalty will be calculated on the basis of the option chosen.

In some cases you can benefit from a subsidy. For more information on this subject please go to ing.be/subsidies

Is your investment smaller or more simple? An **ING Business Loan** or **ING Leasing** could be a more appropriate solution.

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 1517, Boite 8, 1040 Brussels, Phone: +32 2 545 77 70 Fax: +32 2 545 77 79 E-mail address: Ombudsman@ombudsfin.be

ING Belgium S.A./nv – Bank/Lender – Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789. Insurance broker registered with the FSMA under n° 12381A • www.ing.be • Publisher: Marie-Noëlle De Greef – Cours Saint-Michel 60, B-1040 Brussels © Editing Team & Graphic Studio – Marketing ING Belgium – 712470E – 02/17.

