

You are able to forecast some recurrent liquidity requirements of your business and the term of such needs. In that case, an **ING Straight Loan Line** is an ideal way to face such temporary yet substantial cash requirements.

Why opt for an ING Straight Loan Line?

<u>Example</u>: for the purpose of your business, you regularly need to buy goods from your suppliers for substantial amounts. To settle such spending, you can use an ING Straight Loan Line and repay it with your future sales.

In a nutshell

- An ING Straight Loan Line is a credit facility which allows you to borrow advances for a maximum of one year.
- The line of credit generally runs until further notice and the minimum amount is 250,000 euros.
- You determine the amount (minimum 125,000 euros) and the term of each advance (minimum one week and maximum one year).
- You can repay the advances or renew them provided you do not exceed the maturity date and the amount of the line of credit.
- You repay the capital borrowed and the interest in one go at the maturity of each advance.
- Early repayment of drawdowns is possible.
- Do you already have an ING Straight Loan Line? With Telelink Online you can manage your advances whenever you like, day or night! See how you can manage your advances via Telelink Online

Charges

You pay one-off upfront fees which depend on the amount of the opening (or increase), quarterly dossier fees and a commission calculated on the loan granted. In addition to the interest rate, you pay charges for each drawdown depending on the amount of the advance. In the event of early repayment of an advance, a re-investment penalty will be charged.

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

Are you interested? Need advice? Please contact your ING advisor or go to <u>ing.be/businesscredit</u> for more information about our business loans.

