

# Long-term loans

Term loan					
<b>Purpose</b>	Long-term financing of fixed assets in view of an acquisition or replacement. Examples: machinery, a building, project financing, an acquisition.				
<b>Amount</b>	The amount is based on the need, the cost of the investment and the repayment capacity. Minimum loan amount: EUR 250,000				
<b>Term</b>	The term of the loan takes account of the lifespan of the financed asset and the company's financial strength. It ranges from medium-term (1 to 5 years) to long-term (5 to 15 years).				
<b>Characteristics</b>	<table border="0"> <thead> <tr> <th><b>Fixed interest rate</b></th> <th><b>Variable interest rate</b></th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> <li>Fixed rate for the entire tenor of the loan.</li> <li>The entire amount is paid out in one installment.</li> <li>Fixed periodic repayments or fixed repayments of principal (every month, quarter, six months, year).</li> <li>Possibility to pay the interest during the tenor of the loan and the principal at maturity.</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Variable rate based on Euribor 1, 3, 6 or 12 months + an agreed margin. If Euribor reference interest rate is negative, it is treated as 0.</li> <li>The entire amount is paid out in one installment.</li> <li>Fixed repayments of principal (every month, quarter, six months, year).</li> <li>Possibility to pay the interest during the tenor of the loan and the principal at maturity.</li> </ul> </td> </tr> </tbody> </table>	<b>Fixed interest rate</b>	<b>Variable interest rate</b>	<ul style="list-style-type: none"> <li>Fixed rate for the entire tenor of the loan.</li> <li>The entire amount is paid out in one installment.</li> <li>Fixed periodic repayments or fixed repayments of principal (every month, quarter, six months, year).</li> <li>Possibility to pay the interest during the tenor of the loan and the principal at maturity.</li> </ul>	<ul style="list-style-type: none"> <li>Variable rate based on Euribor 1, 3, 6 or 12 months + an agreed margin. If Euribor reference interest rate is negative, it is treated as 0.</li> <li>The entire amount is paid out in one installment.</li> <li>Fixed repayments of principal (every month, quarter, six months, year).</li> <li>Possibility to pay the interest during the tenor of the loan and the principal at maturity.</li> </ul>
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<b>Early repayment</b>	<p>If your company is an SME as defined in the Law of 21 December 2013 on the financing of small and medium-sized enterprises and the loan amount does not exceed EUR 2 million, an early repayment may be made. Such early repayment shall be subject to a reinvestment charge not exceeding 6 months' interest, calculated on the principal amount repaid early.</p> <p>In all other cases, a reinvestment charge applies that is equal to the actuarial value of the difference, to the Bank's detriment, between the interest that would have accrued on the repaid amount and the interest potentially arising from a reinvestment with the same characteristics.</p> <p>If this repayment occurs on a contractual interest rate review date (variable rate), there is no reinvestment charge.</p>				
<b>Charges</b>	<ul style="list-style-type: none"> <li>Interest.</li> <li>Administration fee: One-off fee when loan agreement is signed or modified.</li> <li>Management fee: Periodic loan management charge.</li> </ul>				
<b>Extra information - government support</b>	You can find information at <a href="http://www.financieringvanondernemingen.be">www.financieringvanondernemingen.be</a> that may be useful for finding external financing. This will give you an overview of various types of financing, and help you determine your needs and prepare a loan application. You will also find an overview of government guidance, support measures and guarantees.				
<b>Complaints and comments</b>	<p>In case of questions or complaints please direct to your regular ABN Amro contactperson. If you have any complaints, you can also contact <a href="mailto:customercare@be.abnamro.com">customercare@be.abnamro.com</a> or call +32 3 222 0333.</p> <p>If your complaint is not resolved to your satisfaction, you can also get in touch with Ombudsfin, North Gate II, Koning Albert II-laan 8 bus 2, 1000 Brussels, <a href="mailto:ombudsman@ombudsfin.be">ombudsman@ombudsfin.be</a> - tel. +32 2 547 77 70 – <a href="http://www.ombudsfin.be">www.ombudsfin.be</a>.</p>				