

Short term loans



Short term loans	Overdraft	Straight loan	Mixed loan
Purpose	<p>Covering short-term shortfalls, financing the operating cycle (short-term needs).</p> <p>For example, you can use the funds to pay suppliers in cash in order to get a cash discount, to allow your customers to defer payment, to finance your stock, to pay unforeseen urgent expenses, or to cover temporary shortfalls.</p>		<p>Facility combining overdraft & straight loan to finance the operating cycle.</p> <p>Can also include bank guarantees and/or letters of credit.</p>
Characteristics	<ul style="list-style-type: none"> An overdraft is linked to your current account, allowing you to go a certain amount into debit. Variable rate based on Euribor 1 month + an agreed margin. If Euribor reference interest rate is negative, it is floored at 0. Monthly determination of Euribor rate for following month based on rate two business days before the start of the relevant interest period. If the first day of the new interest period is not a business day, the reference rate is determined two business days before the last business day preceding the new interest period. Flexible drawdown without any formalities. Minimum amount EUR 250,000. 	<ul style="list-style-type: none"> Drawdowns within the credit limit with term of min. 1 month and max. 1 year. Drawdowns on straight loan facility with variable interest rate based on Euribor 1, 3, 6 or 12 months + an agreed margin. If the Euribor reference rate is negative, it is floored at 0. Euribor reference interest rate period used can never be shorter than term of drawdown. Euribor applicable two business days before drawdown. If Euribor reference interest rate is negative, it is floored at 0. Flexible drawdown, minimum 1 month, maximum 12 months. Minimum facility amount 250.000 EUR. Minimum drawdown amount 100.000 EUR. 	<ul style="list-style-type: none"> See previous columns. Flexible drawdowns within permitted limit of credit facility. Minimum amount EUR 250,000.
Terms	<p>Fixed or indefinite term (= until cancellation).</p>	<ul style="list-style-type: none"> Drawdowns have a fixed term of minimum 1 month and maximum 12 months. A credit facility can have a fixed term or run until further notice. 	<ul style="list-style-type: none"> The credit facility has a fixed or indefinite term (= until further notice). Different forms of use can have various terms.

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Repayment	Flexible use, repayment through funding/incoming payments on current account.	Repayment on maturity of drawdown. Early full or partial repayment possible – see below.	See foregoing for features of overdraft and straight loan line as part of the mixed loan.
Early repayment of straight loan withdrawals (n/a to overdrafts)	<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>		
Charges	<ul style="list-style-type: none"> Interest: Interest is calculated on a daily basis on the debit balance of your account, payable at the end of the month. The applicable interest rate is set at the start of the month. Commitment fee: Payable at the end of each month on the unused portion of the credit facility. Arrangement fee: One-off fee when loan agreement is signed or modified. Management fee: Periodic loan management charge. 	<ul style="list-style-type: none"> Interest: Interest is payable on the due date of each fixed advance. 	<ul style="list-style-type: none"> Interest: See details of overdraft/straight loan. Guarantee fee: payment on issued guarantees. Letters of credit: fee is due for every emission of a letter of credit
Extra information - government support	You can find information at www.financieringvanondernemingen.be 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.		
Complaints and comments	<p>In case of questions or complaints please direct to your regular ABN Amro contactperson. If you have any complaints, you can also contact customer-care@be.abnamro.com 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, ombudsman@ombudsfin.be - tel. +32 2 547 77 70 www.ombudsfin.be.</p>		