

LONG-TERM	INSTALMENT LOAN	INVESTMENT LOAN	FLEXICREDIT
OBJECTIVE	<p>Financing of specific investments in fixed assets</p> <p>Financing of temporary working capital requirements</p>	<p>Financing of fixed assets</p> <ul style="list-style-type: none"> • Tangible fixed assets (movable or property) • Intangible fixed assets • Financial fixed assets 	<p>Financing of fixed assets</p> <ul style="list-style-type: none"> • Tangible fixed assets (movable or property) • Intangible fixed assets • Financial fixed assets
EXAMPLES	<ul style="list-style-type: none"> • An instalment loan is suitable for financing a specific investment in fixed assets, such as the purchase of machinery, equipment, real estate and goodwill, and so on. • An instalment loan is also sometimes used to finance temporary additional working capital requirements, which may arise, for example, with growth in turnover, or for financing receivables > 1 year. 	<ul style="list-style-type: none"> • An investment loan is suitable for financing significant investments on more than one tangible asset (real estate, land, machinery, equipment) and intangible assets, staggered over time, as provided for in a withdrawal plan. • An investment loan is also suitable for financing the acquisition of companies, when either the shares or assets of the company are purchased. 	<ul style="list-style-type: none"> • A flexicredit is suitable for financing significant investments on more than one tangible asset (real estate, land, machinery, equipment) and intangible assets, staggered over time, as provided for in a withdrawal plan. • A flexicredit is also suitable for financing the acquisition of companies, when either the shares or assets of the company are purchased.
CHARACTERISTICS	<p>Fixed-term loan</p> <p>Withdrawal through one non-renewable advance</p> <p>Fixed interest rate</p>	<p>Fixed-term loan</p> <p>Flexible withdrawal period</p> <p>Fixed periodic interest rate</p>	<p>Fixed-term loan</p> <p>Flexible withdrawal period</p> <p>Variable interest rate</p> <p>Option of consolidation with a fixed interest rate</p>
TERM	<p>Depending on the economic life of the asset financed Min. 6 months</p> <p>Max. depending on amount</p> <p>< 6,200 euros: 42 months</p> <p>< 10,000 euros: 54 months</p> <p>=> 10,000 euros: 120 months</p>	<p>Depending on the economic life of the asset financed 2 to 20 years (including withdrawal period)</p>	<p>Depending on the economic life of the asset financed 1 to 20 years (including withdrawal period)</p>
AMOUNT	<p>Min. 2,500 euros</p> <p>Max. -</p>	<p>Min. 25.000 euros</p> <p>Max. -</p>	<p>Min. 100.000 euros</p> <p>Max. -</p>
RATE	<p>Fixed rate over whole term of the loan</p> <p>Based on the division "actual number of days/360"</p>	<p>Fixed rate or with periodic revision of rates e.g.: after 3 or 5 years</p> <p>Based on the division "actual number of days/360"</p>	<p>Variable rate Euribor 1, 3, 6 or 12 months + contractual fixed margin</p> <p>Based on the division "actual number of days/360"</p>
CHARGES	<p>Arrangement fee</p> <p>Default interest</p>	<p>Commitment fee on capital not withdrawn</p> <p>Arrangement fee</p> <p>Administrative charges</p> <p>Default interest</p>	<p>Commitment fee on capital not withdrawn</p> <p>Arrangement fee</p> <p>Administrative charges</p> <p>Default interest</p>



WITHDRAWAL	Single withdrawal	Option of withdrawal by tranche Max. 3 years (incl. capital exemption period)	Option of withdrawal by tranche Max. 3 years		
REPAYMENT	Fixed periodic repayments or repayment in equal capital tranches (monthly, quarterly, six-monthly, annual) Date of 1st repayment: a period after the final date of the withdrawal period or on a specific date chosen by the customer	Fixed periodic repayments or repayment in equal capital tranches (monthly, quarterly, six-monthly, annual) Option of repaying interest during the term of the loan and the capital at final maturity	Repayment in equal capital tranches (monthly, quarterly, six-monthly, annual) Option of repaying interest during the term of the loan and the capital at final maturity		
EARLY REPAYMENT	Full or part				
OPTION TO COMBINE LOAN WITH GOVERNMENT AID	http://www.financementdesentreprises.be/fr/accompagnement-soutien-et-garanties-publiques www.financementdesentreprises.be				
INFORMATION ON COLLATERALS	http://www.financementdesentreprises.be/fr/chercher-un-credit/suretes				
IMPORTANT POINTS		Withdrawal period which is long enough (otherwise charges for extension)	Withdrawal period which is long enough (otherwise charges for extension) Risk of fluctuation in interest rate		
COMPLAINTS	<p>If the proposed solution does not meet your expectations</p> <p>1. First of all, get in touch with your usual contact. This person knows you best. This person will therefore be able to help you put together a personalised solution.</p> <p>2. If the proposed solution is not suitable Contact Complaints Management at BNP Paribas Fortis. Fill out the online complaint form (www.bnpparibasfortis.be > Suggestions, complaints > File a complaint), or write to: BNP Paribas Fortis SA/NV, Complaints Management (1QA8D), Montagne du Parc/Warandeborg 3, B-1000 Brussels</p> <p>3. If you are still not satisfied with the solution of Complaints Management BNP Paribas Fortis Refer your case in writing to the following address:</p> <table border="1"> <tr> <td> <p>OMBUDSFIN Rue Belliard 15-17, Boîte 8 1040 Brussels E-mail : Ombudsman@ombudsfjin.be Tel. : + 32 2 545 77 70</p> </td> <td> <p>Or regional ombudsman offices:</p> <p>If you live in Wallonia, please contact Sowalfin E-mail : info@sowalfin.be Tel. : + 32 4 237 07 70</p> <p>If you live in Flanders, please contact Agentschap Ondernemen E-mail: kredietbemiddelaar@agentschapondernemene.be Tel. : 0800 20 555</p> <p>If you live in Brussels, please contact the Brussels Regional Investment Company E-mail : info@srib.be Tel. : + 32 2 548 22 11</p> </td> </tr> </table>			<p>OMBUDSFIN Rue Belliard 15-17, Boîte 8 1040 Brussels E-mail : Ombudsman@ombudsfjin.be Tel. : + 32 2 545 77 70</p>	<p>Or regional ombudsman offices:</p> <p>If you live in Wallonia, please contact Sowalfin E-mail : info@sowalfin.be Tel. : + 32 4 237 07 70</p> <p>If you live in Flanders, please contact Agentschap Ondernemen E-mail: kredietbemiddelaar@agentschapondernemene.be Tel. : 0800 20 555</p> <p>If you live in Brussels, please contact the Brussels Regional Investment Company E-mail : info@srib.be Tel. : + 32 2 548 22 11</p>
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