

SHORT-TERM	OVERDRAFT FACILITY	STRAIGHT LOAN	MIXED CREDIT FACILITY
<b>OBJECTIVE</b>	Financing the company operating cycle (short-term requirements)	Financing the company operating cycle (short-term requirements) Temporary bridging loan	Financing the company operating cycle The mixed credit facility may be extended with guarantees
<b>EXAMPLES</b>	<ul style="list-style-type: none"> <li>• Paying suppliers in cash, with a view to obtaining a reduction for cash payment</li> <li>• Paying emergency or unforeseen expenses without having to present proof</li> <li>• Meeting a temporary cash requirement whilst waiting for payment of a debt by a customer, or in the case of late payment by a customer</li> </ul>	<ul style="list-style-type: none"> <li>• Financing payments to suppliers, purchases, expenses, bridging a deficit while waiting for payment of customer debts, etc. if these financing requirements are of a more permanent nature</li> <li>• Bridging loan in the case of the opportunity to buy property or land, for example.</li> </ul>	See examples sub-facilities
<b>CHARACTERISTICS</b>	Credit facility on current account Financing temporary cash requirements, with daily adjustment according to different debit and credit transactions	Straight Loan deductions (= drawdowns), up to a specified amount, with a minimum duration of 1 month and a maximum duration of 1 year.  Several drawdowns are possible, respecting the minimum draw-down amount and the minimum term..	Global credit facility with overdraft, straight loan and/or bank guarantees sub-facilities.  Example : a mixed credit line of 175.000 € with sub-facility lines of 25.000 € in overdraft, 100.000 € in straight-loans, 50.000 € in bank guarantees (1 or more possible).  Greater flexibility than isolated use of the overdraft facility, the straight loan and bank guarantees.  Loan amount lower than with separate facilities (reduced charges).
<b>TERM</b>	Fixed term (with final maturity) or indefinite term  Plan to reduce upper limit possible	Fixed term (with final maturity, max. 1 year) or indefinite term	Fixed term (with final maturity) or indefinite term  Sub-facilities may have different terms



<b>AMOUNT</b>	Min. €2,500 (or in standard currencies)  Max.-	Facility min. €125,000 (or in standard currencies)  Drawdown of min. €125,000	The minimum mixed credit amount must be equal to the minimum amount of the credit sub-facility with the higher upper limit  There is no maximum  Sub-facilities conforming to overdraft and straight loans minimums
<b>RATE</b>	Rate = base rate or prime rate + margin  Based on the division "actual number of days/360"	The amount, duration and interest rate of each advance will be established in mutual agreement, at the latest at 10 am, two banking days before the drawing or based upon EURIBOR +marge  Based on the division "actual number of days/360"	Rate per credit sub-facilities
<b>CHARGES</b>	<b>Loan arrangement fee</b> on the highest overdraft and at least on the credit facility  Or <b>Commitment fee</b> on the unused part of the credit facility  <b>Interest and provisions</b> debited quarterly in arrears  <b>Overrun penalty</b> if facility is exceeded  <b>Application fee</b> due when credit facility is granted	<b>Loan arrangement fee</b> on the highest limit of the facility or commitment fee on the unused amount of the credit facility  <b>Interests</b> payable at the end of each drawdown  <b>Drawdown charges</b> only, paid at the same time as interest  <b>Application fee</b> due when credit facility is granted	<b>Loan arrangement fee</b> in terms of mixed credit upper limit  or a <b>Commitment fee</b> on the unused amount within the mixed facility  Payable quarterly  <b>Overrun penalty</b> if facility is exceeded  <b>Application fee</b> due when mixed facility is granted
<b>WITHDRAWAL</b>	Flexible withdrawals, without formalities, within the authorised limits	Flexible withdrawals, but for a min. term of 1 month	Flexible withdrawals, within the authorised limits of the sub-facilities
<b>REPAYMENT</b>	Flexible repayment depending on payments into account	Repayment on maturity of the drawdown	In accordance with the characteristics of the sub-facilities
<b>EARLY REPAYMENT</b>	Full or part		
<b>OPTION TO COMBINE LOAN WITH GOVERNMENT AID</b>	<a href="http://www.financementdesentreprises.be/fr/accompagnement-soutien-et-garanties-publiques">http://www.financementdesentreprises.be/fr/accompagnement-soutien-et-garanties-publiques</a> <a href="http://www.financementdesentreprises.be">www.financementdesentreprises.be</a>		
<b>INFORMATION ON COLLATERALS</b>	<a href="http://www.financementdesentreprises.be/fr/chercher-un-credit/suretes">http://www.financementdesentreprises.be/fr/chercher-un-credit/suretes</a>		
<b>IMPORTANT POINTS</b>	Expensive if use becomes permanent.  The base rate is variable over the term of the loan.  Permanent use of overdraft, for example, to finance fixed assets (equipment, etc.) is highly inadvisable.	Certainty about interest rate limited to term of drawdown	See in function of the important points individually for overdrafts and straight loans



## COMPLAINTS

If the proposed solution does not meet your expectations

### 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.

### 2. If the proposed solution is not suitable

Contact Complaints Management at BNP Paribas Fortis.

Fill out the [online complaint form](http://www.bnpparibasfortis.be) ([www.bnpparibasfortis.be](http://www.bnpparibasfortis.be) > Suggestions, complaints > File a complaint), or write to:

BNP Paribas Fortis SA/NV, Complaints Management (1QA8D), Montagne du Parc/Warandeberg 3, B-1000 Brussels

### 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:

OMBUDSFIN  
Rue Belliard 15-17, Boîte 8  
1040 Bruxelles  
E-mail :  
[Ombudsman@ombudsfin.be](mailto:Ombudsman@ombudsfin.be)  
Tél. : + 32 2 545 77 70

Or regional ombudsman offices:

If you live in Wallonia, please contact Sowelfin  
E-mail : [info@sowalfin.be](mailto:info@sowalfin.be)  
Tel. : + 32 4 237 07 70

If you live in Flanders, please contact Agentschap Ondernemen  
E-mail : [kredietbemiddelaar@agentschapondernemene.be](mailto:kredietbemiddelaar@agentschapondernemene.be)  
Tel. : 0800 20 555

If you live in Brussels, please contact the Brussels Regional  
Investment Company  
E-mail : [info@srib.be](mailto:info@srib.be)  
Tel. : + 32 2 548 22 11

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