ING Business Account

Better day-to-day cash management

For your financial management, you frequently need liquidities: collection of invoices, advances, miscellaneous incomings, etc. Amounts - sometimes large - which remain for more or less long periods on your current account. To invest? Difficult... You constantly need money for your payments. When? How much? Impossible to forecast everything. Result: amounts are immobilised and earn very little interest. Now you can maximise your financial resources and at the same time continue to manage them flexibly. With an ING Business Account your money will earn more.

An extension of your current account

An ING Business Account offers the same flexibility as your ordinary current account: the amounts you deposit on it are always available. With the extra advantage that it yields a higher rate of interest. Without ever committing yourself for any term, you can also use it as long and as often as you like. With the utmost freedom. For the money on your current account to yield more, simply transfer amounts you do not need immediately from your current account to your ING Business Account. There is no minimum amount: your Business Account earns more as from the very first euro. For your convenience, your ING Business Account has the same number as your current account, plus a 084 sub-account. Let us take the example of the account BE60 3101 6729 4370. The ING Business Account linked to this account will be BE60 3101 6729 4370-084.

Pool your liquidities

The return on your ING Business Account is linked to the short-term interest rate. In the current context of extremely low interest rates on the market, the interest rate is 0%. The interest is applied on a daily basis and can therefore always change. The basic interest is applied on the credit balance of less than 250.000 EUR. Negative interest (-0.50%) is charged on the credit balance that exceeds this maximum limit.

Accessible online

Transactions from an ING Business Account to a current account (and vice versa) can be made easily via Business'Bank or Isabel.

For further information on ING Business Accounts, please contact your Relationship Manager.

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