

# COMPLEMENTARY LOAN TO BANK LOAN

## SUBORDINATED LOAN

For topping up a bank loan, for financing an investment, the takeover of a business or operation-related requirements

**TYPE OF PRODUCT** : subordinated loan

**GRANTED** : to your company via your bank or a leasing company

**DEVELOPMENT STAGE** : Creation, Growth, Transmission

**MINIMUM AMOUNT** : EUR 25 000

**MAXIMUM AMOUNT**: EUR 500 000 per project. Maximum outstanding amount of EUR 1 000 000  
40% maximum of the budget

## Who is eligible?

This product is intended for:

- SMEs (sole traders and companies),
- located in Wallonia,
- which are not in financial difficulty,
- and operate in an eligible sector

## What is it for?

This loan allows you to finance:

- investments in fixed assets,
- working capital requirements,
- a business takeover

## Duration

Same duration as the associated bank loan or leasing contract, up to a maximum of 15 years (or 17 years in the case of a 2 year deferment of capital repayment).

## Interest rate

The bank or leasing company rate minus 2%, with a lower limit equal to the IRS (reference rate published daily) +1.25%

## Special features

### GUARANTEE ON THE LOAN

No guarantee required from the company or the company owner.

Guarantee given by the bank for a fixed amount of ¼ of the initial loan in some cases.

## Support from the European Investment Fund



Cofinancé par  
l'Union européenne



European  
Investment Fund

## Info

[www.wallonie-entreprendre.be](http://www.wallonie-entreprendre.be)  
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