


Step-by-step guide


KBC Business Dashboard:  
Getting finance to cover holiday  
pay or year-end bonuses

# Step 1: Click 'Offer' and then 'Apply for a Cash Budget Credit Facility'




ALUARCA BOUZIANE


Accounts Payments Cards Investing Financing

settings actions  contact help


### Digital offering

 Accounts


Open a new current account >

 Employee Benefits

Apply for and manage a stock option plan and warrant plan >

 Financing


Apply for a tax pre-payment plan >



Apply for a Cash Budget Credit Facility >

Apply for company vehicle finance >

Apply for other financing >


 Cards

Apply for a new debit card >

Apply for a new credit card >

#### Can't find what you're looking for?

This isn't our full range. If you'd like to find out more about our other products and services, your relationship manager will be happy to help you. Contact your relationship manager.



# Step 2: Go through the product features and click 'Next'



Apply for finance to cover payroll costs



## Apply for finance to cover payroll costs

Each year, your staff's holiday pay and year-end bonuses take a big chunk out of your budget. Spread the impact on your cash position with a cash budget credit facility.

- Spread your annually staff expenses
- Sign digitally and draw down online
- Optional life cover

[All product features](#)



Step 3: Choose the company you want to take out finance for. Press **‘Several companies’** to see existing borrower combinations.



Apply for finance to cover payroll costs



Step 1 of 5  
Borrowers

Which combination of companies do you want a loan for?

☐ ALUARCA BOUZIANE



☒ BVBA BOER LILI

Several companies

Next



# Step 4: Enter the details for your financing application



Apply for finance to cover payroll costs



Step 2 of 5  
Purpose

## Details of the Cash Budget Credit Facility

Which payroll costs do you want to repay over time?

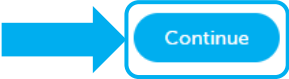
- ☐ Thirteenth month
- ☒ Holiday allowances

How much is to be financed?

[More information](#)

15000

EUR



# Step 5: Indicate whether you want to take out death cover (only applies to application for financing of up to 100 000 euros)



Apply for finance to cover payroll costs



Step 3 of 5  
Optional death cover

## Optional insurance



Do you want a death insurance with your credit facility? This means that the outstanding amount of the credit facility would be paid off in full should one of the insured persons die.


[More information](#)

☐ Yes ☐ No



Step 6: Select the account for paying back the finance and tap or click ‘Next’




Apply for finance to cover payroll costs

Step 4 of 5

Repayment account

Which account do you want to use for your repayments?

Account for repayments





BVBA BOER LILI

BE09

KBC Business Compact Account

Edit






Next

Step 7: You will receive a personal rate. Click **‘Send application’** to finish applying. The legal representative or mandate holder still has to sign the application.  
Tip: this can be done using the [step-by-step guide for signing digitally](#).

Step 5 of 5

Overview

 **KBC Cash Budget Credit**  
Holiday allowances

15 000,00 EUR  
Monthly repayment  EUR

Credit application for BVBA BOER LILI

Account for repayments

BVBA BOER LILI

BE09

Term

12 months

Fixed rate

%

Monthly repayment of credit

EUR

Total capital + interest

EUR

Type of repayment schedule

equal repayments

Withdrawal period

3 months

Commitment fee

% per month

[More information](#)

Management fee

EUR per quarter

[More information](#)

Handling charges

EUR

The decision as to whether you're eligible for an investment credit, financial leasing facility or financial renting product, and the calculation of the rate may be made entirely automatically. Find out how automated decisions are made in [Annex to the KBC Data Protection Statement – Automated decision-making](#).

Send application

