

ING offers the Eco Loan for businesses with a BGK subsidy

At ING, entrepreneurs can receive a commitment letter or a conditional agreement of an eco loan, which are required when filing an application for a subsidy at BGK. Applications may be submitted at BGK until 31 January 2025.

During that round, entrepreneurs can receive subsidy for investment projects related to energy-efficiency in a broad sense of the term, including thermal modernisation of buildings, replacement of energy sources or modernisation of existing infrastructure. The investment project must be aimed at reducing the consumption of primary energy in the area modernised by at least 30% as compared with the current consumption.

- The third round of recruitment is currently underway. During the previous two rounds, ING was the leader among banks in terms of the number of commitment letters issued and the value of investment projects for companies seeking to receive an eco bonus. The results of the first round showed that ING clients also received the highest number of approvals when it comes to subsidising, said Michał Tusznió, Bank Executive Director in charge of business financing area at ING. We believe that the interest in the offer will also be high during this round and that, together with our clients, we will be able to celebrate the highest number of approvals and, consequently, the highest number of investment projects executed.

In keeping with the programme rules, micro-, small- and mid-sized businesses, small mid-cap and mid-cap businesses running their business operations in Poland and having credit capacity are eligible to seek subsidy.

The additional funding for a given project may range from 15% to 80%, depending on the type of the expenditure, the business size and the location of the investment project. The subsidy in the form of the eco bonus is to be used for the repayment of the eco loan principal from which the project is to be financed.

The minimum value of eligible expenses under the project is PLN 2 million, and the maximum value is the equivalent of EUR 50 million. The budget for the subsidies to businesses as part of the current round is PLN 660 million and comes from the European Funds for a Modern Economy Programme for the years 2021-2027.

ING's offer is addressed to entrepreneurs who keep full accounting. ING Bank Śląski not only provides companies that apply for the eco loan and the eco bonus with financing, but also with content-related support.

For more information on that offer please visit the website [Kredyt ekologiczny z dotacją BGK \(ing.pl\)](https://kredyt.ing.pl)

The society transitions to the low-carbon economy. That's what our clients do and that's what we are also doing at ING. We finance many sustainable actions, but we still finance more projects that are not sustainable. Find out how we are doing – go to esg.ing.pl