



**A helping hand for your business**

## **izola Pro**

As a Van Marcke professional, Izola Pro is designed to support your specific needs and provide you with added value through the various array of features offered.



**izola Bank**

# izola Pro

Helping your business grow,  
save money and earn money.

## Enjoy an exclusive 3% discount for prompt payment

When a new invoice is issued by Van Marcke, benefit from an exclusive discount of up to 3%\* for prompt payment of that invoice using Izola Pro. The quicker you pay the invoice, the higher the discount you will enjoy.

Without Izola Pro the standard discount offered for payment within 15 days is just 1%. We start off with 3% for 0 day, the day the Van Marcke invoice is posted to your payment screen on our online banking systems and by the 15th day, we will still provide your business with a discount slightly higher than 1%.

Day of payment	Discount
0	3,00%
1	2,82%
2	2,64%
3	2,48%
4	2,48%
5	2,19%
6	2,05%
7	1,93%
8	1,81%
9	1,80%
10	1,59%
11	1,49%
12	1,40%
13	1,32%
14	1,24%
15	1,16%

\*The maximum 3% discount is reviewed annually and may be changed at Van Marcke's sole discretion. You will be advised in advance of any changes that will take effect from the following 1st of March.



## Savings and current accounts

Izola Pro provides you with both a current and savings account, with an attractive interest available on both. There is no minimum balance required in order to start earning your interest, which will be calculated from the moment you make a deposit.

**CURRENT**  
**0,25%**

**SAVINGS**  
**0,75%**

## Easily manage your Van Marcke invoices

Using our online banking system or Izola Pro Mobile you can keep up-to-date and manage all of your Van Marcke Invoices wherever you are, even if you're on the move.

- » View old, recent and pending invoices.
- » Issue queries directly to Van Marcke.
- » Add customised notes to any invoice.
- » View the total discount obtained year to date.
- » Set up automatic payments to obtain the full exclusive discount.
- » Set up a Direct Debit Mandate so that funds can be automatically transferred to Izola Pro from your primary bank account.
- » Make payments to third parties in and outside of the EU.



### Business term deposit account

Your business could also opt to open a business term deposit account. This can easily be done through your online banking facility. With a range of term deposits available, starting from 3 months up to 5 years, you can decide on the duration. Our rates vary depending on the term.

You can view our rates in comparison to other banks [here](#).

### Fund projects in advance

Izola Pro also provides credit facilities\*\*. Businesses looking to obtain working capital for upcoming projects can do so by applying for overdrafts, credit cards, and short-term business loans.

### Overdraft

Apply for a €6000 overdraft facility which you can use to pay for your Van Marcke invoices and still benefit from the exclusive discount for prompt payment. This facility can also be used to pay third parties. If you would like to see if your company is eligible for an overdraft facility, please [contact us](#).

### Short term loan

If you have a large project coming up, you can consider applying for a short-term business loan. This is currently only available for purchasing goods from Van Marcke. We offer these loans on a case-by-case basis.

[Contact us](#) to find out more.

### Credit cards

If you are based in Belgium you can apply for an Izola Pro credit card.



Which card you can apply for depends on your spend history with Van Marcke for the previous 12 months. A spend of €20,000 (excl. VAT) and less could make you eligible for our silver card, whereas if you spent over €80,000 (excl. VAT) with Van Marcke you can apply for a gold card. Credit cards can only be used to buy goods from Van Marcke, however you will still benefit from the exclusive 3% discount.

For more information on our fees, please [visit our website](#).

\*\*Not offered in France.

# izola Pro

**As an Izola Pro client you can save money, earn money and have the potential to grow your business.**

For further information, please [visit our website](#) or email us on [support@izolabank.com](mailto:support@izolabank.com)

[www.izolabank.com](http://www.izolabank.com)



As an online bank that has been operating successfully from Malta since 1994, we have amassed 25 years of experience in providing proficient banking services. Our clients commend us for our personal service and always being readily available to help.

We are big enough to support your ambitions for growth; small enough to remember that customer care is about providing real people to talk to; and experienced enough to understand your financing needs and provide the right solution for your business.

Terms and conditions apply. Izola Bank is licensed by the Malta Financial Services Authority to carry out the business of banking in terms of the Banking Act, 1994 (Chapter 371, Laws of Malta).