

PARTNER COMPANY EMPLOYEES: YOUR PREFERENTIAL TERMS AT BGL BNP PARIBAS



FOR YOU AND YOUR SPOUSE

A bespoke reduced-price offer
if your salary is paid in to the account.



**BGL
BNP PARIBAS**

The bank
for a changing
world



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Becoming a BGL BNP Paribas client is easy!

Go to bgl.lu: it's easy, fast and free.

Your **100% online** account allows you to access the same services as your in-branch account.

You can manage your account to suit you:

- Using **webbanking.bgl.lu** and the Web Banking apps for smartphone and tablet (Apple and Android).
- By phone on **(+352) 42 42-2000**. If you have any questions, please contact our Client Service from 8:00 to 18:00, Monday to Friday.
- **In our branches:** advisers are available for you at our branches throughout the country.

Would you like to switch banks to become a BGL BNP Paribas client? Our advisers will do all the hard work for you and are here to help you every step of the way.

All the offers shown in this brochure are valid for all clients covered by a collective agreement and for their spouses in the case of a joint account being opened, subject to the bank's approval of the application and the salary (at least 60% of the client's salary from the partner companies) being paid into the BGL BNP Paribas account.



MANAGING YOUR DAY-TO-DAY FINANCES

Key components: Essentiel ~~EUR 3,50/month~~

FREE

- **Current account** (available in 11 currencies) with quarterly account statements¹⁾ and online statements available in your Web Banking space.
- **1 Visa Debit card to make your purchases** in all stores in Luxembourg and worldwide. Make online purchases with complete peace of mind thanks to **online purchase protection**. **Payments are debited instantly**, making keeping track of your budget a breeze.
- **All EUR cash withdrawals with the Visa Debit card** from BGL BNP Paribas ATMs and abroad from BNP Paribas Group and partner ATMs.²⁾
- **15 electronic credit transfers within the SEPA**³⁾ (via Web Banking and ATMs) per month.
- **Securities account and investment advisory service**.⁴⁾

+ A premium⁵⁾ **Mastercard Gold** credit card with travel insurance and assistance services. ~~EUR 4,75/month~~

Optional add-ons to your account: the Libertés

Standard cards

Additional **Visa Debit** debit card

This card offers you online purchase insurance (non-compliant delivery and non-delivery of goods).

A **Visa Classic** credit card

50% off

Premium cards

Additional **Mastercard Gold**

50% off

Mastercard Platinum

Mastercard Elite

These cards offer:

- Travel insurance (e.g. missed departure).
- 24/7 assistance abroad and Home Emergency assistance.
- Online purchase insurance.

Over 60,000 partner bank ATMs

Thanks to the network of ATMs provided by the **BNP Paribas Group Global Network** and its partner banks⁶⁾, you can enjoy the following benefits:

- **Cash withdrawals are free with Visa Debit in Europe and abroad** using the BNP Paribas Group and its partners' network. A foreign exchange fee still applies when you make a withdrawal in a foreign currency.
- **Your cash withdrawals abroad from BNP Paribas Group ATMs** at the same rates and under the same conditions as your **domestic transactions** with your **Visa and Mastercard credit cards** (cash advance fees for withdrawals in euro and foreign currency still apply).

¹⁾ Interest will be charged on any debit balance.

²⁾ Enjoy one free V PAY EUR cash withdrawal per month using a Visa Debit card from any other ATM in the European Union (EU) and abroad.

For any additional withdrawals and for charges relating to credit card (Visa or Mastercard) withdrawals in Luxembourg and in the EU, fee conditions may be obtained in-branch. A foreign exchange fee still applies when you make a withdrawal in local currency.


³⁾ Credit transfers in EUR (limit of EUR 125,000) within Luxembourg and to accounts in the SEPA (EU member states, the UK, Norway, Liechtenstein, Iceland, Monaco, Switzerland, Andorra, San Marino, Vatican, Guernsey, Jersey and Isle of Man and Jersey) with the IBAN and BIC of the recipient, stating "shared costs".

⁴⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁵⁾ Subscription to Mastercard and Visa credit cards is subject to conditions (See bgl.lu/en/credit-card-conditions)

⁶⁾ More information on free withdrawals with the BGL BNP Paribas Visa Debit card can be found at bgl.lu/en/visa-debit

Digital solutions included to simply your everyday life

- **Apple Pay** to pay online and in stores worldwide using your iPhone. 
- **Payconiq** to pay online and in stores with your iPhone or Android smartphone.
- **Genius** to better manage your finances thanks to advice from your everyday digital assistant included with Web Banking.
- The **CashPoints** app to find our Luxembourg ATMs and branches with your iPhone and iPad.

A rental guarantee to make it easier to set up your home

NO DEPOSIT FOR UNDER 30S⁷⁾

BGL BNP Paribas provides you with a rental guarantee⁸⁾ to cover the deposit requested by your landlord when renting property in Luxembourg. As it's not always possible to pay several months' rent in advance when you move, if you are new to Luxembourg or are under 30 years of age, BGL BNP Paribas will provide you with a rental guarantee ⁷⁾ without a deposit⁸⁾.



BUYING AND BORROWING

**APPLICATION FEES: EUR250 FLAT FEE
(STANDARD FEE: 0.5% OF THE LOAN VALUE)**

Flexible financing solutions tailored to your realestate plans

- Main or secondary residence in Luxembourg or the Greater Region.
- Renovation work on your home.
- Up to 30-year term.
- Progressive repayment options.
- Option to defer first monthly repayment.

TIPS

- Choose the **Credit Protection insurance from Cardif Lux Vie** available with your loan to protect your family in the event of your death.
- Benefit from **SmartHome by BGL BNP Paribas – a flexible** loan that allows you to adjust your repayments as your personal situation changes.
- If you are a French cross-border client, you can benefit from a **home loan guarantee without a mortgage with our partner Crédit Logement**. This means you can save on mortgage fees.

⁷⁾ Subject to terms and conditions and approval of your application by the bank. The terms and conditions can be obtained from your local branch.

⁸⁾ Fees are charged for granting a rental guarantee (commission on opening and using the guarantee). Obtain fee schedule in-branch.



Loans for every type of project⁹⁾

Personal loan

NO APPLICATION FEES

Buying a car, going on holiday, setting up home: go ahead with your plans!

- Up to EUR 75,000 over 5 years.
- **Preferential rates¹⁰⁾** if you take out Credit Protection and/or young person (<30 years old) insurance.¹¹⁾
- For greater security and to protect your loved ones, **Cardif Lux Vie's Credit Protect insurance covers the outstanding loan amount in the event of your death**. Credit Protect is a hassle-free insurance solution with a single premium.

Private Lease¹²⁾

NO APPLICATION FEES

The ideal solution allowing you to manage your budget, save time and drive with peace of mind.

- **A lease** for your new car, **including services** (excluding fuel).
- Offered by the Arval Luxembourg, a BNP Paribas Group company, Private Lease is the **ideal alternative to buying a car**.

Réserve Privilège

Need a credit line?

- Credit line of up to EUR 37,500.
- Flexible monthly repayments (2% or 5% of the capital).
- Reusable at any time.

OptiLine credit line

NO APPLICATION FEES

For unexpected expenses or impulse buys.

- Up to EUR 12,500.
- Always available.
- Flexible repayments.

⁹⁾ Offers subject to approval of your application by the bank.

¹⁰⁾ Reduction on the applicable rate. May not be used in conjunction with other special offers (recurrent or one-off).

¹¹⁾ Valid until the client's birthday.

¹²⁾ Offer reserved for private individuals residing in the Grand Duchy of Luxembourg, subject to approval of your application by BGL BNP Paribas and Arval Luxembourg. Services provided by Arval Luxembourg: insurance, tyres, material damage cover, taxes and regular servicing included. Fuel not included.



INVESTING¹³⁾

Remote investment services

Would you like to receive **tailored advice** from an investment expert on how to set up and manage your portfolio? Our Direct Invest+ Service offers you a personalised service on a wide range of investment solutions.

The benefits of the Direct Invest+ service:

- Access on the major markets to international investments in multiple currencies and to an extended range of financial investments (equities, investment funds, bonds, etc.).
- The option of placing your investment orders on the major stock markets online or by telephone.
- Unrestricted access to comprehensive information on financial markets (prices, records, analyses, etc.) to help you reach investment decisions.

Additional investment options

Find out about our range of **themed funds**¹⁴⁾ to:

- Grow your assets.
- Prepare for retirement.
- Invest on the major stock markets.
- Save responsibly.

Take care of your assets

Contact our expert investment advisers to define your savings targets and work together to get the most out of your savings.

- Monday to Friday from 8.30 am to 6.00 pm.
- By phone on (+352) 42 42-40 04.

¹³⁾ This document does not claim to provide an exhaustive description of the investment services to which it refers, nor of certain associated risks. A decision to invest may not be taken solely on the basis of this document and should only be taken after careful analysis of all its characteristics and associated risks.

¹⁴⁾ For more information on our themed range, please visit bgl.lu/en/themed-range-investment



OBTAINING TAX BREAKS¹⁵⁾

When making a tax return in Luxembourg, the tax system offers a variety of ways of reducing the amount of tax you pay.

Who does this apply to?

- **Residents.**
- **Equivalent non-residents.**
- **French and German cross-border clients** with ≥90% of their total income from Luxembourg.
- **Belgian cross-border clients**, if at least 50% of the household's income comes from Luxembourg.

Tax-deductible products

Life insurance (OptiSave+), personal loans, Réserve Privilège and OptiLine

Total deduction of up to EUR 672 per year for each member of the household.

Pension scheme savings premiums

Building up capital for your retirement: OptiPension+.

Deduction of up to EUR 3,200 per year (regardless of age).

Deductible amounts for mortgage interest

Deductions of EUR 2,000/EUR 1,500/EUR 1,000 (depending on the number of years of occupation) per member of the household.



ACCESSING ATTRACTIVE NON-BANKING BENEFITS

Filing your tax return is child's play with taxx.lu.

As a Luxembourg or equivalent taxpayer, this online service allows you to file your tax return easily¹⁶⁾. You will not only receive an **interactive and effective guide** to help you file your tax return in the proper manner, but also a **personalised overview** of your situation for tax purposes.

Visit **taxx.lu** for more information.

Your BGL BNP Paribas benefit¹⁷⁾: We are **offering to pay EUR 40 for your tax return** with **taxx.lu**.

Once you have subscribed to the BGL BNP Paribas Employer Agreement package offer, your **promotional code** will be sent via **secure messaging in your Web Banking**.

Please e-mail **info@bgl.lu** for further details.

Discover Tango, your mobile, internet and TV operator in Luxembourg.

Whether you're a resident or cross-border worker, Tango has subscriptions and offers for all your telecommunication needs: all-inclusive plans, unlimited high-speed internet access, HD channels, movies on demand, etc. Discover all the offers on **tango.lu**.

Your BGL BNP Paribas benefits¹⁸⁾:

- **EUR 100 off** your preferred smartphone for any Tango Smart+2) subscription.¹⁹⁾
- **1 GB/s fibre for EUR 15 per month**, down from EUR 60 per month, for the first 6 months.²⁰⁾
- **Free fibre installation and connection** up to EUR 399.²⁰⁾

To take advantage of this offer, simply: contact Tango by e-mail to **bgl@tangoservices.lu**

¹⁵⁾ Deductions in connection with premiums paid are applicable under Articles 111 and 111 bis of the Income Tax Law. Tax deductibility varies based on the personal situation of each client and is subject to change depending on developments in your personal situation and/or the law.

¹⁶⁾ Tax deductibility varies based on the personal situation of each client and is subject to change depending on developments in your personal situation and/or the law.

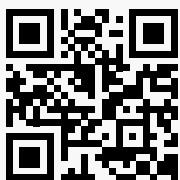
¹⁷⁾ Offer only valid for one use and reserved for beneficiaries of the BGL BNP Paribas Employer Agreement package.

¹⁸⁾ Offer valid for all BGL BNP Paribas clients as part of the BGL BNP Paribas Employer Agreement package only. To take advantage of these special offers, you'll need to provide Tango S.A. with proof that you're a BGL BNP Paribas banking client.

¹⁹⁾ Special offer valid for subscriptions to Tango Smart+ over 24 months.

²⁰⁾ Special offer reserved for clients or new copper technology (ADSL/VDSL) Tango clients, valid for any new 24-month Tango Fibre L subscription. Details and conditions at tango.lu

FIND OUT THE OPENING HOURS OF OUR BRANCHES



bgl.lu/en/branches

CONTACT US



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bgl.lu

FOLLOW US



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