

IN A CHANGING WORLD, YOU HOLD ALL THE CARDS FOR YOUR STUDIES



**SPECIAL OFFER
CEDIES STUDENT LOAN**



**BGL
BNP PARIBAS**

The bank for a changing world



ENJOY OUR EXCLUSIVE BENEFITS, EVEN ABROAD:



Take advantage of our free **Startin' Students offer**¹⁾ with a **V PAY** debit card and a **Visa Classic** credit card linked to your current account.



Make **free V PAY withdrawals** at all BNP Paribas Group ATMs in the eurozone²⁾ and Deutsche Bank ATMs in Germany!



Quickly and easily rent your apartment anywhere in the European Union thanks to our **deposit-free** rental guarantee¹⁾.

¹⁾ These offers are subject to approval of your application by the bank. The terms and conditions can be obtained from your local branch. Offer reserved for young people aged between 18 and 29 (inclusive).

²⁾ Only in countries that accept V PAY cards.

MAKE SETTLING IN AND STUDYING STRESS-FREE:

An advance of up to
EUR 5,000
at **0% interest³⁾**

paid into your account to help
with your initial expenses.



university
enrolment
fees



new
furniture



bus pass



other
purchases

OptiStudent international insurance

with Europ Assistance



24/7 assistance **in the event of illness, accident or hospitalisation.**



Worldwide cover valid for 5 years⁴⁾.



Reimbursement of essential items if your
baggage is delayed⁵⁾.

This insurance is **free⁶⁾**, a value of
EUR 200 per year!

³⁾ Offer subject to terms and conditions and approval of your application by the bank. This advance must be paid back as soon as you receive the CEDIES student loan.

⁴⁾ Excludes countries/regions at war or subject to fortuitous events preventing the execution of the agreement.

⁵⁾ For delays of over 8 hours.

⁶⁾ Free insurance when you take out a BGL BNP Paribas CEDIES student loan.



TAKING ADVANTAGE OF THIS SPECIAL OFFER IS QUICK AND EASY!



Schedule a meeting by calling (+352) 42 42-2000 or visit bgl.lu/en/branch-locator

We are here to answer your questions!



Prepare your application

When visiting a branch, don't forget:

- your **passport or ID**,
- a **letter of reply from CEDIES** proving that you have applied for financial aid.



CEDIES student loan

Send BGL BNP Paribas your CEDIES acceptance letter to take advantage of our student loan⁷⁾:

- Maximum rate of **2% guaranteed by the Luxembourg government**.
- No repayment until **2 years after you finish studying**.
- Interest payments **twice a year**.
- Repayment term of **10 years**.

⁷⁾ Loan subject to bank approval of your application and presentation of your CEDIES acceptance letter at a BGL BNP Paribas branch.



STAY CONNECTED WITH:

- Your **Web Banking** to keep track of your accounts online (website and apps).
- **Apple Pay** to pay online and in stores worldwide using your iPhone.
- **Digicash** 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 your online banking package.
- The **CashPoints** app for locating our Luxembourg ATMs and branches with your iPhone and iPad.



OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie
Cloche d'Or
Gare
Grand-Rue
Kirchberg Siège social
Limpertsberg
Merl-Belair
Merl-Jardins de Luxembourg
Royal

OUR BRANCHES IN LUXEMBOURG

Bascharage Kordall
Bereldange
Bettembourg
Clervaux
Diekirch
Differdange
Dudelange
Echternach
Esch Belval
Esch Benelux
Esch Centre
Ettelbruck
Grevenmacher
Howald
Junglinster
Larochette
Mamer
Mersch
Mondorf-les-Bains
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Pétange
Redange-sur-Attert
Remich
Schifflange
Steinfort
Strassen
Tétange Käldall
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Wiltz

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