

# OUR FINANCING SOLUTIONS FOR YOUR PROJECTS



**BGL**  
**BNP PARIBAS**

The bank  
for a changing  
world

## A PERSONAL LOAN, IF YOU'RE PLANNING A BIG PURCHASE

Once you determine your loan amount:

- decide on its **term**,
- maximum amount: **EUR 75,000**
- maximum term: **60 months**
- apply online at **bgl.lu**, call **42 42-2000** or visit one of our **branches**,
- the application process is **simple** and a quick response is **guaranteed**,
- we guarantee **flexible financing**:
  - funds are deposited into your account quickly
  - you can pay back your loan early
  - you can pick your monthly payment date
  - **interest is deducted** from your taxes<sup>1)</sup>.

## THE GREEN MOBILITY LOAN FOR THE PURCHASE OF AN ENVIRONMENTALLY FRIENDLY CAR

You have decided to step into the world of green mobility by buying an electric or plug-in hybrid vehicle:

- Decide on its **term** and **the amount to be financed**,
- Opt for our **low-interest green mobility loan** on our app, using the Web Banking simulator, at bgl.lu, in branch or by calling 42 42-2000,
- Benefit from **full financing**<sup>2)</sup> of your green mobility (vehicle and charging point, if applicable).
- If you are interested in **our non-banking offer**, talk to your adviser who will put you in touch with **our trusted partner electris Luxembourg S.A.**
- With its offer, you receive **support** in the acquisition and installation of a charging point tailored to your needs.
- Once your loan agreement is signed, we can **activate your benefits**:
  - the acquisition of a e\_mobility token to charge your vehicle at public charging stations,
  - submit your application for the charging point government bonus (available to residents only)<sup>3)</sup>

## ENERGY RETROFITTING PERSONAL LOAN FOR YOUR PROPERTY RENOVATION

Are you a homeowner looking to improve the energy efficiency of your property to boost its thermal and acoustic performance?

Consider carrying out energy retrofitting work:

- Max. amount: **EUR 75,000**
- Max. term: **120 months**
- Take out one of our energy retrofitting personal loans with preferential terms<sup>4)</sup>, by calling **42 42-2000** or visiting a **branch**
- Save energy and reduce your bills by installing a new boiler or photovoltaic panels, or by insulating your walls, roof, etc.
- Access State aid<sup>3)</sup> for the energy retrofit of your property

Visit our website **bgl.lu** for more information

### EXAMPLE

For a loan with a total amount of EUR 20,000 repayable over 48 months at a fixed interest rate of 5.30% per annum, you would pay 48 instalments of EUR 461.31(excluding insurance and application fee). APR Fixed annual percentage rate: 5.44% per annum (only available to holders of a Pack and under the condition of a monthly inflow of at least 1500 EUR / month on your current account with BGL Paribas) (No application fee for holders of an Exclusive Pack). Total amount due by the borrower: EUR 22.232,57.

The examples are provided for information purposes only and cannot be considered a loan offer and/or approval. The Bank is not liable for this example or for any decisions made based on this example.

<sup>1)</sup> Tax deductibility varies based on the personal situation of each client and is subject to change.

<sup>2)</sup> Subject to approval of your application

<sup>3)</sup> Government aid is only available to residents

<sup>4)</sup> Subject to your eligibility.



## RÉSERVE PRIVILÈGE, YOUR CASH ADVANCE

This cash reserve has multiple benefits:

- the amount available may vary between **EUR 2,500 and EUR 37,500**,
- **monthly repayment** with the option for penalty-free supplemental payments,
- **express repayment** possible for 5% of the loan amount repaid each month,
- **stress-free repayment**: 2% of the amount of the credit line (minimum to repay).
- **always available**, you can withdraw money when you need it,
- interest is only charged on the **amounts used**,
- you can build your Réserve Privilège **back up** as you repay it,
- **interest is deducted** from your taxes<sup>1</sup>.

## OPTILINE, YOUR CREDIT LINE FOR UNEXPECTED PURCHASES

The OptiLine credit line gives you more flexibility:

- it is provided as an additional option for “Essentiel” current account holders and a maximum of **EUR 12,500** can be made available as soon as you **open your account**,
- repay it **as you please** (no fixed repayment schedule),
- use this facility **whenever you like**,
- you only pay interest on the **actual amount of the credit line used**,
- **interest is deducted** from your taxes<sup>1</sup>.

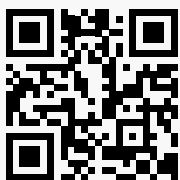
**REMEMBER THAT BORROWING MONEY IS NOT WITHOUT COST.**

### **i** GOOD TO KNOW: LIFE INSURANCE

To improve your financial security and protect your loved ones, OptiLine and Réserve Privilège have **optional life insurance** which **repays your outstanding balance** in the event of your death.

Each offer features specific operational and eligibility criteria, and is subject to prior approval of your application by the bank. Visit a branch for more information. Any loan is your responsibility and must be repaid.

## VIEW OUR BRANCHES OPENING HOURS



<https://www.bgl.lu/en/branches>

## CONTACT US



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[bgl.lu](https://www.bgl.lu)

## FOLLOW US



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