

IN A CHANGING WORLD, BENEFIT FROM CROSS-BORDER ADVANTAGES



**SPECIAL OFFER
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 **Visa Debit** debit card and a **Visa Classic** credit card linked to your current account.



Make **free Visa Debit withdrawals** at all the ATMs belonging to the BNP Paribas Group and partner banks in Luxembourg and abroad.



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).

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 state-guaranteed student loan (AideFi).

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 state-guaranteed student loan (AideFi).

TAKING ADVANTAGE OF THIS SPECIAL OFFER IS QUICK AND EASY!



State-guaranteed student loan⁷⁾ (AideFi) – 100% digital!

How to apply for the state-guaranteed student loan:

1. Apply online at [MyGuichet.lu](https://myguichet.lu)
 2. Receive an approval letter with a QR code issued by the Financial Aid Department of the Ministry of Higher Education and Research
 3. Take out a state-guaranteed student loan (AideFi) via mobile Web Banking by scanning the QR code using your smartphone or tablet
- **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.**

Not a client yet?

Open a student bank account online, activate Web Banking and scan your QR code.

⁷⁾ Loan subject to bank approval of your application

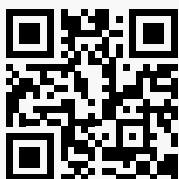


STAY CONNECTED WITH:

- 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.



FIND OUT THE OPENING HOURS OF OUR BRANCHES



bgl.lu/en/branches

CONTACT US



(+352) 42 42-2000



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bgl.lu

FOLLOW US



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