



No. 4 - July 2016

THIS SUMMER, DON'T GO ON HOLIDAY WITHOUT YOUR CARDS!

By paying¹⁾ for your holiday with your MasterCard Gold, Platinum or Elite card, you automatically benefit from insurance (travel cancellation insurance, etc.), assistance (medical expense abroad, etc.) and the Premium Benefits rewards and loyalty programme (more information on premium-benefits.lu).

Your benefit: to be able to make the most of your card while on holiday, temporarily change its authorised spending limit, free of charge.



**PARTNER COMPANY BENEFIT:
FREE MASTERCARD GOLD**

IS YOUR CHILD IN HIGHER EDUCATION?

Children of residents and cross-border workers are eligible for a student loan that is subsidised by the Luxembourg state (CEDIES) and can be taken out with BGL BNP Paribas.

The benefits of the BGL BNP Paribas student loan:

- preferential loan rate (CEDIES conditions)²⁾
- up to 5 years free coverage with Europ Assistance (value: EUR 200 a year)... and much more on our CEDIES [tutorial](#).



OPEN YOUR BANK ACCOUNT 100% ONLINE WITHOUT MOOVING OR POST ANY DOCUMENTS

The following are included in your [online account](#):

- V PAY debit card
- Web Banking
- 15 electronic transfers per month within the EU
- [Cash withdrawals from BGL BNP Paribas, Raiffeisen ATMs and partner banks abroad](#)
- Access to our 41 branches

FREE



**HOLIDAY PRICE COMPETITION:
WIN A TRAVEL VOUCHER WORTH EUR 200!³⁾**

Go to bgl.lu/partnership
before 31 July 2016 to participate.

Offers subject to acceptance of the application - conditions available in branch or on bgl.lu

¹⁾ Min. 30% of the total amount. ²⁾ Interest charge payable by the client: maximum 2% and subject to acceptance of the application by CEDIES.

³⁾ Gift voucher valid exclusively on a BGL BNP Paribas account.