



BGL BNP PARIBAS CONNECT
Newsletter for partner companies

No. 5 - October 2016



KEY FEATURES OF THE TAX 2017 REFORM BILL ¹⁾

- **Mortgages:** increase in the amount of loan interest deductible per member of the household.

	First year of occupation and five subsequent years	6 th to 10 th year	Subsequent years
Currently	EUR 1,500/year	EUR 1,125/year	EUR 750/year
Reform bill	EUR 2,000/year	EUR 1,500/year	EUR 1,000/year

If you want to buy or renovate your home in the most tax-efficient manner, apply for a [BGL BNP Paribas mortgage](#).

- **Home savings scheme:** deductible amount raised from EUR 672 to EUR 1,344 per household member per year, until the age of 40.

Start saving for your future home and make the most of tax allowances with the [home savings scheme](#) we offer in conjunction with Schwäbisch Hall.

- **Old-age pension insurance:** deductible amount raised to EUR 3,200 per household member per year **regardless of age**, with the option of recouping 100% of the capital when the policy matures.

Retire comfortably with [BGL BNP Paribas' OptiPension⁺ retirement pension plan](#).

FROM
01/10/2016
TO 31/12/2016

On your OptiPension⁺ retirement pension plan:

- 1% discount on entry fees
- EUR 100 welcome gift



To find out more about the tax reform bill, attend our conferences:

on 08/11 at 18:30 in Luxembourg (FR)

on 09/11 at 18:30 in Ettelbruck (FR)

on 10/11 at 18:30 in Bettembourg (FR)

➤ More info and registration online until 31 October [here](#)



NATIONAL HOUSING WEEK: 15-23 OCTOBER 2016

Looking to buy, build or renovate your home?

Join us at our LuxExpo stand to find out more about our offers²⁾:

- Preferential rates
- Mortgage with loan-to-value up to 100%, repayable over 30 years
- Progressive repayment options
- Special conditions for building a passive home or making energy efficiency improvements



PERSONAL LOAN: SPECIAL RATE UNTIL 31 OCTOBER²⁾

It's time to make your plans a reality!

- 2% effective annual interest rate for the under 30s³⁾
- 2.20% effective annual interest rate for the over 30s⁴⁾

➤ Your loan simulation and application [here](#)



¹⁾ Tax allowances in respect of tax returns filed in Luxembourg due to come into effect on 1 January 2017.

²⁾ See terms and conditions in-branch or on bgl.lu, subject to acceptance of your application.

³⁾ Example for indicative purposes only: for a loan of EUR 15,000 repayable over 48 months at a fixed interest rate of 1.95% per annum, you repay 48 instalments of EUR 325.29 (excluding optional insurance). No application fee. Effective annual interest rate Fixed effective annual interest rate: 2.00% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 15,613.85

⁴⁾ Example for indicative purposes only: for a loan of EUR 15,000 repayable over 48 months at a fixed interest rate of 2.15% per annum, you repay 48 instalments of EUR 326.62 (excluding optional insurance). No application fee. Effective annual interest rate Fixed effective annual interest rate: 2.20% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 15,677.73