

PARTNER COMPANY EMPLOYEES: PREFERENTIAL CONDITIONS AT BGL BNP PARIBAS



FOR YOU AND YOUR SPOUSE

A bespoke reduced-price offer
if your salary is paid in by standing order¹⁾

BEST BANK IN LUXEMBOURG
by

EUROMONEY
AWARDS FOR EXCELLENCE
2017



**BGL
BNP PARIBAS**

The bank
for a changing
world



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Becoming a BGL BNP Paribas client is easy!

Go to [bgl.lu](https://www.bgl.lu): it's simple, fast and free.

Your **100%** online account gives you the same services as your in-branch account.

You can manage your account to suit you:

- Using **Web Banking** on a PC/Mac and the apps for smartphone and tablet (Apple and Android).
- By telephone on **42 42-2000**. BGL BNP Paribas Direct advisors are available to respond to your requests, Monday to Friday, from 8:00 to 18:00.
- **In our branches:** advisors are available for you at our 41 branches throughout the country.

Would you like to become a BGL BNP Paribas client?

Our advisors make your life easier and are ready to help you for all required steps.



MANAGING YOUR DAY-TO-DAY FINANCES

Key components: the Essentiel package from ~~EUR 2.50/month~~

FREE

- **Current account** (available in 11 currencies) with quarterly account statements²⁾ and online bank statements available in your Web Banking.
- **A V PAY debit card** for you to make withdrawals and payments throughout Europe.
- **All V PAY withdrawals**³⁾ from BGL BNP Paribas ATMs.
- **15 electronic transfers within the EU**⁴⁾ (via Web Banking and ATMs) per month.
- **Securities account and private investment advisory service.**⁵⁾

+ A premium **Mastercard Gold** credit card with travel insurance and assistance services. ~~EUR 4.75/month~~

Optional add-ons to your account: the Libertés!

Standard cards

A **V PAY** debit card

A **Mastercard Blue** or **Visa Classic**

Web Credit Card: for online purchases (guaranteed delivery and returns included)

-50%

Premium cards

Additional **Mastercard Gold**

-50%

Mastercard Platinum

Mastercard Elite

These cards also offer:

- Travel insurance (missed flights, 24/7 assistance abroad, etc.).
- 24/7 assistance abroad and Home Emergency assistance.
- Online purchase insurance.
- The **Premium Benefits** loyalty programme: exclusive events, discounts at partner stores, travel offers, culture, restaurants, sport and well-being benefits and a monthly newsletter.

Over 60,000 partner bank ATMs

Thanks to the network of ATMs provided by the **BNP Paribas Group Global Network** and its partner banks⁶⁾, you can enjoy:

- **Withdrawals with a V PAY debit card in EUR** are free of charge at all BNP Paribas Group ATMs in the Eurozone and Deutsche Bank ATMs in Germany. In countries that are not members of the Eurozone, a foreign exchange fee still applies when you make a withdrawal in euro or local currency.
- **Withdrawals abroad from BNP Paribas Group ATMs at the same rates and under the same conditions** as your domestic transactions with your Visa and Mastercard credit cards (cash advance fees for withdrawals in euro and foreign currency still apply).

Use the free **CashPoints app** available from the **App Store** to find eligible ATMs.

¹⁾ All the offers shown in this brochure are valid for all clients covered by a collective agreement and for their spouses in the case of a joint account being opened, subject to the Bank's approval of the application and the salary (min. 60% of the client's salary from the partner companies) being paid in by standing order.

²⁾ Fees applicable for a debit balance.

³⁾ Enjoy three free-of-charge V PAY withdrawals per month from any other ATM in the EU. For any additional withdrawals and for charges relating to credit card (Visa or Mastercard) withdrawals in Luxembourg and in the EU, fee conditions may be obtained in-branch.

⁴⁾ Transfers in euro (limited to EUR 125,000) in Luxembourg and to a SEPA zone account: EU countries, Norway, Lichtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino and the Vatican + Guernsey, Jersey and Isle of Man) with the beneficiary's IBAN and BIC and specifying shared charges.

⁵⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁶⁾ List available on bgl.lu

The Premium Benefits programme

The premium credit cards – Mastercard Gold, Platinum and Elite – give you access to a vast range of benefits.

- **Access special offers throughout the year:** travel, culture, restaurant, sport and well-being.
- **Take part in events** held exclusively for BGL BNP Paribas clients and enjoy Premium experiences.
- **The more you use your cards, the more major benefits you get!**

Further information on premium-benefits.lu

A rental guarantee to make it easier to set up your home **NO DEPOSIT FOR UNDER 30s⁷⁾**

To avoid spending too much in advance when setting up your home, BGL BNP Paribas provides you with a **rental guarantee⁸⁾ for a property in Luxembourg (or, for students, within the European Union) without a deposit paid by you.**



BUYING AND BORROWING

Buying a property: financing solutions tailored to suit your needs

**APPLICATION FEES: EUR 250 FLAT FEE
("STANDARD" FEE: 1% OF THE CREDIT AMOUNT).**

- Main or secondary residence in Luxembourg or the Greater Region.
- Renovation work on your home.
- Up to 30-year term.
- Progressive repayment options.
- Option to defer first monthly repayment.

Choose the **Credit Protection insurance from Cardif Lux Vie** available with your loan to protect your family in the event of your death.

Special terms and conditions

- **French cross-border clients:** home loan guarantee without a mortgage with our partner *Crédit Logement*.
- **Young clients - under 30s⁹⁾:** no application fees and refund of notary fees in connection with the mortgage deed for property in Luxembourg.

Financing and insuring your property

To finance and insure your property in Luxembourg, choose the **EasiHome offering, which includes:**

- a mortgage tailored to suit your situation.
- Credit Protection insurance from Cardif Lux Vie to protect your loved ones.
- AxiHome multi-risk home insurance to protect your home.
- **a gift of EUR 150** per child per year up to age 12 (funds frozen until the holder turns 18).

⁷⁾ Up to EUR 4,500 for a rental guarantee without a deposit.

⁸⁾ Fees are charged for granting a rental guarantee (commission on opening and using the guarantee). Obtain fee schedule in-branch.

⁹⁾ Offer subject to terms and conditions. Valid until the client's birthday.



Loans for every type of project

Personal Loan **NO APPLICATION FEES**

Buying a car, a holiday, setting up home: go ahead with your plans!

- Up to EUR 50,000 over 5 years.
- **Preferential rates**¹⁰⁾ if you take out Credit Protection insurance or for young person (< 30 years old).

Réserve Privilège **NO APPLICATION FEES**

Need a line of credit?

- Credit line of up to EUR 37,500.
- Flexible monthly repayments (2% or 5% of the capital).
- Reusable at any time.

Credit line **NO APPLICATION FEES**

For unexpected expenses or impulse buys.

- Maximum funds available: EUR 12,500.
- Always available.
- Flexible repayments.

¹⁰⁾ Reduction on the applicable rate. May not be used in conjunction with other special offers (recurrent or one-off).



INVESTING

Remote investment services

Would you like to receive tailored advice and investment recommendations from a specialist in order to manage your portfolio?

Our Direct Invest+ Service offers you a personalised service on a wide range of investment solutions.

The benefits of the Direct Invest+ Service:

- Access on the major markets to international investments in multiple currencies and to an extended range of financial investments (equities, investment funds, bonds, etc.).
- The option of placing your investment orders on the major stock markets via the internet or by telephone and fax.
- Unrestricted access to comprehensive information on financial markets (prices, records, analyses, etc.) to help you reach investment decisions.
- Investment recommendations by our BGL BNP Paribas Direct Invest specialists available from 8:30 to 19:00, Monday to Friday, on 42 42-2000.

Additional investment options

Find out about our range of **themed funds** to:

- grow your assets.
- prepare for retirement.
- invest on the major stock markets.
- save responsibly.

Growing your assets

Our **Private Banking** advisors can give you the benefit of their experience and advice on managing your portfolio.

Find out more: bgl.lu/banqueprivee



OBTAINING TAX BREAKS¹¹⁾

When making a tax return in Luxembourg, the tax system offers a variety of ways of reducing the amount of tax you pay.

Who does this apply to?

- **Residents.**
- **French and German cross-border clients** with $\geq 90\%$ of their total income from Luxembourg.
- **Belgian cross-border clients**, if this threshold exceeds 50% of professional income from Luxembourg.

Tax-deductible products

Life insurance (OptiKids and OptiSave) **-1% ON ENTRY FEES** and personal loans (Réserve Privilège, OptiLine, etc.)

Total deduction of up to EUR 672 per year for each member of the household.

Pension scheme savings premiums **-1% ON ENTRY FEES**

Building up capital for your retirement: OptiPension⁺

Deduction of up to EUR 3,200 per year (regardless of age).

Schwäbisch Hall home savings scheme

Deduction of up to EUR 672 per year for each member of the household.
Amount doubled for taxpayers under the age of 40.

Deductible amounts for mortgage interest

Deduction of up to EUR 2,000/EUR 1,500/EUR 1,000
(depending on the number of years of occupation) per member of the household.

¹¹⁾ Deductions in connection with premiums paid are applicable under articles 111 and 111 bis of the Income Tax Law. The tax treatment depends on the personal situation of each client and is liable to change.

OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie
Cloche d'Or
Gare
Grand-Rue
Kirchberg Europe

Kirchberg Siège social
Limpertsberg
Merl-Belair
Merl-Jardins de Luxembourg
Royal Monterey

OUR BRANCHES IN THE GRAND DUCHY

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
Niederanven
Pétange
Redange-sur-Attert
Remich
Schifflange
Steinfort
Strassen
Tétange Käldall
Vianden
Wasserbillig
Weiswampach
Wiltz

CONTACT US



(+352) 42 42-2000



info@bgl.lu



bgl.lu

BGL BNP PARIBAS S.A.

50, avenue J.F. Kennedy – L-2951 Luxembourg
R.C.S. Luxembourg : B 6481



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