

# TAILOR-MADE FINANCING FOR YOU VEHICLE

**PERSONAL LOAN**

**PRIVATE LEASE**

**RÉSERVE PRIVILÈGE**

**AUToFESTIVAL 2019  
SPECIAL TERMS**



**BGL  
BNP PARIBAS**

The bank for a changing world

# PERSONAL LOAN

A personal loan is a **hassle-free option for financing substantial expenses, whether planned or unexpected.**<sup>1)</sup>

On the basis of your personal and financial situation, your relationship manager will offer you a tailor-made repayment plan **for you to buy your car.**

## Advantages of a Personal Loan:



### REPAYMENT TERM

12 to 60 months



### YOUR FIXED MONTHLY REPAYMENTS

Constant amount thanks to the **fixed rate**



### LOAN AMOUNT

From **EUR 2,500**

You can also benefit from **tax deductions for interest payments** in accordance with the law.<sup>2)</sup>

**SPECIAL OFFER**

**Special Autofestival rate!<sup>1)</sup>**

Visit **bgl.lu** or log on to the **Web Banking** platform to **apply for a personal loan**

**100 %** online  
secure

<sup>1)</sup> Offer valid until 28 February 2019. The terms and conditions are available at your branch. Subject to bank approval.

<sup>2)</sup> Tax deductibility varies based on the personal situation of each client and is subject to change.

# PRIVATE LEASE



Offered in **partnership with Arval Luxembourg, a leasing specialist**, this is the perfect alternative to buying a car. Drive a **new car of your choice** and benefit from **maintenance, insurance and assistance services** for a fixed monthly payment.



**Offer reserved for retail clients living in the Grand Duchy of Luxembourg<sup>3)</sup>**

## Advantages of a Private Lease:



### COMFORT

We take care of everything: **maintenance and servicing, tyres, insurance, etc.<sup>4)</sup>**



### CONTROL OVER THE BUDGET

**Everything is determined in advance** and you incur no loss on resale.



### CHOICE

**Choose your car** (manufacturer, model, colour, options) and **your lease** (term, mileage, monthly repayments).

**SPECIAL OFFER**

**A EUR 200 fuel voucher for every new lease<sup>5)</sup>**

More information and some examples of vehicles financed under **Private Lease** can be found on **bgl.lu**

<sup>3)</sup> Offer reserved for retail clients living in the Grand Duchy of Luxembourg. Subject to the review of your application by BGL BNP Paribas and approval by Arval Luxembourg. Insurance, tyres, material damage cover, taxes and regular servicing included. Fuel not included.

<sup>4)</sup> Fuel not included. Services provided by Arval Luxembourg.

<sup>5)</sup> Offer reserved for retail clients living in the Grand Duchy of Luxembourg, valid for all new Private Lease agreements up to 31 March 2019. This fuel voucher, which is issued by Arval when the lease is signed, is valid in all Aral network service stations in Luxembourg.

# RÉSERVE PRIVILÈGE

The Réserve Privilège is a **reserve of money available** for you to use **whenever you want**, without having to **provide any documentation** or apply for a new loan. <sup>6)</sup>

## Advantages of Réserve Privilège:



### **COVERS NUMEROUS TYPES OF PURCHASE**

The amount available may vary **between EUR 2,500 and EUR 37,500**.

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### **ALWAYS AVAILABLE**

You build your credit line **back up as you repay it**.

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### **REPAYMENT FLEXIBILITY**

**You choose your monthly repayments:** between 2% and 5% of the credit line amount.

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You can also benefit from **tax deductions for interest payments** in accordance with the law. <sup>6)</sup>

**Contact your relationship manager now** to take advantage of this credit facility.

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<sup>6)</sup> Tax deductibility varies based on the personal situation of each client and is subject to change.

# HOW TO TAKE ADVANTAGE OF OUR AUTOFESTIVAL TERMS



## CALL CLIENT SERVICE

Dedicated number (+352) 42 42-7000 Monday to Friday from 8am to 6pm and on Saturday 26 January and Saturday 2 February from 2pm to 6pm

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## VISIT YOUR LOCAL BRANCH

Normal opening hours during the week and, in the Esch-Belval, Howald, Merl-Jardins de Luxembourg, Pétange and Weiswampach branches, by appointment from 9am to 12pm on Saturdays

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## VISIT BGL.LU FOR MORE INFORMATION

Use the [contact form](#) to send us your application

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**THE CAR OF YOUR CHOICE  
IS WITHIN REACH!**



## OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie  
Cloche d'Or  
Gare  
Grand-Rue  
Kirchberg Europe

Kirchberg Headquarters  
Limpertsberg  
Merl-Belair  
Merl-Jardins de Luxembourg  
Royal Monterey

## OUR BRANCHES IN LUXEMBOURG

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



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