

HOME LOAN: OUR SOLUTIONS FOR BUILDING, BUYING, RENOVATING OR INVESTING



BGL
BNP PARIBAS

The bank
for a changing
world

ARE YOU LOOKING TO PURCHASE A PROPERTY?

Whether you're financing a house, a flat or a plot of land, **BGL BNP Paribas** can help make your plans a reality.



CUSTOMISED LOAN PACKAGES¹⁾ DESIGNED TO MEET YOUR NEEDS:

- a fixed rate, so you can be sure of your monthly outgoings
- a variable rate, so you can take advantage of market fluctuations
- an adjustable fixed rate, so you can combine the advantages of both
- a repayment term of up to 30 years
- a loan combined with a Schwäbisch Hall home savings scheme, so you can enjoy the tax benefits
- or, if your home is being renovated, a special loan offering you up to EUR 1,000 for energy advice from a qualified expert.

NEW!

Discover *SmartHome by BGL BNP Paribas*, a home loan package which consists partly of standard repayment and partly of "bullet" repayment²⁾, **enabling you to take ownership while at the same time adapting to suit your changing needs and plans.**



AN INSURANCE OFFER FOR GREATER SECURITY:

- credit protection insurance to guarantee repayment of the remainder of the loan in the event of the policyholder's death

I Insurance premiums paid are tax deductible³⁾.

¹⁾ Offers subject to conditions and approval of your application. All terms and conditions may be obtained at your local branch.

²⁾ An "Interest Only" loan is a loan in which only interest is due until the end of the agreement, with the principal being repaid all at once. The "Interest Only" aspect of SmartHome by BGL BNP Paribas lasts a maximum of 10 years and covers, at the most, 25% of the purchase price of the property.

³⁾ Taxation depends upon each individual's specific circumstances and may be subject to change.



ADAPTABLE LOAN PACKAGES TO SUIT ALL BUDGETS:

Depending on your personal situation, we offer you a range of different financing solutions:

- tailor-made loans with greater flexibility for the first five years
- a flexible financing rate depending on your situation and your repayment capacity
- the repayment of notary fees on new credit lines for young people aged from 18 to 29 inclusive.



A TEAM OF SPECIALISTS TO ADVISE YOU:

- simulation of your financial plan to determine what budget you can reasonably allocate to your purchase
- agreement in principle based on your financial situation to enable you to take advantage of market opportunities
- and assistance with any applications for government aid.

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 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

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