

# 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 PACKAGES<sup>1)</sup> 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.



### **INSURANCE OFFERINGS FOR GREATER SECURITY:**

- credit protection insurance to guarantee repayment of the remainder of the loan in the event of the policyholder's death
- insurance policies that cover your home, belongings and family.

**I Insurance premiums paid are tax deductible<sup>2)</sup>.**

Find out more about our EasiHome package, which includes the loan, credit protection insurance and home insurance, as well as an annual payment into your child's bank account of EUR 150 per year up to the age of 12.



## 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 help with any applications for government assistance.

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

<sup>2)</sup> Taxation depends upon each individual's specific circumstances and may be subject 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 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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