

# OUR FINANCING SOLUTIONS FOR YOUR PROJECT



**DO YOU NEED A LOAN  
TO FINANCE YOUR PURCHASE?**

Choose the package  
that meets your needs.



**BGL  
BNP PARIBAS**

The bank for a changing world

# PERSONAL LOAN

## FOR A PLANNED PURCHASE COSTING A LARGE AMOUNT

After deciding on the amount of your loan:

- you determine the **term**,
- then apply on our website [bgl.lu](http://bgl.lu), by phone on **42 42-2000** or **in your branch**,
- benefit from **simple packages** with a rapid response guaranteed,
- you can be sure of **flexible financing**:
  - funds made available within a short time frame;
  - possibility of early repayment if you wish;
  - your choice of monthly payment date;
  - **tax allowances** on debit interest.<sup>1)</sup>

### HYPOTHETICAL EXAMPLE <sup>2)</sup>

**For a 48-month loan** totalling EUR 15.000, with a fixed debit rate of 2,90% annually, you will repay 48 instalments of EUR 331.35 (not counting optional insurance). No application fees. Fixed APR (Annual Percentage Rate): 2,98% annually (as long as you have an "Essentiel" offer and your salary account is domiciled at our bank). Total amount due by the borrower: EUR 15.904,80.

**WARNING, BORROWING MONEY  
ALSO COSTS MONEY.**

<sup>1)</sup> Tax treatment depends on each client's individual situation and may change in the future.

<sup>2)</sup> The hypothetical examples are provided for information only and are not considered as an offer and/or acceptance of a loan application. The Bank cannot be held responsible for the example given nor for any decision that any person might make based thereon.

# RÉSERVE PRIVILÈGE

## YOUR CASH ADVANCE

This cash reserve presents multiple benefits:

- the total amount available to you may vary between **EUR 2,500 and EUR 37,500**;
- **monthly repayments** with the opportunity to make additional repayments without incurring a penalty;
- **express repayment** possible at the rate of 5% of the amount of the loan repaid every month;
- **available permanently** - you can withdraw your cash as and when you need it;
- interest is only charged on the **amount used**; your Réserve Privilège is **reconstituted as and when** you make repayments.
- **tax allowances** on debit interest.<sup>1)</sup>

### HYPOTHETICAL EXAMPLE <sup>2)</sup>

For a Réserve Privilège with a total amount of EUR 15.000 used once on 31 July 2017 and without any express option reuse, you will repay 20 monthly instalments of EUR 750 (excluding optional insurance) and make a final repayment of EUR 590.36.

The standard variable rate is 4.25% per annum.

The effective annual interest rate is 4.54% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 15,590.36.



# OPTILINE

## YOUR CREDIT LINE FOR AN UNPLANNED PURCHASE

The OptiLine credit line offers you maximum flexibility:

- offered as an option with your Essentiel current account for a maximum of **EUR 12,500**, it is available to you **as soon as you open your account**;
- you can make repayments **as and when you wish** (no fixed repayment schedule);
- you can draw on the funds **whenever you need to**;
- you only pay interest **on the part actually used**;
- **tax allowances** on debit interest.<sup>1)</sup>

### HYPOTHETICAL EXAMPLE <sup>2)</sup>

For an OptiLine facility of EUR 1,000 used once on 1 November, not re-used, and repaid in full 30 days later on 1 December.

No application fees. Variable standard annual rate of 8.05%.

Fixed annual effective interest rate of 8.42%.

Interest expenses on the credit facility of EUR 1,000 used for 30 days and due after the quarterly close (31 December): EUR 6.79.

Total amount payable by the borrower: EUR 1,006.79.



### GOOD TO KNOW: CREDIT PROTECTION INSURANCE ON DEATH

For your increased security and to protect your loved ones, your personal loan, OptiLine facility and Réserve Privilège facility are offered with **optional credit protection insurance, guaranteeing the full repayment** of the credit facility used in the event of your death.

# WHAT FORM OF FINANCING SHOULD YOU CHOOSE?

To help you find the best loan package for your plans, our financial advisors are available by phone on (+352) **42 42-2000** (Monday to Friday, 8 am to 6 pm) or **in our branches**



## GOOD TO KNOW: CREDIT CARDS

The Visa and Mastercard credit cards are offered as an option with your current account. They automatically give you **free credit for up to 30 days after the date of your purchase**. They also come with **travel insurance**, which covers you if you have an accident abroad, for example.

Each offer is subject to specific terms and conditions, particularly with regard to eligibility and to the prior acceptance of your application by the bank. More details are available in branch. Any loan or credit facility is a commitment on your part and must be repaid.



## 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  
Dudelage  
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 Kaldall  
Vianden  
Wasserbillig  
Weiswampach  
Wiltz

## CONTACT US



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