



**BGL
BNP PARIBAS**

| The bank for a changing world

Welcome to Luxembourg







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When you arrive in Luxembourg on a professional assignment or to start a new job, one of the first things you need to do is choose a bank for your account and payments.

Welcome to BGL BNP Paribas, the benchmark for banking services in Luxembourg!

With nearly 40 branches across the country, we put all the services you need within easy reach. And as a new arrival, you benefit from special advantages that include exemption from charges on your current account for the first year and preferred terms for personal loans and mortgages.

Advisers specializing in new arrivals' needs are available to help you at our main branches. Call us now for details on (+352) 4242-2000.

Please note that all offers presented in this brochure (incl. account-opening) are subject to conditions including the Bank's approval of your application.

Before you leave home

Reserve your account from abroad

Even before you arrive in Luxembourg, BGL BNP Paribas can help you start the process of opening an account – simply e-mail us a request for an account reservation form at welcome@bgl.lu

Our specialized advisers will provide you with all the assistance you need, so that when you come in for your first visit you'll be able to:

- complete simple account-opening procedures
- receive your salary on your account immediately
- obtain payment and withdrawal cards quickly
- activate regular payments and transfers quickly.



A smooth arrival in Luxembourg

Hit the ground running: if you reserve your account before you leave home, all the advice and services you need will be waiting for you when you stop in for the first time – along with some special benefits.

BONUS FOR NEW ARRIVALS

- *a Global account free of charge for the first year*
In the first year, new arrivals to Luxembourg pay nothing for a Global package that includes all products and services: cards, international transfers, cash withdrawals in other countries, and more
- *a gift of up to EUR 60 when you open a savings account for your children up to age 18*
- *a Welcome Pack full of useful visitor information and practical tips on life in Luxembourg when you take out your Global package*
- *an invitation to regular Meet & Greet evenings, where new arrivals can get together and network*

Meet our advisers

The specialized, multilingual advisers at our branches are there to help with all your banking needs, and will guide you through administrative procedures, too.

Get off to a strong start with a Global account

A BGL BNP Paribas Global package gives you:

- a current account with a single or joint holders
- a range of products and services including VISA, Maestro and MasterCard cards, international transfers, on-line banking and credit facilities tailored to your needs
- plus leisure benefits including special reductions on restaurants and hotels, theme park tickets and more if you opt for a Global Club account.

For more information about the various Global packages on offer and our fees, you can ask for a detailed brochure at any of our branches or download it at www.bgl.lu.



	GLOBAL CONNECT	GLOBAL CLASSIC	GLOBAL CLUB	GLOBAL CLUB GOLD
Maestro card	1	1	2	2
VISA Classic card	-	1	1 or 2	2
MasterCard	-	-	1 or 2 (Blue MC)	1 or 2 (Gold MC)
Web Credit Card	-	-	1	1
Global Line credit line	-	EUR 2,500	EUR 5,000	EUR 6,250 - EUR 12,500
Overdraft rate	-	standard rate	standard rate - 0.5%	standard rate - 1.25%
BGL BNPP and Raiffeisen withdrawals (Maestro card)	free	free	free	free
Free withdrawals at other ATMs in Luxembourg and the EU (Maestro card)	1 per quarter	6 per quarter	15 per quarter	20 per quarter
Web Banking¹⁾ transfers between BGL BNPP accounts	free	free	free	free
Free transfers^{1) 2)}	24 per quarter	30 per quarter	36 per quarter	45 per quarter
Leisure benefits	-	-	yes	yes
Quarterly fee	EUR 8	EUR 10.50	EUR 21	EUR 28.50

¹⁾ Euro-denominated transfers under EUR 50,000 indicating beneficiary's IBAN and BIC and stipulating "costs shared".

²⁾ See your branch for details of conditions for withdrawals and transfers.

Renting a home

If you choose to rent a house or apartment on arrival, BGL BNP Paribas can make things easier.

BONUS FOR NEW ARRIVALS

- *rental bond at your choice of no deposit (up to EUR 3,500) or no charge*
- *tenant insurance direct from our branches with minimum formalities and a premium reduced to just EUR 30 for the first three months¹⁾*

¹⁾ See your branch office for details of cover and terms.



A full range of financing

BGL BNP Paribas can provide the financing you need for a car, furniture or other purchases – ask your specialized adviser for full details.

Contact your adviser for detailed information.

BONUS FOR NEW ARRIVALS

- *0.5% off our usual rate for personal loans – contact your personal adviser to apply*



Living in Luxembourg

Buying a home

If you decide to buy or build a home, BGL BNP Paribas can provide the support you need on attractive terms.

BONUS FOR NEW ARRIVALS

- *reimbursement of notarial fees for mortgage registration*
- *processing fee waived for home loan applications*

Investing in Luxembourg

Your adviser can provide you with full information on our savings and investment offering:

- savings accounts – a nest egg that's always there when you need it
- investment funds
- life insurance – combining return, insurance and tax breaks.

Brochures covering all these products are available from our branches: Investor Guide, etc.



Cut your tax bill¹⁾

As a tax-paying resident of Luxembourg, you will naturally be interested in products that lighten the burden. You can do just that with our tax-deductible insurance products²⁾ – and secure your future at the same time. Ask your adviser for details.

Allowable deductions from taxable household income include:

- up to EUR 672 a year for each person in the households with a Schwäbisch Hall home savings plan²⁾
- from EUR 1,500 to EUR 3,200 a year for each spouse covered by an OptiPension²⁾ retirement policy
- up to EUR 672 a year for each person in the household with OptiSave and OptiKids²⁾ life insurance policies.

Sponsor a friend

Do you know other new arrivals who have just arrived in Luxembourg?

If you know other expatriates who have just arrived in Luxembourg and get them to open an account with BGL BNP Paribas, we will have a gift to thank you. You'll receive a sponsorship form when you open your own account.

For more about our New Arrivals offer, visit www.bgl.lu/welcome.

¹⁾ For persons filing a tax return in Luxembourg.

²⁾ Upon respect of certain conditions, these products are compatible with the requirements laid down in articles 111 and 111 bis LIR (Luxembourg tax code).



Contact Center: (+352) 42 42-2000

For more information,
contact one of our advisers
from Monday to Friday.

Branch offices

in Luxembourg:

Royal-Monterey	Ettelbruck
Bonnevoie	Grevenmacher
Cloche d'Or	Howald
Gare (railway station)	Junglinster
Grand-Rue	Larochette
Kirchberg	Mamer
Limpertsberg	Mersch
Merl-Belair	Mondorf-les-Bains
	Niederanven
Bascharage/Kordall	Redange-sur-Attert
Bereldange	Remich
Bettembourg	Schifflange
Clervaux	Steinfort
Diekirch	Strassen
Differdange	Tétange/Käldall
Dudelange	Troisvierges
Echternach	Vianden
Esch/Centre	Wasserbillig
Esch/Place Benelux	Wiltz

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