

# PARTNER COMPANY EMPLOYEES: YOUR PREFERENTIAL CONDITIONS AT BGL BNP PARIBAS

## FOR YOU AND YOUR SPOUSE

A bespoke reduced-price offer if your salary is paid in by standing order<sup>1)</sup>



**BGL  
BNP PARIBAS**

The bank  
for a changing  
world

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## Becoming a BGL BNP Paribas client is easy!

**Go to [bgl.lu](https://bgl.lu): it's simple, fast and free.**

Your **100% online** account gives you the same services as your in-branch account.

You can manage your account to suit you:

- Using **Web Banking** on a PC and the apps for smartphones and tablets (Apple and Android).
- By telephone on **42 42-2000**. BGL BNP Paribas Direct advisors are available to respond to your requests. Monday to Friday, from 08:00 to 18:00.
- **In our branches:** advisors are available for you at 41 branches throughout the country.

**Would you like to become a BGL BNP Paribas client?**

**Our advisors make your life easier and are ready to help you for all required steps.**

# MANAGING YOUR DAY-TO-DAY FINANCES

## Key components, the "Essentials" ~~EUR 2,50 per month~~ **FREE**

- **Current account** (available in 11 currencies) with quarterly account statements<sup>2)</sup> and online bank statements available in your Web Banking.
- **1 V PAY debit card** for you to make withdrawals and payments throughout Europe.
- **All withdrawals**<sup>3)</sup> from BGL BNP Paribas ATMs free.
- **15 electronic transfers within the EU**<sup>4)</sup> (via Web Banking and ATMs) per month.

**+ 1 Mastercard Gold credit card** (including a wide range of insurance and assistance cover: travel cancellation, missed departure, baggage loss or theft, accidents abroad, online purchases, etc.).  
EUR 4.50 per month

### Over 60,000 partner bank ATMs

Thanks to the network of ATMs provided by the **BNP Paribas Group Global Network** and its partner banks<sup>5)</sup>, enjoy:

- **withdrawals with V PAY debit card in EUR are free of charge** at all BNP Paribas Group ATMs in the Eurozone and Deutsche Bank ATMs in Germany. For non-EU countries (UK with Barclays), a currency exchange fee is charged on EUR or local currency withdrawals.
- **withdrawals abroad from BNP Paribas Group ATMs at the same rates and under the same conditions** as your domestic transactions with your VISA and Mastercard credit cards (cash advance fees for withdrawals in euro and foreign currency still apply).

Use the free **CashPoints** app available from the **App Store** to find the applicable ATMs.



Standard cards*	Premium cards
Additional <b>V PAY</b>	Additional <b>Mastercard Gold*</b>
<b>Mastercard Blue</b> or <b>VISA Classic</b>	<b>Mastercard Platinum</b>
<b>Web Credit Card</b> (including internet delivery cover) for secure online purchases	<b>Elite Mastercard</b>

<sup>1)</sup> All the offers shown in this brochure are valid for all clients covered by a collective agreement and for their spouses in the case of a joint account being opened, subject to the Bank's approval of the application and the salary (min. 60% of the client's salary from the partner companies) being paid in by standing order.

<sup>2)</sup> Fees applicable for a debit balance.

<sup>3)</sup> Enjoy the benefit of three free-of-charge withdrawals per month from any other ATM in the EU. For any additional withdrawals and for charges relating to credit card (VISA or Mastercard) withdrawals in Luxembourg and in the EU, fee conditions may be obtained in-branch.

<sup>4)</sup> Transfers in euro (limited to EUR 125,000) in Luxembourg and to a SEPA zone account: EU countries, Norway, Lichtenstein, Iceland, Monaco, Switzerland (plus Andorra, San Marino and the Vatican) with the beneficiary's IBAN and BIC and stating "shared charges".

<sup>5)</sup> List available on bgl.lu

## The Premium Benefits programme

The Premium credit cards – Mastercard Gold, Platinum and Elite – are far more than international bank cards, giving you access to a vast range of benefits.

- **Access special offers throughout the year:** travel, culture, gastronomy, sport and well-being.
- **Take part in events** held exclusively for BGL BNP Paribas clients and enjoy Premium experiences.
- **The more you use your cards, the more major benefits you get!**

Further information on [premium-benefits.lu](https://premium-benefits.lu)

## A rental guarantee to make it easier to set up your home **NO DEPOSIT FOR UNDER 30s<sup>6)</sup>**

To avoid too high an outlay when setting up your home, BGL BNP Paribas provides you with a **rental guarantee<sup>7)</sup> for a property in Luxembourg (or, for students, within the European union) with a deposit paid by you.**

# BUYING AND BORROWING

## Buying a property: financing solutions tailored to suit your needs

### HOME LOAN

- Main or secondary residence in Luxembourg or the Greater Region.
- Renovation work on your home.
- Up to 30-year term.
- Progressive repayment option.
- Option to defer first monthly repayment.
- Application fees: **EUR 250 flat fee** ("standard" fee: 1% of the credit amount).

Choose the **Credit Protection insurance from Cardif Lux Vie** available with your loan to protect your family in the event of your death.

**REDUCED RATE**

### Special terms and conditions

- **French cross-border clients:** home loan guarantee without a mortgage with our partner Crédit Logement.
- **Young clients - under 30s<sup>8)</sup>:** no application fees and refund of notary fees in connection with the mortgage deed for property in Luxembourg.

<sup>6)</sup> Up to EUR 4,500 for a rental guarantee without a deposit.

<sup>7)</sup> Fees are charged for granting a rental guarantee (commission on opening and using the guarantee). Obtain fee schedule in-branch.

<sup>8)</sup> Offer subject to terms and conditions. Valid until the client's birthday.



## Financing and insuring your property

To finance and insure your property in Luxembourg, choose the EasiHome offering, which includes:

- a mortgage tailored to suit your situation,
- Credit Protection insurance from Cardif Lux Vie to protect your loved ones,
- AxiHome multi-risk home insurance to protect your home,
- A gift of EUR 150 per child per year up to age 12 (funds frozen until the holder's majority).

## Loans for every type of project

### PERSONAL LOAN

Buying a car, a holiday, setting up home: go ahead with your plans!

- Up to EUR 50,000 over 5 years
- **Preferential rates**<sup>9)</sup> if you take out Credit Protection insurance or for young person (< 30 years old)

### RÉSERVE PRIVILÈGE

Need a bigger line of credit?

- Credit facility of up to EUR 37,500
- Flexible monthly repayments (2% or 5% of the capital)
- Can be used at anytime

### CREDIT LINE **NO APPLICATION FEES**

For unexpected expenses or "impulse" buys.

- Maximum funds available: EUR 12,500
- Always available
- Flexible repayments

<sup>9)</sup> Reduction on the applicable rate. May not be used in conjunction with other special offers (recurrent or one-off).



# INVESTING

## Investment services: Investors & Advisory

Our team of specialists can provide you with personalised advice on a wide range of investment products tailored to your investor profile.

### ARE YOU AN INDEPENDENT INVESTOR?

Take advantage of the **Investors Service**:

- **access on the major markets** to international investments in multiple currencies and to an extended range of financial investments (equities, investment funds, bonds, etc.),
- the option of placing your **investment orders** on the major stock markets via the **internet** or by **telephone and fax**,
- **unrestricted access to comprehensive information** on financial markets (prices, records, analyses, etc.) to help you reach investment decisions,
- **investment recommendations** by our BGL BNP Paribas Direct Invest specialists available from 08:30 to 19:00, Monday to Friday, on 42 42-2000.

### WOULD YOU LIKE A HELPING HAND WITH YOUR INVESTMENTS?

Our **Advisory Service** can provide you with a **proactive personalised service**. You choose the frequency of your portfolio reviews based on your needs, for bespoke monitoring.

## Additional investment options

Find out about our themed range of funds to:

- **Grow** your assets
- **Prepare** for retirement
- **Invest** on the major stock markets
- **Save** responsibly

## Growing your assets

Our Private Banking advisors can give you the benefit of their experience and advice on managing your portfolio.

Find out more: [bgl.lu/privatebanking](https://bgl.lu/privatebanking)



## OBTAINING TAX BREAKS <sup>10)</sup>

When making a tax return in Luxembourg, the tax system offers a variety of ways of reducing the amount of tax you pay.

### Who does this apply to?

- Residents
- French and German cross-border clients with  $\geq 90\%$  of their total income from Luxembourg
- Belgian cross-border clients, if this threshold exceeds 50% of professional income

## Tax-deductible products

### INSURANCE PREMIUMS **-1% ON ACQUISITION FEES**

**OptiKids and OptiSave: guarantee a capital for you or your children**

Deduction of up to EUR 672 per year for each member of the household.

### PENSION SCHEME SAVINGS PREMIUMS **-1% ON ACQUISITION FEES**

**OptiPension<sup>+</sup>: building up capital for your retirement**

Deduction of up to EUR 1,500 per year for the under 40s (varying based on the policyholder's age).

### SCHWÄBISCH HALL HOME SAVINGS SCHEME

Deduction of up to EUR 672 per year for each member of the household.

### INTEREST PAYMENTS ON YOUR LOANS

The interest on one of your personal loans or on your home loan can be deducted from your taxable income.<sup>11)</sup>

<sup>10)</sup> Deductions in connection with premiums paid are applicable under articles 111 and 111 bis of the Income Tax Law. Tax allowances depend on the individual situation of each client and are subject to further changes.

<sup>11)</sup> Subject to terms and conditions. Visit your branch or bgl.lu

## 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

## CONTACT US



(+352) 42 42-2000



info@bgl.lu



bgl.lu

### **BGL BNP PARIBAS S.A.**

50, avenue J.F. Kennedy – L-2951 Luxembourg  
R.C.S. Luxembourg : B 6481



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