



BANQUE
INTERNATIONALE
À LUXEMBOURG

BILLY CLUB : OFFERS YOUR CHILD A WHOLE HOST OF ADVANTAGES

Have your child benefit from all the advantages the Billy Club has to offer, **from the day they are born until their 12th birthday**. High performance savings solutions to help your child when they reach adulthood and a range of deals on leisure activities for all the family, as part of being a member of this exclusive club.

Three savings solutions to plan for your child's future

The Billy savings account: preferential interest rate and an account that is blocked until your child comes of age, all completely free of charge.

The Flexicav savings plan

Flexicav is an investment fund savings scheme that gives you access to financial markets. It is flexible, comes with a range of benefits, and is an ideal way to finance things such as your child's education.

The Wüstenrot mortgage savings scheme to plan ahead for their future real estate projects.

The invested capital is protected, while remaining available up until maturity.

Up to EUR 1,344 in contributions can be deducted from your taxable income per member of your household per year until you are 40 (as of 1 January of the tax year). From the age of 40, you can deduct up to EUR 672 (until your child comes of age).



BIL Kids Future insurance: a modern investment in the form of a life insurance policy that will enable your child to draw on financial support when they embark on their adult life. The capital amount is guaranteed from the moment the account is opened, entitling you to tax benefits.

TIP: to easily make regular or one-off transfers to these savings accounts, use our free BILnet online banking service.

Billy Club deposit card: easy and free of charge

Teach your child about saving

This free V PAY Servicard allows you to deposit banknotes into your child's savings account 24/7. You can give your child the card with complete peace of mind, as withdrawals, transfers and payments are not permitted.

Request it now in branches.

Advantages

- Savings account with preferential rate
- Free of charge Billy Club deposit card
- Life insurance to protect your child
- Tax benefits
- Discounts at a range of shops and leisure parks

Receive up to EUR 150 when your child is born
(details on back)



Choose the option that best suits your needs together with your Relationship Manager!

Contact us at 4590 – 1
or on www.bil.com



BANQUE
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Receive up to EUR 150 for your new baby

An exclusive offer to celebrate the birth of your child:

We're offering EUR 50 to invest in each of our savings products: (terms and conditions available in our branches)

[BILLY SAVINGS ACCOUNT](#)

[FLEXICAV SAVINGS PLAN](#)

[BIL KIDS FUTURE LIFE INSURANCE](#)

Billy Club : Discounts and special offers all year round

All children who are BIL account holders are automatically members of the Billy Club until their 12th birthday.

Offer includes a membership card entitling you to discounts at a range of shops and leisure parks in Luxembourg and the Greater Region.

Also, various surprises, gifts and competitions are organised throughout the year.

Discover the complete list of discounts enjoyed by Billy Club members upon presentation of the membership card on www.bil.com/billyclub



See offer conditions in-branch. The terms and conditions that are applied to loans depend on the guarantees provided and the purpose of the loan. The definitive applicable rate can only be determined following submission of an application. The granting of a loan is subject to the approval of your application. The information provided on this page is purely indicative. This information is published without any guarantee as to its being exhaustive, accurate or up to date. It does not constitute an offer or solicitation to buy or sell in any way. It has no value as legal, accounting or tax advice and is only applicable at the time it was provided. Billy Club discounts cannot be used in conjunction with other marketing offers from partner organisations. For further information, please contact our Relationship managers in-branch.

Together for you

Our documentation
is available at:



Access your accounts on your
mobile and tablet with BILnet
Mobile



Stay in touch
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