



BANQUE
INTERNATIONALE
À LUXEMBOURG

BIL, MAKING LIFE EASIER

With all our products and services, you are certain to find solutions that will simplify your everyday banking transactions, giving you more time for other things.

Why not have a current account that gives you more?

For example, your current account allows you to receive your salary and link it to a bank card.

But why not get **an account** which comes with a service package including a bank card, online banking service and electronic transfers, in addition to other products and services?

Whatever your needs, you are sure to find the right option for you from among our three account types (BIL Home, BIL City and BIL World), which all come with favourable and transparent rates.

For more information, contact your Relationship Manager now or go to www.bil.com.

Do you want to withdraw and deposit funds?

Use your bank cards to access our **servibank+** terminals 24/7:

These machines use the latest technology for cash withdrawals and deposits credited to your account instantly. You will always find one close by!

To find out their locations, go to www.bil.com.

In addition, depending on your type of card, you can withdraw money from ATMs throughout Europe and the rest of the world.

Even if you do not have a bank card, you can access the **servibank+** terminals using a temporary card provided at your bank branch.

With the new QuickMoney™ feature, you can securely withdraw money using your smartphone without a card. This new function is very useful if you have forgotten your card or if a friend or family member needs to make an unexpected cash withdrawal.

Would you like to make payments in businesses?

Choose from our **complete range of debit and credit cards** to suit your needs. Our cards allow you to make payments at thousands of businesses throughout Luxembourg and Europe, as well as across the rest of the world.

Do you have a smartphone?

Pay directly and securely with your phone using Digicash.

Simply scan a QR code at the business, enter your PIN code and your payment will be made from your current account.

Advantages

- Service packages for easier account management
- BIL ATMs available 24/7 with deposits/credits made instantly to your account
- BILnet, an advanced online banking service, including transfers
- SEPA European direct debits for paying bills from your BIL account
- Complete range of bank cards
- Financing solutions, as well as savings and insurance products

Choose the option that best suits your needs together with your Relationship Manager!
Contact us at 4590 – 5000
or on www.bil.com



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Do you want to pay a bill?

Do it by **bank transfer** from the comfort of your own home using our BILnet online banking service (with free access).

You automatically receive 24 free electronic transfers (Eurotransfert) per month. And if you opt for a BIL Home, BIL City or BIL World account, you can make unlimited free electronic transfers.

Never forget to pay a bill again! **Opt for SEPA European direct debits.** Modern payment method, allowing you to pay bills for differing amounts over time. Handy for all sorts of bills: telephone, electricity, gas, etc.

To set it up, ask the creditor directly.

No more need for multiple accounts! Use only your BIL account.

European direct debits enable you to pay your bills in EUR to businesses with accounts outside of Luxembourg (if these have adopted this new system).

Ideal for people who live across the border or own a family home abroad.

Do you want to make regular transfers for a fixed amount?

For paying rent or building up savings, a standing order with BILnet allows you to choose the payment date, amount and frequency of your transfers.

You can also use the unified transfer form (TUP) for any of your payments.

Add your bank details and those of the recipient of your payment, and then send us the TUP or hand it in at one of our branches. You can now order pre-printed TUPs with your account number from your Relationship Manager.

BIL is always at your side, whatever your needs.

Need or want to change your car or kitchen?

We offer a personal fixed-rate loan to help finance your purchases and special projects. With a maximum term of five years, this personal loan means there is no need for you to touch your savings.

Use our simulator at www.bil.com or get in touch with your Relationship Manager.

Want to save?

BIL offers a range of solutions for building your capital.

From savings accounts to certificates of deposit and stock market investments, you will find the right product(s) allowing you to invest your money according to your needs and wants.

Discuss these options with your BIL Relationship Manager.

And what about getting tax deductions?

Law lays down tax deductions and exemptions allowing you to lighten your tax burden, whether you are a Luxembourg resident or a non-resident having opted to be taxed in Luxembourg.

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 preferential terms of this offer may not be combined with other preferential terms or special conditions available in respect of any special offers. 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. 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



Stay in touch
with BIL on:



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