

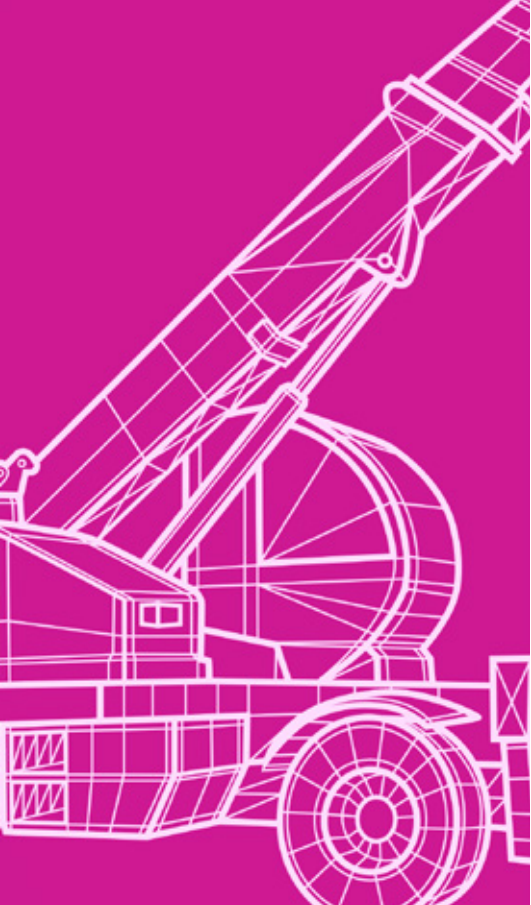
BIL Business Owner



Supporting you from
foundation to transfer
of **your company.**



BANQUE
INTERNATIONALE
À LUXEMBOURG

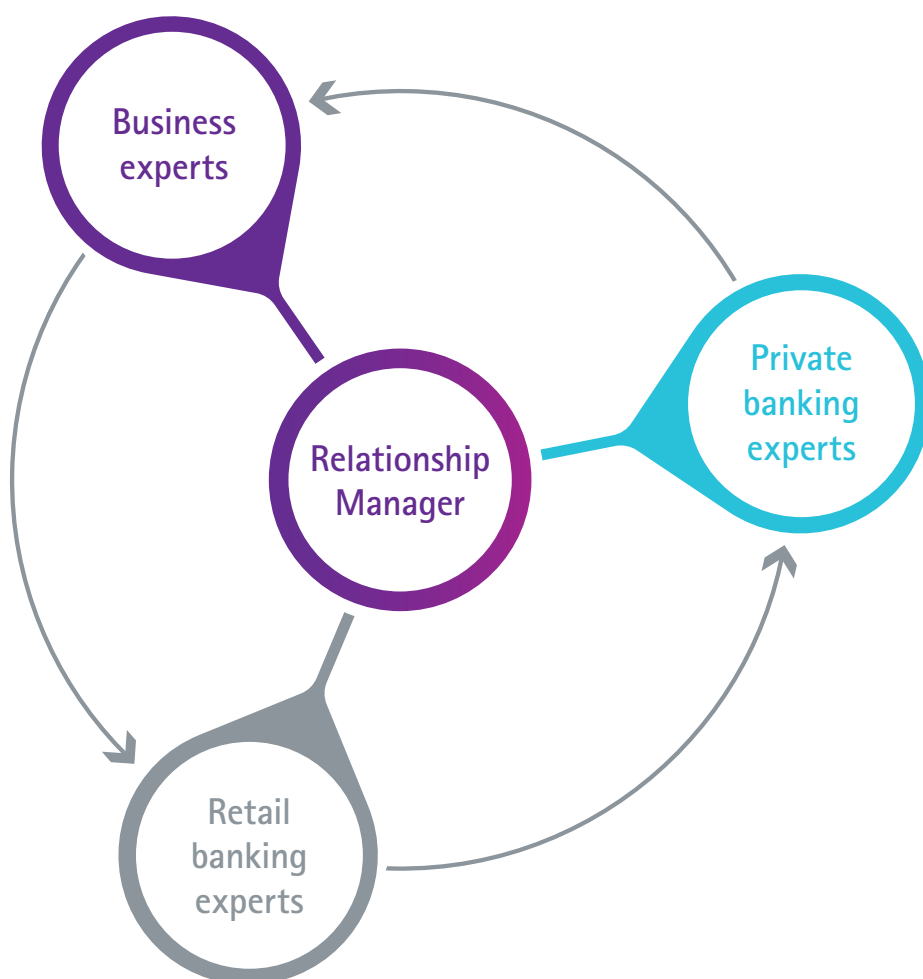


A single point of contact for your business needs and personal endeavours.

Why fill up your diary with even more people to meet?
With BIL Business Owner, you have a single Relationship
Manager for your company and personal accounts. This
way you can establish a long-term relationship of trust.

You can also
count on the
support of a
team of experts
to provide you
with tailor-made
solutions.

To provide a service that meets your
expectations, your Relationship
Manager has access to the best
specialists.





Long-term support
throughout your
company's life,
and your own.

You enjoy guaranteed support with a vision of
the future, and can benefit from our expertise to achieve
your objectives with complete peace of mind.





BIL Business Owner

The choice for businesses

Day-to-day bank management

- Packages: BIL Pro Silver, BIL Pro Gold
- BIL Pro Payment: banking package with terminal payment
- Transfers
- Direct debits
- Internet banking
- Credit cards:
 - › BIL Visa Business (insurance and travel assistance)
 - › BIL Visa Business Gold (travellers assistance and cancellation, missed departure, AirRefund service, smart delay)
- Foreign exchange transactions

Financing

- Overdraft facility
- Fixed-term loans
- Investment loans
- Bank guarantees
- Leasing
- Capex loans and SNCI loans
- "Mutualité" security

Cash management

- Cash+ savings accounts
- 35-day notice accounts
- Time deposits
- Structured products
- Institutional management

Insurance

- Operating losses
- Key personnel

Securing staff loyalty

- We discuss with you the possibility of a partnership so that your employees can benefit from everyday banking products at an advantageous rate

Business creation

- Support
- Advice on state aid
- Suitable financing solutions

Business transfer

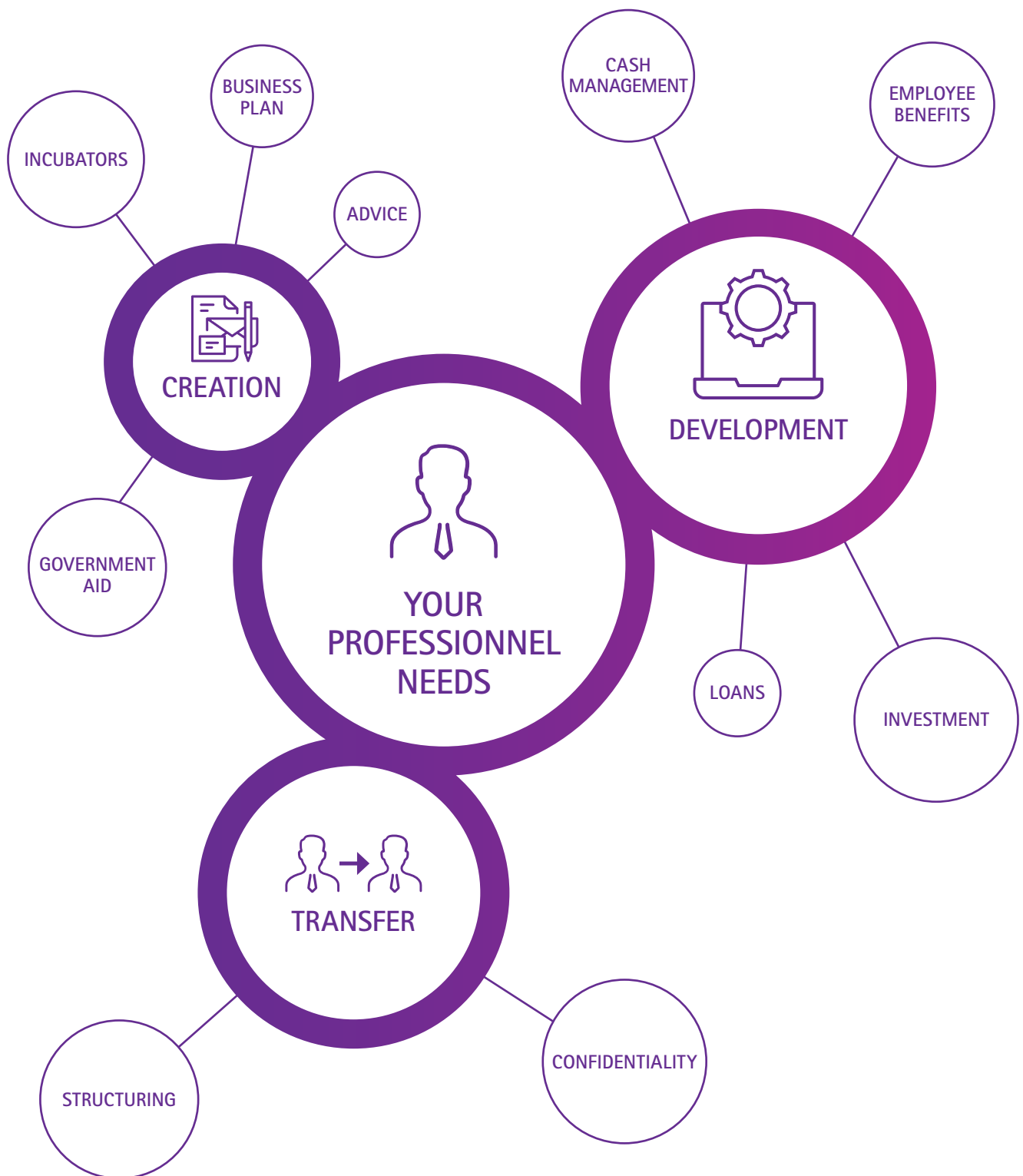
- Support
- Search for buyers
- Business valuation

A partner close to your needs, with its decision-making centre in Luxembourg

An innovative bank with flexible solutions

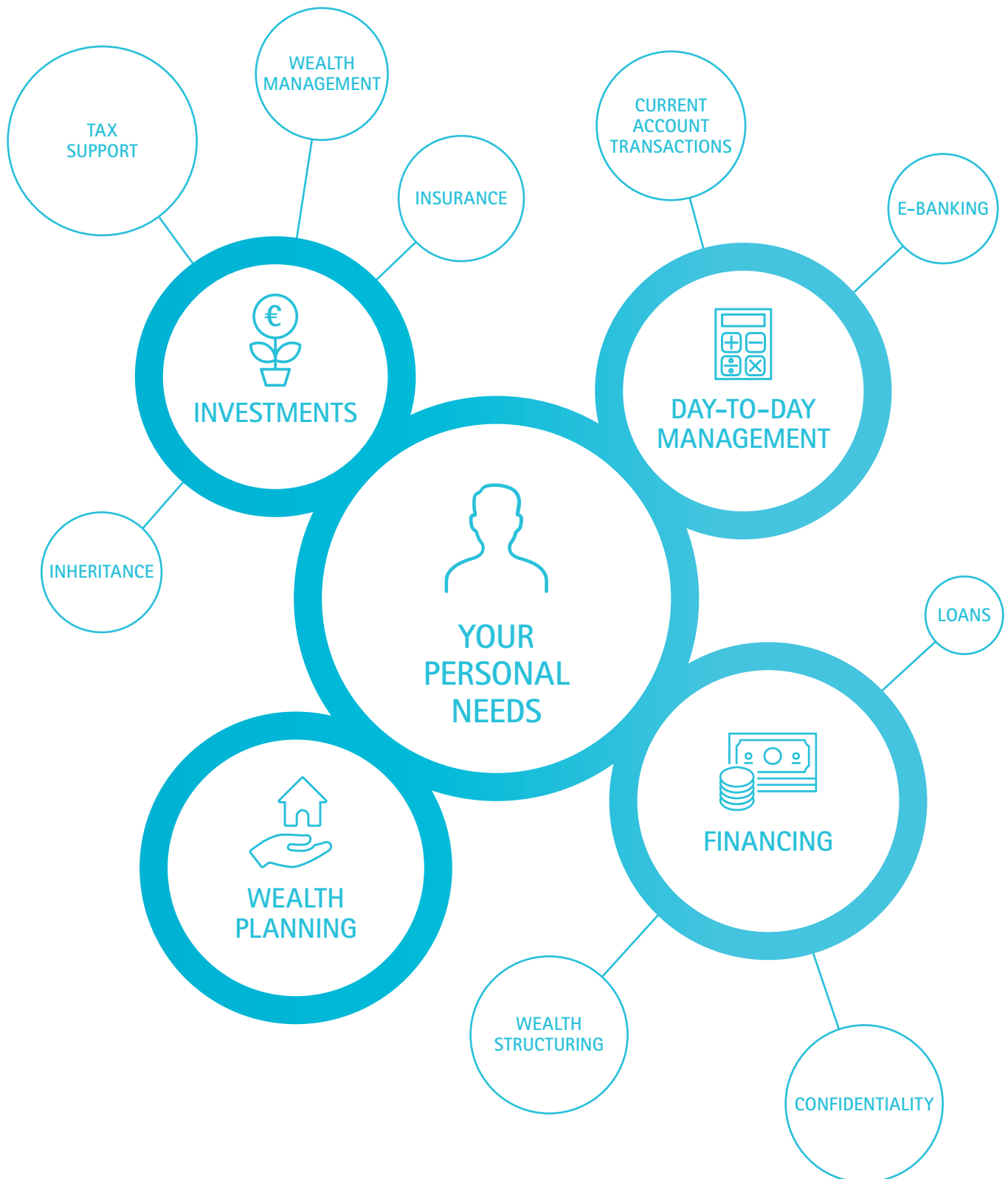
The bank for entrepreneurs with a network of partners

With BIL Business Owner,
you select the solutions you need
to get the job done.



BIL Business Owner also means:

privileged access to a range of expert opinions and news on issues that concern you.





BIL Business Owner the choice for entrepreneurs

Day-to-day bank management

Discover the advantages
of BIL Platinum package:

- Transfers
- Direct debits
- Internet banking
- Credit cards with insurance:
 - › BIL Visa Platinum (medical protection, global travel protection, car accident or breakdown, smartphone theft cover, purchase protection)

Financing

- Current account overdrafts
- Fixed-term loans
- Personal loans
- Mortgages
- Investment loans
- Bank guarantees
- Lombard loans
- Investment Line loans
- Study loans

Investment

- Savings accounts
- 35-day notice accounts
- Time deposits
- Guaranteed capital products
- Structured products
- Foreign exchange transactions
- Execution of stock market orders
- Global wealth approach:
 - › Financial instruments
 - › Discretionary management
 - › Advisory management

Insurance

- Mortgage protection insurance
- Life insurance
- Insurance investment income

Tax products

- Mortgage savings scheme
- Retirement savings plan
- Youth savings and insurance

Wealth structuring

- Financial and tax planning
- Transfer of assets
- Specialised bespoke advice

**An attractive
package**
Business Owner

**Specific financing
and investment
packages**

**A complete range
of high-end asset
analyses**

Do you need more information on BIL Business Owner?

Contact your dedicated Relationship Manager,
by calling (+352) 4590-5000
or visit our dedicated page www.bil.com/businessowner

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