



BANQUE
INTERNATIONALE
À LUXEMBOURG

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— Package reserved for
young professionals
aged between 18 and 29

B-active Package,
Be *free*

WE MAKE YOUR PROJECTS OUR PRIORITY!

Have lots of plans for the future?
Are you under 30 and working?

The B-active package is made for you!



Pay no application fees
on your **mortgage loan**



A car? A new kitchen? Bring **all of your projects**¹ to life with a suitable interest rate



Your **account and cards** are free



Manage your account from anywhere
with online **banking-service BILnet**



You can take out a **moving loan**¹ to finance your rent guarantee and agency fees



Plan for your future with complete peace of mind thanks to a **savings account** tailored to your situation and **tax-deductible** financial products



Pay in a **safe, fast way** with Apple Pay



Enjoy **discounts and special offers** all year round

1. Offer subject to conditions and approval of your application.

CARDS THAT SUIT YOUR NEEDS... AND PERSONALITY ;-)

With B-active, you get free bank cards. Find the right one for you!



FREE AND
CUSTOMISABLE

Servicard V PAY

A debit card
that suits you



FREE

Visa Classic

A credit card
for withdrawals
and payments in
Luxembourg and
around the world



FREE FOR 2 YEARS¹

Visa Gold

A credit card for
cash withdrawals
and payments in
Luxembourg and
abroad with all the
Gold benefits of Visa

Payments and cash withdrawals			
In Luxembourg	✓	✓	✓
In Europe	✓	✓	✓
Abroad	✗	✓	✓
Possibility of paying in instalments	✗	✓	✓
Contactless option	✓	✓	✓
Deposits			
Cash deposits at Servibank+ ATMs	✓	✓	✓
Insurance			
Travel accident	✗	✓ (up to EUR 100,000. Search and rescue and/ or repatriation expenses EUR 10,000)	✓ (up to EUR 200,000. Search and rescue and/ or repatriation expenses EUR 20,000)
Travel cancellation	✗	✗	✓ (up to EUR 5,000) General terms and conditions
Purchase protection	✗	✓ (from EUR 100 and up to EUR 500 per item) General terms and conditions	✓ (from EUR 100 and up to EUR 2,500 per item) General terms and conditions
Insurance covering emergency spending while you are away	✗	✗	✓ (in the event of delays or cancellations, missed departures or connections, lost or delayed luggage) General terms and conditions

1. Offer subject to conditions and approval of your application. After the first two years, an annual fee of 60 € will be charged (see tariff overview at www.bil.com).

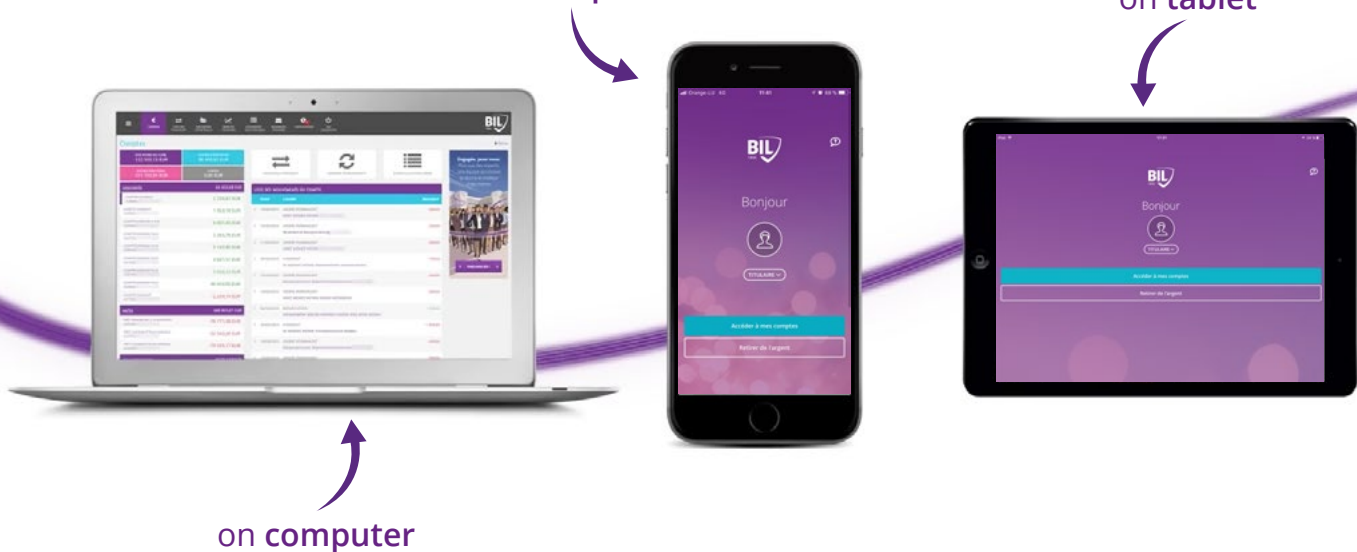
MANAGE YOUR ACCOUNTS AT ANY TIME AND FROM ANYWHERE WITH BILNET

Discover BILnet and its wide range of features using our videos!

BILnet, a complete, multi-device client space

on smartphone

on tablet



- ✓ **Full management** of your transfers and standing orders
- ✓ **Check your credit card transactions** and **change your card limits** at any time
- ✓ **Monitor your stock exchange transactions** wherever you are
- ✓ **Make cardless cash withdrawals at any BIL ATM** thanks to **QuickMoney™**
- ✓ **Prove your identity quickly and easily** with the **LuxTrust Mobile** app
- ✓ **Download the BILnet app** from the **App Store** or **Google Play**

WE HELP YOU TURN YOUR PLANS INTO REALITY

We offer a range of tailored loans to help you
make your dreams come true.

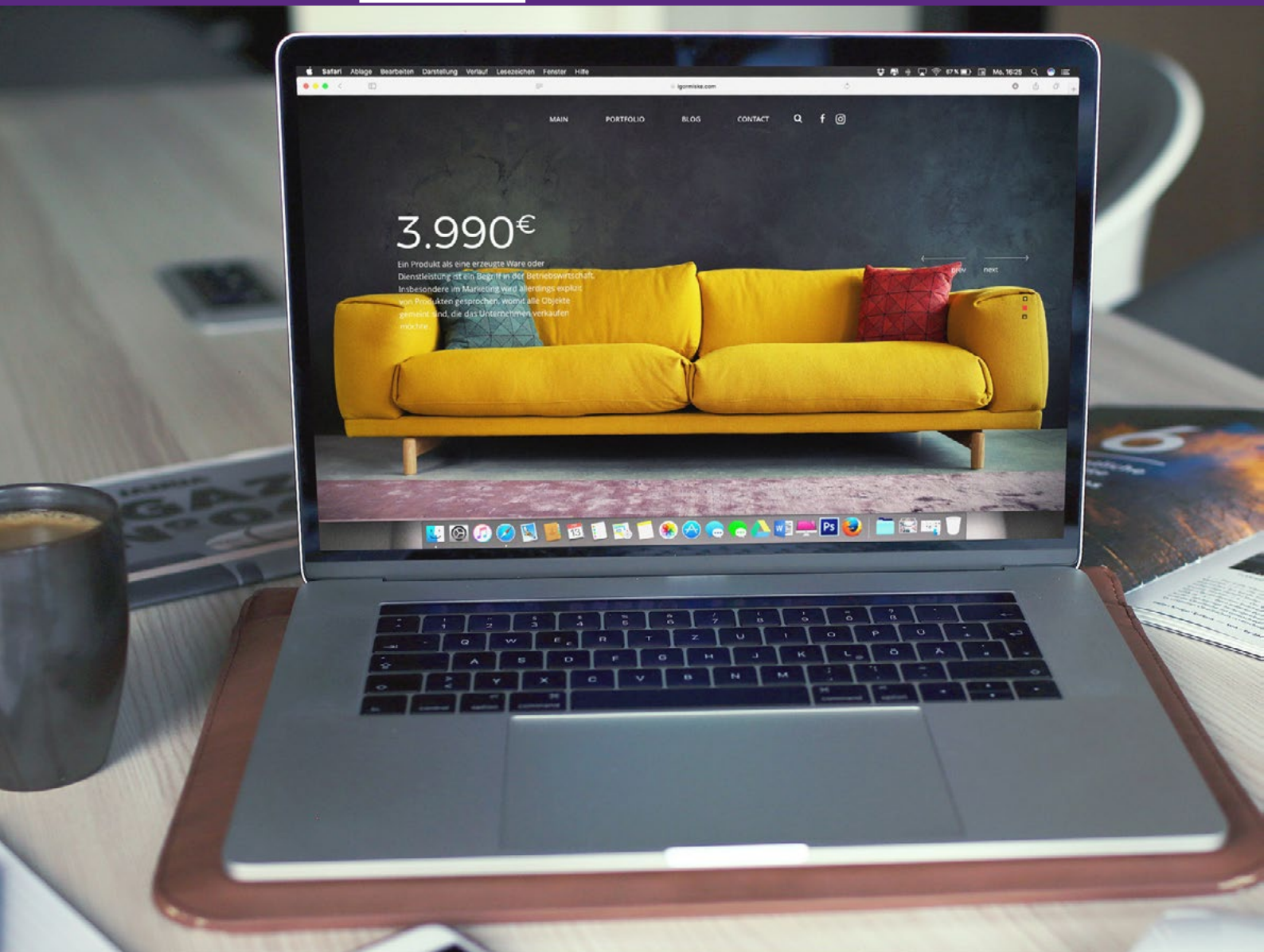


ARE YOU PLANNING TO BUY A HOME?

We offer financing solutions adapted to your needs.

- ✓ No application fees
- ✓ Access to various incentives granted by the Luxembourg government¹

1. Under certain conditions, the Luxembourg government may help to underwrite a loan for anyone who is unable to provide the guarantees needed to borrow money for the construction, acquisition or renovation of a home.



NEED A LITTLE HELP?

Whether it's for a car, a new kitchen, home renovation project or a holiday...
With our personal loan, you benefit from preferential terms to finance your exceptional expenses¹.

- ✓ Enjoy a special interest rate
- ✓ Receive a prompt response to your loan application
- ✓ Access funds quickly once your loan is approved

¹. Offer subject to conditions and approval of your application.



ARE YOU RENTING A HOME FOR THE FIRST TIME?

We have flexible solutions allowing you to pay your rent deposit and finance your moving costs.

- ✓ Borrow up to 5 times the amount of your rent to create a security deposit, and repay the money over a period of up to 36 months¹
- ✓ No more need to lock up your savings, which remain accessible
- ✓ Pay lower application fees

¹. Offer subject to conditions and approval of your application.

WANT TO SAVE AND PAY LOWER TAXES? HERE'S HOW!

It's vital to plan for the future of you and your family. But did you know that we have tax-deductible savings solutions and other products eligible for the government guarantee scheme?

Discover our range of savings products and their benefits.



Savings Plus¹ Account

Do you want to gradually build up capital for a project or for contingencies? Discover the Savings Plus account.

✓ Eligible for the government guarantee scheme²



Mortgage- savings Wüstenrot

Would you like to save up for the purchase of a property in Luxembourg or Germany, for renovations or for home improvements? Are you prepared to build up savings over the long term?

✓ Eligible for the government guarantee scheme²

✓ Tax-deductible³



Supplementary Pension BIL Pension

Would you like to make the most of your retirement? Act now to build up personal savings to top up your state pension, with a range of pension insurance products suited to your current and future needs.

✓ Tax-deductible³



BIL Kids Future

Is your family growing? Start saving now to help your children with their future endeavours. Choose a life insurance policy and combine savings protection and tax benefits. Accessible from EUR 25 per month.

✓ Tax-deductible³

1. The Savings Plus account can be opened in euro (EUR) or one of the following currencies: Danish krone (DKK), Norwegian krone (NOK), Swedish krona (SEK), Czech koruna (CZK), US dollar (USD), Australian dollar (AUD), Canadian dollar (CAD), New Zealand dollar (NZD), Hungarian forint (HUF), Swiss franc (CHF), pound sterling (GBP) or Polish zloty (PLN).

2. Under certain conditions, the Luxembourg government may help to underwrite a loan for anyone who is unable to provide the guarantees needed to borrow money for the construction, acquisition or renovation of a home.

3. Tax benefits depend on the situation of the individual taxpayer, are subject to change, and apply to policies with a minimum term of 10 years.

INVESTMENT SOLUTIONS FOR THOSE WHO WANT MORE!

Want to take the management of your financial assets to the next level? We offer three investment solutions. The choice is yours!

Flexicav¹

Flexicav is an investment fund savings scheme investing in BIL Invest funds for people wanting to invest continuously on the financial markets.

FLEXICAV IS RIGHT FOR ME BECAUSE...

I want to invest regularly without worrying about fund management.

BIL structured products¹

Structured products are investment products that offer many advantages. They can be tailored to the specific needs of our clients, who are ever on the look-out for security, higher returns and, above all, transparency.

BIL STRUCTURED PRODUCTS IS RIGHT FOR ME BECAUSE...

I want to maximise my return and diversify my portfolio.

BIL Invest¹

A BIL investment fund suited to today's challenges. BIL Invest offers dynamic asset management that combines performance with risk management.

BIL INVEST IS RIGHT FOR ME BECAUSE...

I want to invest in funds while choosing my own investment themes.

SPECIAL OFFERS AND DISCOUNTS

With the European Youth Card Free for one year¹.



More information on all the special offers here!

www.cartejeunes.lu

SOCIAL NETWORKS






Join our community and enjoy all our **client benefits**
(concerts, events, cinema tickets, etc.)



1. Card free for one year.

ARE YOU INTERESTED IN THE B-ACTIVE PACKAGE?

Here's a list of its key features:

 Loans	Mortgage	
	Interest rate	Preferential
	Application fees	No application fees
	Government guarantee	Subject to certain conditions
	Rent guarantee (with deposit): Free	
	First loan installment and personal loan ¹	Preferential interest rate
 Everyday banking	Cards	
	V PAY debit card (customisable)	Free
	Visa Classic credit card	Free
	Visa Gold credit card	Free for 2 years ²
	Non-BIL ATM cash withdrawals (SEPA only with debit card)	1 free per month
 Apple Pay	Apple Pay	
	Included	
 Tax products	Mortgage savings scheme: Wüstenrot	Special terms
	Supplementary pension: BIL Pension by AXA	Special terms
	Supplementary pension: BIL Pension by Foyer	Special terms
 Special offer	European Youth Card	Free for 1 year

WANT TO SIGN UP?

Arrange a meeting at your branch and bring your employment contract, or take out your B-active package now on www.bil.com or via the [BILnet](#) app!

1. To finance the cost of buying your property. Offer subject to conditions and approval of your application.

2. After the first two years, an annual fee of 60 € will be charged (see tariff overview at hyperlink www.bil.com).

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