



BANQUE
INTERNATIONALE
À LUXEMBOURG

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— Special offer for students
aged 18-29

B-student Package,
young like you!

MOVE ON UP!

Are you under 30 and studying?

The B-student package is made for you!



Get EUR 150 when you first take out
a **CEDIES student loan**¹



Your **account and cards** are free



Do you need a **rent guarantee**¹?
We waive all application fees



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



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.

CHOOSE THE CARD THAT SUITS YOU BEST!

Cards are included with the B-student package.



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

| 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) |
| Purchase protection | ✗ | ✓ (from EUR 100 and up to EUR 500 per item) General terms and conditions |

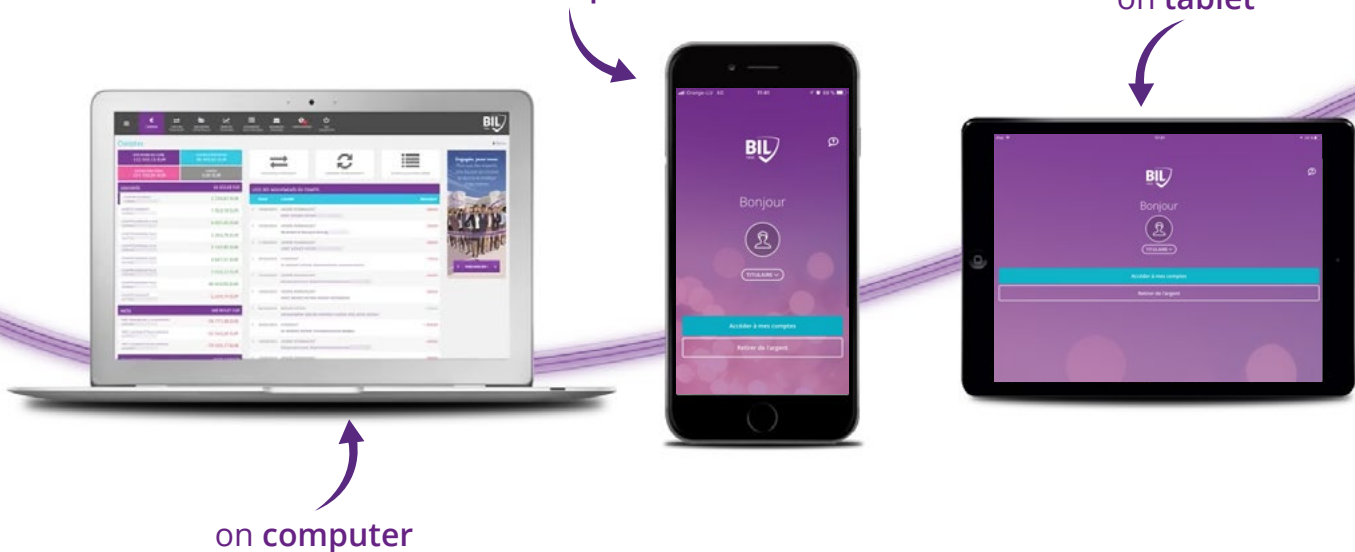
MANAGE YOUR ACCOUNTS AT ANY TIME AND FROM ANYWHERE WITH BILNET

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.



DO YOU WANT TO FINANCE YOUR STUDIES?

Let's talk about your plans!

- ✓ Your preferential rate loan is guaranteed by the government¹
- ✓ Get EUR 150 when you take out your first CEDIES loan
- ✓ Repayment may begin two years after you complete your studies and be spread over 10 years

1. The Luxembourg government provides financial aid to allow students, given they fulfil the qualifying conditions, to freely pursue higher-education courses regardless of their parent's financial situation or wishes. Offer subject to approval of your application.



HAVE YOU FOUND A PLACE TO RENT?

We act as guarantor for your rent payments to your landlord¹.

- ✓ You remain in control of your savings and continue to receive interest
- ✓ You benefit from a preferential interest rate until your 25th birthday
- ✓ We waive all application fees

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

SAVE AND PREPARE FOR THE FUTURE!

By building up your savings, each day you get closer to turning your dreams, ambitions and plans into reality.

DID YOU KNOW?

By signing up to the **Savings Plus**¹ account, you become eligible for a government guarantee.

Save **EUR 290/year** for 3 years and make it easier to buy your future home!

You benefit from a preferential interest rate until your 25th birthday

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).

SPECIAL OFFERS AND DISCOUNTS

With the European Youth Card¹



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-STUDENT PACKAGE?

Here's a list of its key features:

| | | |
|---|--|--|
|  Cards | Cards | |
| | V PAY debit card (customisable) | 1 free |
| | Visa Classic credit card | 1 free |
| | Cash withdrawals with debit card on non-BIL ATMs | 1 free cash withdrawal/month in EUR and other currencies within Europe |
| | European Youth Card | Free for 1 year |
|  | Apple Pay | |
| | Included | |
|  Loan | Rent guarantee (with deposit) ¹ | |
| | Application fee | Free |
| | Student loan ¹ | |
| | CEDIES student loan | EUR 150 free on subscription |
|  Online banking-service | BILnet | Included |
| | QuickMoney | Included |
| | DIGICASH | Included |

WANT TO SIGN UP?

Bring your certificate of school attendance into your branch or take out your B-student package now on www.bil.com or via the [BILnet](#) app!

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

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