



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

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— Exclusive offers  
for newcomers

*Moien,*  
Welcome to  
Luxembourg!

# Welcome!

Congratulations on your decision to live and work in Luxembourg!  
Welcome to our beautiful country.

We know that as a newcomer, you have **certain needs and requirements**.  
That's why we've put together a special offer just for you.



Enjoy free, unlimited  
eurotransfers on BILnet



Finance the **security deposit**  
on your rental property



We provide a voucher worth EUR 150  
to help you file your first  
tax return in Luxembourg



Manage your account from anywhere with  
**BILnet internet banking**



If you are aged under 35, you can enjoy up to  
100 %<sup>1</sup> loan-to-value on your home



A car? A new kitchen? Bring your projects  
to life with our personal loan



Enjoy savings solutions tailored  
to your situation



and access to a wide array  
of investment products

## BANKING PRODUCTS TAILORED TO SUIT YOU

Learn about our range of banking services and find one that suits your unique financial situation and needs!

### Are you **30 or older**?



#### BIL Home

- ✓ A standard current account
- ✓ A V PAY Servicard debit card
- ✓ BILnet online banking access



#### BIL City<sup>3</sup>

- ✓ A comprehensive product package
- ✓ A Visa Classic or Mastercard Blue<sup>3</sup> credit card
- ✓ A V Pay or V Pay Servicard debit card
- ✓ A BIL Webcard
- ✓ BILnet online banking access



#### BIL World<sup>3</sup>

- ✓ A comprehensive product package
- ✓ A Visa Classic or Mastercard Blue<sup>3</sup> credit card
- ✓ A Mastercard Gold<sup>3</sup> credit card
- ✓ A V Pay or V Pay Servicard debit card
- ✓ A BIL Webcard
- ✓ BILnet online banking access
- ✓ Advantageous credit facilities<sup>3</sup>
- ✓ More comprehensive insurance policies linked to the Mastercard Gold card

### Are you **under 30**?



#### B-student (for students aged 18 to 29)

- ✓ A comprehensive product package
- ✓ A free gift of EUR 200 when you first take out a CEDIES student loan
- ✓ Financing for your security deposit with no application fees
- ✓ An account with free bank cards
- ✓ BILnet online banking access
- ✓ Discounts and special offers that help you save, all year long



#### B-Active (for young professionals aged 18 to 29)

- ✓ A comprehensive product package
- ✓ Up to 100%<sup>1</sup> loan-to-value on your home with no application fees
- ✓ Favourable rates to turn your dream projects into reality
- ✓ A free account and bank cards + a free Mastercard Gold card for two years
- ✓ BILnet online banking access
- ✓ Discounts and special offers that help you save, all year long

Also discover



#### BIL Package Company

We've partnered with hundreds of companies in Luxembourg and abroad to offer their employees special terms and conditions with the BIL Company Package. Check your eligibility with your employer or at one of our branches!

\* Among several hundred Luxembourg and foreign companies with a workforce comprising over 100 employees.

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

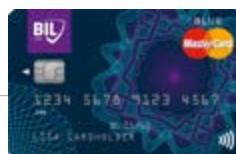
With our special deal for newcomers, you get bank cards free of charge with one of our packages. Find one that's right for you!



FREE AND  
CUSTOMISABLE

### V Pay ou Servicard V Pay

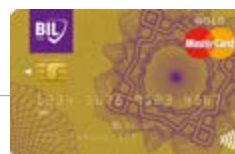
A debit card that suits  
you.



INCLUDED IN THE BIL  
CITY AND BIL WORLD  
PACKAGES

### VISA Classic & Mastercard Blue

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



INCLUDED IN THE BIL  
WORLD PACKAGE

### Mastercard Gold

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



INCLUDED IN THE BIL  
CITY AND BIL WORLD  
PACKAGES

### Carte électronique BIL Webcard

A virtual card for  
making low- and  
medium-value  
purchases online.

|  | Payments and withdrawals |   |  |   |
|--|--------------------------|---|--|---|
| In Luxembourg  | ✓                        | ✓ | ✓  | Remote payment only<br>(telephone, email, internet)<br>within the default limit of<br>EUR 500 |
| In Europe  | ✓                        | ✓ | ✓  |   |
| Abroad   | ✗                        | ✓ | ✓  |   |
| Possibility of paying<br>in instalments                        | ✗                        | ✓ | ✓  | ✗   |
| Contactless option   | ✓                        | ✓ | ✓  | ✗   |
| Deposits   |                          |   |  |   |
| Cash deposits at<br>Servibank+ ATMsk+                          | ✓                        | ✓ | ✓  | ✗   |
| Insurance  |                          |   |  |   |
| Travel accident  | ✗                        | ✓ | ✓ (and assistance)   | ✓   |
| Trip cancellation  | ✗                        | ✗ | ✓ (up to EUR 6,000)<br><a href="#">General terms<br/>and conditions</a>  | ✗   |
| Purchase protection  | ✗                        | ✗ | ✓ (from EUR 100 and up to<br>EUR 2,200 per item)<br><a href="#">General terms<br/>and conditions</a>   | ✗   |
| Insurance covering<br>emergency spending<br>while you are away | ✗                        | ✗ | ✓ (in the event of delays<br>or cancellations,<br>missed departures or<br>connections, lost or<br>delayed luggage)<br><a href="#">General terms<br/>and conditions</a> | ✗   |



## 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 your **smartphone**

on your **tablet**



on your **computer**

- ✓ 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
- ✓ Take advantage of **innovative services**:
  - QuickBanking™**:
    - one-click access to your **account and card balances**
    - view your transactions using a **PIN or Touch ID**
  - QuickMoney™**:
    - **Cardless withdrawals** using your mobile

## WE CAN HELP MAKE YOUR PLANS A REALITY.

Now that you've started a new chapter, let us help you make the most of it.



### ARE YOU RENTING A HOME IN LUXEMBOURG FOR THE FIRST TIME?

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

- ✓ Borrow up to five times the amount of your rent to pay your security deposit, and pay back your loan over a period of up to 36 months
- ✓ You no longer need to tie up your savings, which remain at your disposal



## NEED A LITTLE HELP?

Whether it's for a car, a new kitchen, or a home project...

With our personal loan, you benefit from preferential terms to finance your plans.

- ✓ Choose a repayment period from one to five years
- ✓ Receive a prompt response to your loan application
- ✓ Access your funds quickly



## PLANNING TO BUY A HOME?

We offer financing solutions adapted to your needs.

- ✓ Are you under 35? Enjoy up to 100%<sup>1</sup> loan-to-value on your home
- ✓ Reap the rewards of historically low interest rates
- ✓ Take advantage of incentives granted by the Luxembourg government



# 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 Plus Account<sup>2</sup>

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

✓ Eligible for the government guarantee scheme



## 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 scheme

✓ Tax-deductible<sup>4</sup>



## 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-deductible<sup>4</sup>



## 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-deductible<sup>4</sup>

As a newcomer to the country, we offer you a voucher worth EUR 150 for our tax partner Memola & Partners\* when you subscribe to any tax-deductible product

\*Voucher valid for the tax return relating to the fiscal year in which the BIL tax-deductible product was purchased, or the following fiscal year.

## 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!

### Flexicav<sup>5</sup>

Flexicav is an investment fund savings scheme 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.*

### BSP<sup>5</sup>

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.*

### Patrimonial<sup>5</sup>

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

#### **BIL PATRIMONIAL IS RIGHT FOR ME BECAUSE**

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



## SOCIAL NETWORKS

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



1. To finance the cost of buying your property. Offer subject to conditions and approval of your application.
2. 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).
3. Offer subject to approval of your application.
4. Tax information varies depending on individual circumstances and is subject to change at any time.
5. Investment products are not risk-free. Please contact our BIL relationship managers to determine which products are most suited to your profile.

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