



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

## BIL PRO MEDICO

# THE BANK ACCOUNT FOR PHYSICIANS

## Current account transactions

With BIL Pro Medico, the basic services you require are **FREE**:

- Postage (monthly statements to Luxembourg and Europe)
- Electronic transfers (Eurotransferts and transfers between BIL accounts)
- Standing orders
- Direct debits
- Online access to your accounts: from a computer, tablet or smartphone (free app)



## Bank cards

You benefit, **FREE** of charge, from versatile cards along with their services, suited to your professional and personal requirements:

### 1 V PAY debit card:

Free cash withdrawals from BIL ATMs, one free withdrawal per month from non-BIL ATMs, free customisation of your card with a photo of your choice.

### 1 credit card:

Visa Classic for secure online transactions.

## Account benefits

- All-inclusive current account
- Visa Classic credit card included
- A Luxembourg exclusive: a customisable V PAY bank card included
- Free online and mobile banking (Apple and Android)
- Lower interest rates for your mortgage
- Preferential terms on lease guarantees
- Advantages on investment products

## Preferential terms

- A discount if you reduce your paper consumption...

No more wasted paper: with the **FREE** paperless option, all your banking documents are available in electronic copy.

- For those who require more...

BIL Pro Medico also offers you a Visa Gold or Platinum at a special rate, with a discount of **25%** on the standard rate.

Choose an option that best suits your needs together with your Relationship Manager!

**Contact us at 4590-5000**  
on **www.bil.com**

or at one of our specialised branches:  
Centre Hospitalier de Luxembourg,  
Clinique d'Eich, Hôpital du Kirchberg,  
Centre Hospitalier du Nord in Ettelbruck.



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

## Project financing

Whatever the project, BIL Pro Medico offers you discounts on its financing.

### Overdraft facility:

- Preferential interest rate
- Bank charges: 50% discount

### Mortgage:

- Advantageous interest rate
- Bank charges: reduced rate

### Investment loan:

- Advantageous interest rate
- Bank charges: reduced rate

### Lease guarantee:

- Fee: 0.25% per quarter with a minimum of EUR 25
- Bank charges: FREE

## Investments

Equities, SICAVs, life insurance... you invest, we offer you discounts

### Fixed-term deposit:

- Preferential rate

### Custody fee for BIL securities: FREE

- Bonds
- Investment funds
- Structured products

### Subscription fees for our products:

- Structured products: 25% discount on the standard rate
- Investment funds (except money market SICAVs): 50% discount on the standard rate

### Stock market purchases and sales:

- Fee: 0.50% with a minimum of EUR 50  
(through your Relationship Manager or in-branch)

### Subscription fees for products offering tax advantages:

- Mortgage savings scheme: preferential terms
- Life insurance: preferential terms
- Retirement savings plan: preferential terms



Bank cards will only be provided once your application has been approved. Project financing: the terms and conditions applied 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 bank's prior approval. The preferential terms of this offer may not be combined with other preferential terms or special conditions available in respect of any special offers. This document has been drawn up on the basis of the fee schedule applicable. It is subject to change.

Together for you

Our  
documentation is  
available at:



Access your BIL accounts on your  
smartphone or tablet with BILnet



Stay in touch  
with BIL on



Banque Internationale à Luxembourg SA  
69, route d'Esch • L-2953 Luxembourg  
RCS Luxembourg B-6307  
T (+352) 4590-5000 • [www.bil.com](http://www.bil.com)