



MORTGAGE: BECOMING A HOMEOWNER MAKES SENSE

Regardless of whether you are building, buying or renovating, your property project constitutes a major investment that requires perfect planning and a financial partner you can trust.

This is why, at BIL, we provide you with full assistance and a whole range of interest rates, as well as a loan term tailored to your financial capability, needs and lifestyle.

Your project is one of a kind: make your choice!

BIL will help you to make your choice and offers 3 types of interest rates:

– Variable rate:

This type of financing tracks changes on the money markets more closely than the other options. Your monthly repayments may go down if interest rates fall. On the other hand, they may go up if interest rates rise.

– Fixed rate:

This option is not affected by market changes (over 10, 15 or 20 years).

– Adjustable rate:

It means that an interest rate can be kept the same for a period of 2, 3 or 5 years, at the end of which you can again choose between a fixed, variable or adjustable rate.

Advantages

- Personalised follow-up
- Several loan options available
- Varied loan terms
- Loan-related insurance available at BIL
- Government grants for your property project
- Online loan simulation and application

We offer you several financing solutions so that you can make the most of the various interest rate options available on the markets.

For example, you can combine a fixed rate over a specific period with a variable rate afterwards so that you benefit from favourable market conditions.

Taking into account your needs, financial capability and changes in your circumstances is your Relationship Manager's priority.

Choose an option that best suits your needs together with a Relationship manager!
Contact us on 4590 – 5000 or at www.bil.com where you can perform a loan simulation and submit your application online.



Protect your family

Thanks to mortgage protection insurance, your heirs will be discharged from monthly loan repayments in the event of your death. It will pay off all or part of the balance of your loan. You can also choose options that will protect you in the event of an accident or disability. This insurance can also provide you with tax deductions.

Discuss it with your BIL Relationship manager.

Take advantage of government tax incentives

The government has introduced a raft of tax incentives aimed at making home ownership easier. For example, you can definitely take advantage of the reduction or recovery of VaT, the tax credit on notarial deeds, the deduction of interest charged on your loan, etc.

Discuss it with your BIL Relationship manager.

Simulating your project is a great way to prepare

To plan for your property project, take advantage of our online simulation tool: practical, accurate, quick – you can easily evaluate your financing and even apply for a loan online.

Visit www.bil.com/mortgage-loans



See offer conditions in-branch. The terms and conditions that are applied to loans 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 approval of your application. The preferential terms of this offer may not be combined with other preferential terms or special conditions available in respect of any special offers. The information provided on this page is purely indicative. This information is published without any guarantee as to its being exhaustive, accurate or up to date. It does not constitute an offer or solicitation to buy or sell in any way. It has no value as legal, accounting or tax advice and is only applicable at the time it was provided. For further information, please contact our Relationship managers in-branch.

Our documentation
is available at:



Access your accounts on your
mobile and tablet with BILnet
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