

All the advantages at a glance

Emphasis on flexibility – the BHW Komfort-Bausparen scheme means you can keep all your options open.

- savings interest rate guaranteed
- option of low interest building society loan
- fast access to your home loan without minimum savings
- choice of repayment instalments and borrowing rates
- young person's bonus:* 0.6 % on the contract sum for people under the age of 25
- state subsidies possible

* See overleaf

Contact your adviser now:

We are glad to help you.

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For maximum flexibility

Safeguard your future, keep your options open

BHW KomfortBausparen

* For their first building society savings contract running for at least 7 years, savers who have not reached the age of 25 when the contract is signed will receive a one-off young person's bonus of 0.6 % of the agreed sum at the start of the contract. This claim will cease to apply if the contract is transferred, in accordance with Article 14 (cf. Article 3, Section 6 of the General Building Society Conditions).

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Always remain flexible

Leaving the options for financial planning open is something that can benefit everyone. All you have to do is start off in the right direction.

By keeping your options open, you can take the right decision when the time comes. First wait and see whether you start a family, or if lifelong flexibility appeals to you.

With BHW KomfortBausparen, you will be on the safe side whatever happens.

For all those who

- want to save at good rates
- are not yet sure whether they want to buy their own home
- want to make sure of an attractive borrowing rate today
- need capital for an upcoming renovation

Everything under control right from the start

Homeownership in sight – or maybe not. Saving up for your assets to make a dream come true – or maybe not. With the BHW KomfortBausparen scheme, you can create a firm foundation without having to make firm plans for your life now.

BHW KomfortBausparen offers an impressive combination:

- guaranteed savings interest rate.
- option of low interest building society loans

Fast and flexible to your home loan

With BHW KomfortBausparen you can have access to your home loan quickly and easily. You decide

- Your borrowing rate
- The amount of your monthly repayments

thus influencing the date of allocation of the loan.

No minimum saving requirement. That means maximum freedom for saving and financing with low interest guaranteed.

And the best thing about it is that your chosen rate of interest remains the same throughout the lifetime of the contract. Guaranteed! That's security right from the start.



The Government helps you save

Depending on your age you can deduct saving sums between **672 €** and **1.344 €** from your tax liability. The amounts apply for the saver, the saver's spouse and each child for which a child allowance is granted under article 123 of the income tax law. If tax breaks are utilised, the saved amount has to be spent in connection with your own home. More information can be obtained from your local tax office.

Get more out of it with the young person's bonus*

Enjoy impressive additional benefits.

- 0.6 %* on the contract value
- for everyone aged under 25
- exclusively for your first building society savings contract

Ideal for
young
professionals

* See overleaf