

THE STORY OF YOUR NEW HOME STARTS WITH US



HOUSING LOAN



**BANQUE ET CAISSE D'ÉPARGNE DE L'ÉTAT
LUXEMBOURG**

Your life. Your bank.

INSURANCES

As a home owner, you will need a range of insurances to protect your property. BCEE can offer you these insurance coverage through its partnership with **LALUX Assurances**.



CONTACT INFORMATION

Just contact your nearest **BCEE branch** or **BCEE finance centre**! No time to visit? Then contact our **Online Branch** from Monday to Friday from 8.45am to 7pm by telephone (+352) 4015-2200 or via Skype "BCEE Agence Online".

You will also find more information as well as a downloadable version of the "Guide to Housing Loans" on the website **www.bcee.lu**. The site also offers a loan simulation tool and an online loan application form.



The story of your new home has many chapters: plans, provisional sales agreement, notarial deed, insurances, loan, tax issues...

To come to a happy end, it is useful from the outset to have a banking partner you can trust and who has the relevant expertise.

PERSONAL ADVICE

Our Housing Advisers will be pleased to guide you through the various financing solutions. Financial simulations as well as concrete information regarding the interest subsidies, financial support and grants from the Luxembourg government are part of the tailored advice we are able to offer you.



A FINANCING FORMULA SUITED TO YOUR PROJECT

In terms of financing, there are various routes to your new home. Whether it is for building, buying or refurbishing a home, our Housing Advisers work with you to determine what type of loan best suits your specific project and your individual situation.

Various routes lead to your new home:

FIXED INTEREST RATE HOUSING LOAN

Monthly instalments are **fixed** for the fixed interest rate period but early repayment without indemnity is possible under certain conditions only.

VARIABLE INTEREST RATE HOUSING LOAN

Monthly instalments are **adjusted** to the evolution of the interest rate and early repayment without indemnity is possible any time.

SPLIT INTEREST RATE HOUSING LOAN FIXED INTEREST RATE / VARIABLE INTEREST RATE

You benefit from the advantages of both types of interest rates:

- **flexibility of early repayment**
on the variable interest rate part,
- **unchanged monthly instalments**
on the fixed interest rate part.



LOGIFLEX

LOGIFLEX reduces monthly instalments by splitting the loan into **two parts**: a **standard** part (monthly instalments include capital and interest) and an **“in fine”** part (monthly instalments are limited to the accrued interest whereas the borrowed capital becomes payable at latest upon maturity of the loan).

BRIDGE LOAN

Intermediary financing solution pending the sale of a building or a predictable inflow of funds.

ÉCOPRÊT

You benefit from a preferential interest rate for financing **energy-efficient** home improvement on existing homes.

CLIMATE LOAN

Subject to an agreement in principle to be asked at the central contact point for housing allowances (“Guichet unique des aides au logement”), BCEE may grant a state-subsidized climate loan either at a **reduced interest rate** or at a **zero interest rate**.

**For further information,
please contact your BCEE branch
or visit our website
www.bcee.lu**



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