

PRÊT+

A loan for each situation



SPUERKEESS

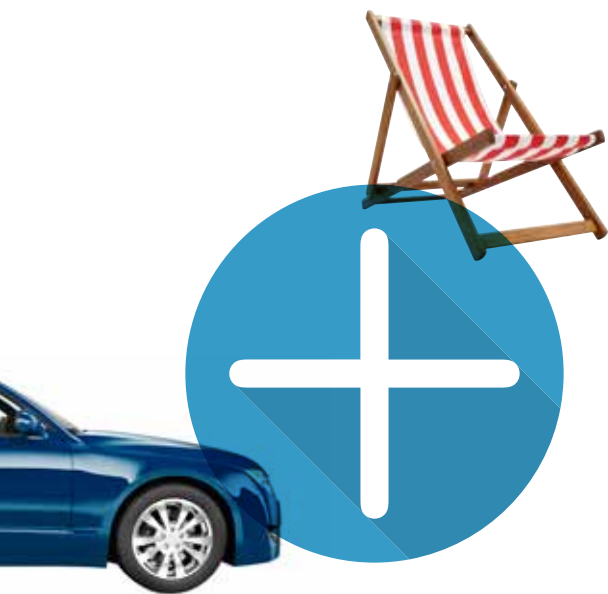
Äert Liewen. Är Bank.

More advantageous: personal loan

Planning a major expense?

**Want to replace your car, renovate your home,
buy furniture, or simply fund your holiday?**

With the personal loan, you can borrow a fixed amount over a shorter or longer period at the best available rate! Your monthly payment is fixed and known in advance.



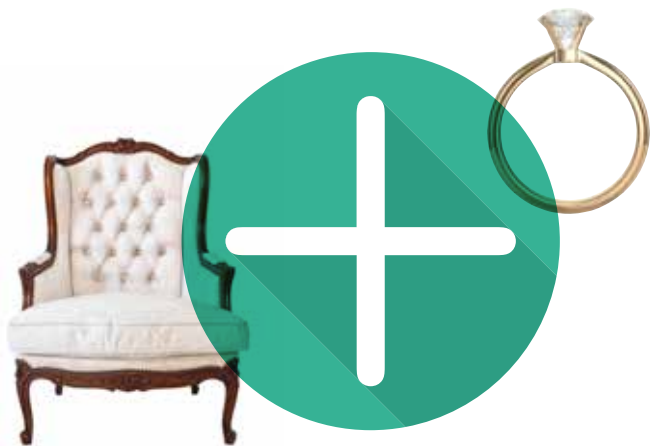
More comfortable: personal reserve

Want access at any time to resources to cover an unexpected expense or take advantage of a good deal?

And earn interest for each euro saved?

With the personal reserve, you have the necessary funds for an unspecified period. Use of the credit facility automatically triggers monthly repayments. As you make repayments, the available amount is built back up! No need to visit a branch when new expenses come up.

Once the credit facility has been repaid, you can use your personal reserve as an interest-bearing savings account to build up reserves for the future.



More flexible: overdraft facility

Want to avoid the inconveniences associated with a temporary lack of funds?

With the overdraft facility, you enjoy a greater degree of financial flexibility thanks to a standing credit facility on your current account.

Repayment is totally flexible through your current account.



Main characteristics



BENEFICIAL
Personal loan



COMFORTABLE
Personal reserve



FLEXIBLE
Overdraft facility

Description		
"Classic" loan	Combination of credit and savings	Standing credit facility on your current account
Amount		
From € 5,000	Max. € 25,000	From € 1,250
Amount availability		
Entire amount paid into your current account in one go.	Available any time, without additional steps.	Available any time, without additional steps.
Repayment		
Fixed monthly instalments debited from your current account for 12 to 60 months.	Mandatory monthly instalments. Possibility of repaying more quickly.	Depending on your resources and directly through the balance of your current account.
Savings feature		
✓		
Debit interest rate		
The most beneficial.	Applied only to the actual outstanding balance.	Applied only to the actual outstanding balance.
Tax deductible		
✓	✓	✓
Advantages for customers < 30 years		
✓		
ZEBRA Premium advantage		
✓	✓	✓

Information and conditions at www.bcee.lu/en/pretplus



Online form

- www.bcee.lu/en/pretplus
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