

All the advantages at a glance

With BHW WohnBausparen Plus for financing requirements starting from EUR 50,000, the focus is on your personal needs.

You decide

- your borrowing rate: 1.25 % or 2.35 % (see example)
- the amount of your monthly repayments

thus influencing the date of assignment of the loan.

Additional advantages:

- no minimum savings requirement
- state subsidies available
- contract conclusion fee of only 1%
- top interest rates for financing requirements above EUR 50,000

Your financing could look like this

Finance Example BHW WohnBausparen Plus*/**						
Contract sum						50.000 EUR
Net loan amount						30.000 EUR
Contract conclusion fee						500 EUR
Fixed borrowing rate	Monthly interest and repayment	Final monthly instalment	Number of instalments	Approximate duration of loan (years, months)	Total costs of borrowing	Effective annual interest from date of allocation
1,25 %	450,00 EUR	13,55 EUR	70	5 years, 10 months	31.064 EUR***	1,61 %
2,35 %	300,00 EUR	117,79 EUR	112	9 years, 4 months	33.418 EUR***	2,60 %

* Representative example for a loan secured against a property.
 ** Product supplier: BHW Bausparkasse AG, P.O. Box 556, L-2015 Luxembourg.
 *** There are additional costs for registering the mortgage.

Contact your adviser now:

We are glad to help you.

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Excellent borrowing rates for large loans

There's no place like your own home!

BHW WohnBausparen Plus

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Big financing at a small price

For many people, a home of their own is their main plan in life. And right now conditions are extremely favourable.

The historically low interest rate alone is a convincing basis for a secure future within your own four walls. There are also state subsidies if you meet certain conditions, and you have a strong partner with a tailor-made financing plan – thanks to the BHW WohnBausparen Plus scheme.

For anyone who

- wants to build or buy their own home
- needs financing of EUR 50,000 and above
- wants to borrow at particularly favourable rates



A quicker and cheaper path to a home of your own

The BHW WohnBausparen Plus scheme provides a host of advantages in addition to excellent borrowing rates, making the prospect of your own home even more exciting.

BHW WohnBausparen Plus adapts perfectly to all circumstances in your life. Everything will always be under your control.

Maximum freedom

- flexible financing rate
- financing scheme geared to your personal needs
- fast loan allocation possible
- fast loan repayment



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.

Example: BHW building society loan of EUR 100,000 and repayment with BHW WohnBausparen Plus

