

Building society contract Ideal (tariff BL) starting April 1st, 2008

Ideal Bausparen

The most important in survey.

| > Building society Ideal | | | | Status: April 2008 | | |
|---|----------------------------|--|--|----------------------|-------------------------------------|------------------------|
| Features | Financier | | | Financier XXL FX | Flexible U | Profitable R |
| | F 1,6 | F 2,6 | F 3,6 | | | |
| Capital subscribed (CS) | 10000 EUR minimum | 10000 EUR minimum | 10000 EUR minimum | 50000 EUR minimum | 10000 EUR minimum | 10000 EUR minimum |
| Completion fee | 1% ¹⁾ | 1% ¹⁾ | 1% ¹⁾ | 1% ¹⁾ | 1% ¹⁾ | 1% ¹⁾ |
| Account fee per year | 9,20 EUR ²⁾ | 9,20 EUR ²⁾ | 9,20 EUR ²⁾ | néant | 9,20 EUR ²⁾ | 9,20 EUR ²⁾ |
| Regular savings contribution in % of the capital subscribed | 5‰ of CS | 5‰ of CS | 5‰ of CS | 5‰ of CS | 5‰ of CS | 6‰ of CS |
| Interest rate, yearly | 0,50% | 0,50% | 0,50% | 0,50% | 1% | 1% |
| Maximum interest rate | 0,50% | 0,50% | 0,50% | 0,50% | 2% ³⁾ | 2,5-4% ³⁾⁴⁾ |
| Minimum savings period | 12 mois | 12 mois | 12 mois | 12 mois | 12 mois | 12 mois |
| Minimum evaluation | 200 | 200 | 200 | 200 | 200 | 200 |
| Minimum savings % of CS | 30% du CS | 30% du CS | 30% du CS | 30% du CS | 40% du CS | 50% du CS |
| Loan after allotment | CS - Avoir | CS - Avoir | CS - Avoir | CS - Avoir | CS - Avoir | CS - Avoir |
| Loan fee in % of the net initial loan | none ⁵⁾ | none ⁵⁾ | none ⁵⁾ | none | 2% | 2% |
| Interest rate of the loan per year | 1,60% | 2,60% | 3,60% | 2,80% | 3,90% | 4,90% |
| Monthly instalment in ‰ of the CS | 4 - 10 ⁶⁾ | 4 - 10 ⁶⁾ | 4 - 10 ⁶⁾ | 4 - 10 ⁶⁾ | 5 | 5 |
| Maximum repayment duration (Years/Months) | approx 16 / 8 | approx 18 / 6 | approx 20 / 11 | approx 18 / 11 | approx 13 / 2 | approx 11 / 2 |
| Effective yearly interest after allotment / after a change | 1,77 - 2,03% | 2,80 - 3,10% | 3,83 - 4,17% | 3,00 - 3,31% | 4,59% | 5,78% |
| | 2,02 - 2,68% | 3,03 - 3,73% | 4,05 - 4,79% | none | | none |
| Possible change towards tariff version | F2,6 F3,6 ⁷⁾ | F1,6 ⁷⁾ F3,6 ⁷⁾ | F1,6 ⁷⁾ F2,6 ⁷⁾ | none | F1,6 / F2,6 / F3,6 ⁸⁾ | none |

1) No restitution.

2) The account fee is not charged until the end of the year, during which the holder of the contract reaches the age of 20.

3) Condition: renunciation of the loan after allotment and minimum savings duration of 7 years since the date of conclusion.

4) The maximum interest rate is fixed every year in dependency of the current yield. It reaches minimum 2,5% and maximum 4,0%. The maximum interest stops with the end of the 10th year since the date of conclusion. Bonus for children: the maximum interest stops at the end of the year, during which the holder reaches the age of 20.

5) After a change towards tariff version F, the loan fee is 2% of the net initial loan.

6) The monthly instalment is freely eligible at the conclusion within the mentioned range. A change requires the approval of the building society.

7) The change requires the approval of the building society.

8) A change from version U to F reduces the credited interests by 50% (0,5% instead of 1,0%). Besides a loan fee of 2% of the net initial loan is charged.