

Building society contract (tariff DL) starting February 1st, 2016

Status: February 2016

Features of the tariff variants	Kompakt	Komfort		Premium (P)				Trend
	KP	KF 1.00%	KF 2.50%	P 1.50%	P 2.25%	P 1.25%	P 2.00%	T
Requirement	Saving	Renovation		Construction, Purchase				Saving
Savings period								
Capital subscribed (CS) Minimum	10,000 EUR (1)	30,000 EUR (2)	30,000 EUR (2)	50,000 EUR (2)	50,000 EUR (2)	100,000 EUR (2)	100,000 EUR (2)	10,000 EUR (1)
Capital subscribed (CS) Maximum	60.000 EUR	–	–	99.999 EUR	99.999 EUR	–	–	–
Completion fee in % of CS	1% (3)	1% (3)	1% (3)	1% (3)	1% (3)	1% (3)	1% (3)	1% (3)
Tariff variant fee in % of CS	None	0,1% (4)	0,1% (4)	0,1% (4)	0,1% (4)	0,1% (4)	0,1% (4)	None
Regular monthly savings contribution	5‰ of CS	5‰ of CS	5‰ of CS	5‰ of CS	5‰ of CS	5‰ of CS	5‰ of CS	5‰ of CS
Account fee per year	15.00 EUR	15.00 EUR	15.00 EUR	15.00 EUR	15.00 EUR	15.00 EUR	15.00 EUR	15.00 EUR
Interest rate yearly in %	0.20%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	Min. 0.2% Max 4.0% (5)
Minimum savings in % of CS	50%	40%	40%	40%	30%	40%	30%	40%
Minimum savings period	12 months	12 months	12 months	12 months	12 months	12 months	12 months	12 months
Minimum evaluation index	200	200	200	200	200	200	200	200
Youth bonus	200 EUR (6)	200 EUR (6)	200 EUR (6)	200 EUR (6)	200 EUR (6)	200 EUR (6)	200 EUR (6)	200 EUR (6)
Completion fee	Maximum	Maximum	Maximum	Maximum	Maximum	Maximum	Maximum	Maximum
Contract modifications	Splitting only	Yes	Yes	Yes	Yes	Yes	Yes	No
Change loan interest rate after subscrition	No	Yes (7)	Yes (7)	Yes (7)	Yes (7)	Yes (7)	Yes (7)	No
Loan period								
Loan after allotment	CS-savings	CS-savings	CS-savings	CS-savings	CS-savings	CS-savings	CS-savings	CS-savings
Loan fee in % of the net initial loan	2%	2%	2%	2%	2%	2%	2%	2%
Interest rate of the loan	1.75%	1.00%	2.50%	1.50%	2.25%	1.25%	2.00%	in dependance savings interest (8)
Monthly instalment in % of CS	5	10	4	4–12 (9) Standard 10	4–12 (9) Standard 6	4–12 (9) Standard 10	4–12 (9) Standard 6	5
Maximum repayment duration (Years/Months)	9Y/5M	5Y/4M	15Y/7M	14Y/4M	18Y/4M	14Y/1M	17Y/11M	in dependency of loan interest
Effectiv yearly interest after allotment	2.58%–3.42%	2.25%–2.76%	3.02%–3.47%	2.05%–3.54%	2.72%–4.04%	1.75%–2.81%	2.43%–3.38%	in dependency of loan interest
Commitment Interest	2% (10)	2% (10)	2% (10)	2% (10)	2% (10)	2% (10)	2% (10)	2% (10)

(1) Subscription from EUR 6,000 possible.

(2) Immediate loans: subscription from EUR 10,000 possible.

(3) No restitution, exception youth bonus (see under 6).

(4) No restitution.

(5) Yearly interest rate: 0.2% (Minimum). Special interest rate: overall yearly rate minus 0.70 %, maximum 3.80%.

Maximum yearly interest 4%, yearly interest rate included.

The special interest rate is not granted if the savings contract is cancelled within the first 7 years.

The special interest rate is not granted if the savings contract is paid out by the means of a bridging loan.

(6) The saver must be less than 25 years old at the end of the calendar year, during which the contract has been concluded.

Each saver might subscribe one single Youth contract.

Conditions: allotment of the contract and a duration of the contrat between minimum 7 and maximum 15 years.

(7) A change towards a lower interest rate requires the approval of the Building Society.

(8) The interest rate of the loan is determined in dependancy of the averaged savings interest rate of the entire savings period.

The averaged savings interest rate is increased by 2.49%, according to §11, paragraph 1 of the General Conditions.

(9) A change between the monthly instalment of the loan is possible within the mentioned range.

(10) 2% per year on the loan starting from the second first of month following the commitment.



wüstenrot

Wünsche werden Wirklichkeit.

Luxembourg Branch