

## Housing loan

Whether you plan on building, buying or renovating your home, the journey to your future home begins with us.



Every real estate project is unique and is handled individually. Our Housing Advisors work with you to develop a tailored financing plan perfectly adapted to your project and your needs. They will guide you through the different forms of housing loans, the types of insurance you might need, the tax benefits provided for by law, and the available forms of government assistance.

You can choose between:

- › a variable-rate housing loan, where your monthly repayments are subject to interest rate fluctuations in both directions;
- › a fixed-rate housing loan, where your budget is safe and you are protected against interest rate increases since your monthly repayments stay the same for the entire fixed interest rate period;
- › a housing loan that combines a variable-rate loan with a fixed-rate loan;
- › a Flexibility Loan that reduces your monthly repayments and gives you greater flexibility when it comes to repaying your loan. It is a flexible formula that is suitable for all ages and all life situations:
  - for newly-active people, the Flexibility Loan makes it easier to become a homeowner by reducing the monthly repayments at the start of the loan;
  - for others, the Flexibility Loan provides for degressive monthly repayments, higher during working life and lower on retirement;
- › a bridge loan, an interim financing solution pending the receipt of certain funds;
- › an EcoPrêt, which simplifies the financing of your projects to improve the energy performance of your home;
- › a climate loan, which is government assistance under the “KlimaBank” programme in the form of a reduced- or even zero-interest loan to promote sustainable energy renovation and prevent energy insecurity.

Depending on your circumstances and your project, a combination of several types of loans may be the best solution for you.

**For more information, please contact your Spuerkeess branch or go to [www.spuerkeess.lu/en/housing](http://www.spuerkeess.lu/en/housing)**