



Building a new **future.**

Call 2260 1000 | www.bnf.bank



Let's talk about
your home's
potential.

Equity Release Loan



Your home is more than a safe and comfortable place to go back to at the end of the day. It holds value that can support other investments. Our **Equity Release Loan** will help you make the most of your home to build a better future for you and your family.

How it works

- Unlock the value of your property by establishing the extendable value, less existing bank loans if any, secured by the same property.
- Finance any personal requirements such as the purchase of a car, boat, or home refurbishment at rates which are more advantageous than those of a Personal Loan.
- Benefit from lower monthly repayments by spreading your loan over a period of up to 35 years.
- Benefit from reasonably priced and transparent processing and legal fees.

Come talk to us

Visit us at your preferred **BNF Bank** Branch and bring with you:



Your ID Card



Evidence of income:

- Last year's FS3 and the last 3 months' payslips OR
- If you're self employed, the last 3 years' Income Tax return, including the Profit and Loss account



Bank statements of all your accounts held with other banks.

We're ready to listen.

Terms and conditions apply. Further details relating to this loan product are available on the Bank's website (www.bnf.bank). The loan is subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw this loan product from the market at any time, at its sole and absolute discretion and without any prior notice. **BNF Bank** plc is a credit institution licensed to undertake the business of banking by the MFSA in terms of the Banking Act 1994. Registered in Malta C41030 – 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.

Id-dar tiegħek hi post sigur u komdu li tffitex fl-aħħar tal-ġurnata. Imma għandha wkoll valur li jista' jaġġmel tajjeb għal investimenti oħra. L-**Equity Release Loan** tagħna tgħinek tiegħu l-aqwa valur ta' darek biex tibni futur aħjar għalik u għall-familja tiegħek.

Kif jaħdem is-self

- Tiddetermina l-valur tal-proprjetà tiegħek billi tistabilixxi l-prezz tal-bini f'każ ta' bejgħ sfurzat u minnu tnaqqas self eżistenti, jekk ikun hemm, filwaqt li tagħmel garanzija bl-istess proprjetà.
- Tiffinanzja bżonnijiet personali bħal xiri ta' karozza, dghajsa, jew xoghlijiet fid-dar b'rati li huma iktar vantaġġjużi minn dawk tal-Personal Loan.
- Tgawdi minn pagamenti fix-xahar iżgħar fuq perjodu sa' 35 sena.
- Tgawdi minn tariffi legali u tal-ipproċessar iktar baxxi u trasparenti.

Kellimna

Žur fergħa ta' **BNF Bank** u hu miegħek:



Il-karta tal-identità



Evidenza tad-dħul finanzjarju permezz ta':

- FS3 tas-sena li għaddiet u l-payslips tal-aħħar 3 xhur JEW
- Jekk taħdem għal rasek, kopja tal-formola tad-dħul tad-Dipartiment tat-Taxxi Interni tal-aħħar 3 snin inkluż il-Profit and Loss Account



Rendikont tal-kontijiet kollha li għandek ma' bank oħra.

Ahna lesti nisimgħuk.

Termini u kundizzjonijiet japplikaw. Aktar dettalji fuq dan il-prodott jinsabu fuq is-sit elettroniku tal-Bank (www.bnf.bank). Is-self hu suġġett għall-kriterji normali ta' self tal-Bank. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf dan il-prodott skont id-diskrezzjoni tiegħu mingħajr avvż. **BNF Bank** plc hu liċenzjat mill-MFSA biex joffri servizzi bankarji skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994. Reġistrat f' Malta C41030 – 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.