

BOAT LOAN

**I BELIEVE:
IT'S ALL ABOUT
THE JOURNEY**

PERSONAL LOANS PLUS PROTECTION



BANIF
BANK



The power of believing

WHY DO I BELIEVE?

The calm waters, gentle breeze, the sun dancing on the waves... the feeling of freedom. With a **Boat Loan** from Banif Bank, I can take to the open sea!

Key benefits

I can:

- buy a new or second hand boat by borrowing **up to 75% of the amount**;
- benefit from **lower monthly repayments** by spreading the loan over a period of up to 8 years;
- make extra repayments to **settle my loan earlier**, without being charged extra fees; and
- protect myself and my loved ones through an **insurance policy** included in this product in case of unforeseen circumstances, such as accidental death, temporary or permanent total disablement or redundancy.

Getting started

I will visit a Banif Branch and take with me:



my ID card



evidence of income:

- last year's FS3 and the last 3 months' payslips
OR
- if I am self employed, my last 3 years' Income Tax return, including the Profit and Loss account



bank statements of all accounts held with other banks



evidence (eg. pro-forma invoice) of the boat I want to buy.

Terms and conditions apply. Facilities are subject to the Bank's lending criteria. Banif Bank (Malta) plc is a credit institution licensed to undertake the business of banking by the MFSA in terms of the Banking Act 1994 and is a member of the Depositor Compensation Scheme established under the Depositor Compensation Scheme Regulations (Legal notice 383 of 2015). Registered in Malta C41030 – 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.

GĦALIEX NEMMEN?

Baħar kalm, żiffa ħelwa, ix-xemx tiżfen fuq il-mewġ... u sens ta' libertà. Bil-**Boat Loan** mingħand Banif Bank, nista' nibda l-vjaġġ tiegħi!

Benefiċċji ewlenin

Nista':

- nixtri dgħajsa ġdida jew waħda użata, peress li nista' nissellef sa **75% tal-valur tad-dgħajsa**;
- ingawdi mill-benefiċċju li nagħmel **pagamenti fix-xahar iżgħar** fuq perjodu sa' 8 snin;
- nagħmel pagamenti żejda biex **inħallas is-self qabel**, mingħajr ma nehel tariffi żejda;
- niproteġi lili nnifsi u lill-familja tiegħi permezz ta' **polza tal-assikurazzjoni** inkluża f'dan il-prodott, f'każ ta' incidenti mhux mistennija bħal mewt, diżabilità temporanja jew permanenti, jew jekk nispiċċa mingħajr xogħol.

X'għandi nagħmel

Inżur fergħa ta' Banif Bank u nieħu miegħi:



il-karta tal-identità



evidenza tad-dħul finanzjarju permezz ta':

- FS3 tas-sena li għaddiet u l-payslips tal-aħħar 3 xhur JEW
- jekk naħdem għal rasi, kopja tal-aħħar 3 snin tal-formola tad-Dħul tad-Dipartiment tat-Taxxi Interni inkluż Profit and Loss Account



rendikont tal-kontijiet kollha li għandi ma' banek oħra



evidenza tad-dgħajsa li se nixtri (eż. il-fattura).

Termini u kundizzjonijiet japplikaw. Is-self hu sugġett għall-kriterji normali ta' self tal-Bank. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf dan il-prodott skont id-diskrezzjoni tiegħu. 'Personal Loans Plus Protection' jinkludu assikurazzjoni li tiproteġi lill-klijenti f'każ ta' mewt aċċidentali, diżabilità temporanja jew permanenti jew jekk tispicċa bla xogħol. Banif Bank (Malta) plc se jieħu polza tal-assikurazzjoni f'ismu. Id-dettalji tal-polza jinsabu fuq is-sit elettroniku tal-Banif (banif.com.mt). Banif Bank (Malta) plc hu liċenzjat mill-MFSA biex joffri servizzi bankarji skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994 u membru fl-iskema ta' Kumpens lid-Depożitant kif stabbilit permezz ta' l-Avviz Legali 383 tal-2015. Registrat f'Malta C41030 – 203, Level 2, Rue d'Argens, Gzira, GZR 1368, Malta.



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2260 1000

Call us from 08:00 to 20:00

www.banif.com.mt

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