

GREEN ENERGY LOAN

**I BELIEVE IN
GOING GREEN**



BANIF
BANK



The power of believing

WHY DO I BELIEVE?

With a **Green Energy Loan** from Banif Bank, I can switch to solutions which are easier on the planet and on my wallet! I can finance the purchase of photovoltaic systems, solar water heaters, double or triple glazing, energy efficient appliances or other green products.

Key benefits

I can:

- opt for an unsecured loan of between **€1,000 and €35,000** at preferential rates without paying any processing fees;
- benefit from **lower monthly repayments** by spreading the loan over a period of up to 8 years;
- borrow up to €7,000 for a maximum 6-year term and choose to benefit from a **moratorium on repayment of capital** for a 6-month period; 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 green products I want to buy.

Terms and conditions apply. The loan is subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw this product from the market at any time and at its sole and absolute discretion. 'Personal Loans Plus Protection' incorporate an insurance cover that protects clients in case of accidental death, temporary or permanent total disablement or redundancy. Banif Bank (Malta) plc shall be the policy holder. Details relating to the policy are available on the Bank's website (banif.com.mt).

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, Czira, CZR1368, Malta.

GĦALIEX NEMMEN?

Bil-**Green Energy Loan** mingħand Banif Bank, nista' naqleb għal soluzzjonijiet li għandhom anqas impatt fuq l-ambjent u fuq il-but! Nista' niffinanzja x-xiri ta' sistemi fotovoltajiċi, heaters tal-ilma solari, double jew triple glazing u appliances li jużaw l-enerġija b' mod effiċjenti, fost oħrajn.

Benefiċċji ewlenin

Nista':

- nissellef bejn **€1,000 u €35,000** mingħajr il-bżonn ta' garanziji, b'rati vantaġġjużi u mingħajr ma nħallas tariffi tal-ipproċessar;
- ingawdi minn **pagamenti fix-xahar iżgħar** fuq perjodu sa' 8 snin;
- nissellef sa' €7,000 għal perjodu massimu ta' 6 snin u ngawdi **moratorju fuq il-ħlas tal-kapital** għal 6 xhur; u
- 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-formola tad-dħul tad-Dipartiment tat-Taxxi Interni tal-aħħar 3 snin flimkien ma Profit and Loss Account



rendikont tal-kontijiet kollha li għandi ma' banek oħra



evidenza tal-prodotti li se nixtri (eż. il-fattura).

Termini u kundizzjonijiet japplikaw. Is-self hu suggett 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 tispiċċa 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, Ċżira, ĊŻR 1368, Malta.



BANIF

BANK

The power of believing

2260 1000

Call us from 08:00 to 20:00

www.banif.com.mt

 Banif Bank (Malta) plc