

PERSONAL LOAN

I BELIEVE:
**MY TIME TO
UPGRADE IS NOW**

PERSONAL LOANS PLUS PROTECTION

5.99% ^{*}
p.a.

BANIF
BANK



The power of believing

WHY DO I BELIEVE?

My projects, passions and dreams make me who I am. With a **Personal Loan** from Banif Bank, this is my time to upgrade and fulfil my ambitions.

Key benefits

I can:

- finance my projects by borrowing up to 100% of the amount if it is between **€1,000** and **€30,000**;
- **benefit from lower monthly repayments** by spreading the loan over a period of up to 7 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 product 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).

A typical example is based on a loan of €10,000 repayable through monthly instalments of €146.44 over a period of 7 years at a variable interest rate of 5.99% p.a. Loan is subject to an administration fee of 4% on the monthly instalment. The total sum payable throughout the term of the loan is €12,792.71, with an APR of 7.86% p.a. 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?

Il-proġetti, il-passjonijiet u l-pjanijiet jagħtuni l-identità tiegħi. Bil-**Personal Loan** mingħand Banif Bank, nista' ngawdi stil ta' ħajja aħjar.

Benefiċċji ewlenin

Nista':

- niffinanzja l-proġetti tiegħi billi nissellef sa 100% tal-ammont sakemm ikun bejn **€1,000** u **€30,000**;
- **ingawdi minn pagamenti iżgħar** fix-xahar fuq perjodu sa 7 snin;
- **nagħmel pagamenti żejda** biex inħallas is-self qabel, mingħajr ma nehel multi; 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 aċċidentali, 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-dhul 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-dhul tad-Dipartiment tat-Taxxi Interni inkluż Profit and Loss Account



rendikont tal-kontijiet kollha li għandi ma' banek oħra



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

Termini u kundizzjonijiet japplikaw. Is-self hu suġġett għall-kriterji normali ta' self tal-Bank. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf dan il-prodott skond 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).

Eżempju maħdum fuq self ta' €10,000 b'pagamenti mensili ta' €146.44 fuq perjodu ta' 7 snin b'rata varjabbli ta' interessi ta 5.99% p.a. Is-self hu suġġett għal ħlas ta' amministrazzjoni ta' 4% fuq il-pagament ta' kull xahar. Is-somma totali pagabbli tul it-terminu tas-self hu ta' €12,792.71, b'APR ta' 7.86% p.a. Banif Bank (Malta) plc hu liċenzjat mill-MFSA biex joffri servizzi bankarji skond 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, Ġzira, 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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