



Simple Solutions To Make Home Ownership In France Easy

MAXIMUM LOAN TO VALUE 80%

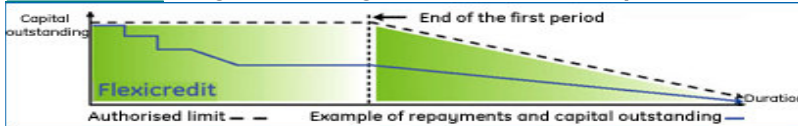
RATE CHART

as from 4th July, 2006 and valid until further notice

Documentation with no contractual value - for information only

FLEXICREDIT

Enjoy the freedom to manage your monthly repayments
Benefit from an original financing solution divided into 2 phases



↳ **1st phase** with an interest-only payment. The monthly instalments include interest and optional term insurance premiums.

↳ **2nd phase**, during which you pay back capital and interest (repayment mortgage).

Manage your mortgage

At any time during the 1st phase, you have the possibility to repay the outstanding capital with no penalty.

min. 20% deposit	
5 years + 20 years	4,20%*

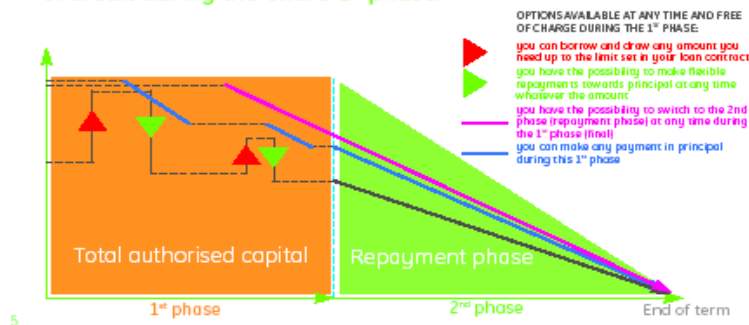
min. 20% deposit	
10 years + 15 years	4,20%*

* rate is fixed for the first 12 months

SPECIAL MORTGAGE ACCOUNT

The one Line & Loan account that combines the flexibility of a line of credit with the advantages of a low interest rate mortgage, and as you make principal payments, the equity you are building becomes available as a line of credit to use as you see fit.

> A personalised solution which offers the flexibility of a line of credit during the entire 1st phase:



↳ **1st phase**: a revolving line of credit where you pay interest-only on the amount borrowed, plus optional borrower's term insurance premium.

↳ **2nd phase**, the outstanding capital is repaid in the form of a classical fixed rate repayment loan.

Manage your mortgage: At any time during the 1st phase, you have the possibility to repay the outstanding capital with no penalty.

> = 50,000 €	
min. 20% deposit	
5 years + 20 years	4,89%*
10 years + 15 years	4,89%*

* Loan offer regulated by Scrivener Law

> = 50,000 €	
min. 20% deposit	
5 years + 20 years	5,44%*
10 years + 15 years	5,44%*

* Loan offer **NOT** regulated by Scrivener Law



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PROFIL'IMMO

Borrow the "smart way" and keep your freedom of choice

Enjoy an outstanding level of freedom in your options

Profil'Immo gives you the freedom to review the interest rate of your mortgage every 3 years with complete peace of mind by taking advantage of rate changes (1).

Adjust your mortgage at your own pace

- ↳ within each 3 year period you have the possibility to increase or decrease your monthly repayment during a 12 month period.
- ↳ at the end of each 3 year period, you have the possibility to repay a part of your mortgage with no penalty (2).

(1) at the end of the initial fixed-rate 3 year period you can choose among 3 options:

- continue over another 3 year fixed-rate period with a rate indexed to a 3 year commercial paper rate. With this option you will benefit from the same 3 options at the end of this 2nd 3 year period.
 - switch to a fixed rate (final) until the end of your loan contract. New rate is calculated upon the last known end-of-month long term private sector rate.
 - switch to a variable rate with the option to then switch to a fixed rate (final). Rate is indexed to 1 month Euribor.
- (2) partial early redemption of minimum 10% and up to 30% of the outstanding capital.

min. 20% deposit	
15 years	
20 years	4,35%
25 years	

EVOLUTO & ACCESSIS

Benefit from a competitive low rate for your property purchase

Take advantage of low interest rates while securing your risk if interest rates rise.

In addition to an initial competitive low rate, you can benefit from any future drops in interest rates. Your monthly instalment remains unchanged but the term of your mortgage may be shortened. A faster amortization means a lower total cost for your mortgage. No surprises if interest rates rise! The contract sets a ceiling for your monthly instalments and the maximum duration of the loan, keeping you on firm ground to control your budget.

Switch to a fixed rate whenever you want

You are free to switch to a fixed rate at any time with no additional fee.

EVOLUTO	
min. 20% deposit	
15 years	3,65%*
20 years	

ACCESSIS	
min. 20% deposit	
25 years	3,70%*

* rate is fixed for the first 6 months

IMMODULABLE

Manage your budget with total security

Benefit from the security of a fixed rate

Secure your budget by opting for a fixed rate on a fixed term with an outstanding freedom to manage your mortgage.

Take advantage of flexible repayments

After 24 months you have the option to increase or decrease your monthly payment for the following 12 months (within the terms set in your loan contract).

- ↳ your income has increased? You can increase your monthly repayment and therefore reduce the duration and total cost of your mortgage.
- ↳ you are planning major purchases in the coming year or your outgoing is too high? You have the possibility to decrease your monthly repayments.

min. 20% deposit	
10 years	
12 years	4,95%
15 years	
20 years	