



THERE'S NO

Place Like...

Home Loan
Solutions.

BNF Home Loan Solutions

At the end of the day, nothing beats going home to a safe and familiar space where you can unwind and be yourself. Whether you're buying your first property, changing your existing primary residence, leveraging your home value to fulfil your dreams or if you're buying to invest, we can tailor-make a solution that's right for you. Further on is some information to get you started, so you'll be saying "home sweet home" before you know it.

Soluzzjonijiet ta' Self fuq Xiri ta' Dar mill-BNF

Żgur li m'hemm xejn isbaħ milli tmur id-dar f'post familjari fejn tkun tista' tistrieh bil-kwiet. Kemm jekk ser tixtri l-ewwel proprjeta' tiegħek, jekk ser tbiddel ir-residenza ewlenija tiegħek, jekk ser issarraf il-valur tad-dar tiegħek f'dak li tixtieq jew jekk ser tixtri biex tinvesti, aħna nistgħu noffrulek soluzzjoni mfassla għalik. Aktar 'il quddiem tista' ssib tagħrif fuq x'għandek tagħmel biex tkun tista' tgħid 'home sweet home' fi żmien qasir.



Home Loan

After searching the Islands for the right home, now the hunt is on for the right loan too. At BNF Bank, we'll guide you through the whole process to make sure you have a loan that works for you. We're offering competitive interest rates and a full list of other benefits.

Issa li sibt id-dar li tghodd għalik, jmiss li tfittekk is-self idejali ghall-bżonnijiet tiegħek. Ahna nkunu nistgħu niggwidawk matul dan il-proċess kollu sabiex nassiguraw li jkollok self li jkun tajjeb għalik. Qed noffru rati ta' interassi kompetitivi kif ukoll beneficijji oħra.

How it works

You may benefit from the **BNF Home Loan**, if you're:

- buying your first property;
- changing your primary residence; or
- buying your secondary residence, such as a summer home, as long as the purchased property will be used for your personal use.

You can use the **BNF Home Loan** to purchase, construct, reconstruct, alter or improve the property you're interested in. The loan can also be used to finance completion works including kitchen, solar water heaters, air conditioning units and photovoltaic systems.

Kif jaħdem is-self

Tista' tibbenefika minn **Self fuq Xiri ta' Dar** jekk:

- ser tixtri l-ewwel proprjeta' tiegħek;
- ser tbiddel ir-residenza ewlenija tiegħek; jew
- ser tixtri t-tieni residenza tiegħek, bħal xi dar tal-villegġjatura, sakemm din il-proprjeta' ser tintuża għall-bżonnijiet tiegħek personali.

Inti tkun tista' tuža s-self għax-xiri, kostruzzjoni, rikostruzzjoni, alterazzjoni jew titjieb fil-proprjeta' li tkun ser tixtri u għax-xogħlijiex biex titlesta li jinkludu kċina, solar water heaters, arja kundizzjonata u sistemi fotovoltajċi.



Home Loan

Interest Rates

At BNF Bank, we offer financial solutions tailor-made to customers' needs and requirements.

- a variable rate for the duration of the loan.

Each application is subject to the Bank's lending criteria.

Further General Information including the Interest Rates, Representative Example and Annual Percentage Rate of Charge (APRC) is accessible from the BNF Bank website:

www.bnf.bank/info_sheet_homeloans

www.bnf.bank/home-loan-benefits

Rati tal-interessi

Ahna noffru soluzzjonijiet finanzjarji li jkunu mfassla skont il-htiġijiet u t-talbiet tal-klijenti.

- rata varjabbi għat-terminu kollu tas-self.

Kull applikazzjoni hi suġġetta għall-kriterji ta' self tal-Bank.

Tista' ssib l-Informazzjoni Ĝenerali li tinkludi r-Rati tal-Interessi, Eżempju Rappreżentativ u r-Rata Perċentwali tat-Tariffa (APRC) fuq is-sit tal-BNF Bank:

www.bnf.bank/info_sheet_homeloans

www.bnf.bank/home-loan-benefits





Buy-To-Let Loan

Buying real estate to rent it out has become the current investment of choice. The **BNF Buy-To-Let Loan** is the ideal solution if you intend to purchase a property for rental purposes.

Ix-xiri ta' proprijeta' għall-kiri sar investiment imfitteż. **II-Buy-To-Let Loan tal-BNF** hija s-soluzzjoni idejali jekk qed tħixtri li tixtri proprijeta' biex tikriha.

How it works

You may benefit from the **BNF Buy-To-Let Loan**, if you're buying a residential property for letting purposes as long as it is not used for a corporate business set-up.

You can use the loan for the purchase, construction, reconstruction, alteration or improvement of the property and for completion works including kitchen, solar water heaters, air conditioning units and photovoltaic systems.

Kif jaħdem is-self

Inti tista' tibbenefika mill-**Buy-To-Let Loan tal-BNF** jekk qed tħixtri proprijeta' residenzjal biex tikriha, sakemm ma tkunx se tintuża bħala proprijeta' kummerċjali.

Inti tkun tista' tuža s-self għax-xiri, kostruzzjoni, rikostruzzjoni, alterazzjoni jew titjeb fil-proprijeta' li tkun ser tħixtri u għax-xogħlijiex biex titlesta, li jinkludu kċina, solar water heaters, arja kkundizzjonata u sistemi fotovoltajċi.





Home Value Loan

You've settled in and turned your house into a home. Now it's time to make the most out of your investment! The **Home Value Loan** gives you the opportunity to capitalise on your property's value.

Issa li d-dar lesta, wasal iż-żmien li taprofitta mill-investiment tiegħek! Il-**Home Value Loan**, jagħtik l-opportunità biex tikkapitalizza mill-valur tal-proprijeta' tiegħek.

How it works

You may benefit from the BNF **Home Value Loan** by:

- unlocking the value of your property when establishing the extendable value, less existing bank loans if any, secured by the same property; and
- financing any personal requirements which you might have, such as the purchase of a car, boat, or home renovation.

Kif jaħdem is-self

Inti tista' tibbenfika mill-**Home Value Loan** billi:

- tuża l-valur marbut fil-proprijeta' tiegħek wara li tnaqqas is-self eżistenti fuq l-istess proprijeta'; u
- tiffinanzja kwalunkwe self personali bħal xiri ta' karozza, dghajsa jew titjeb fil-proprijeta'.



Home Loan Solutions Features

Features	Home Loan		Buy-To-Let Loan	Home Value Loan
	Primary Residence	Secondary Residence		
Loan Amount The loan amount will depend on the level of income and the value of your property	Up to 90% of the property value	Up to 85% of the property value (up to 75% as from 01.07.2020)	Up to 70% of the property value	Up to 75% of the property value depending on the term of the loan
Term of Loan The term of the loan will depend on the purpose of the loan	Up to 40 years or the official retirement age, whichever comes first	Up to 25 years or the official retirement age, whichever comes first	Up to 25 years or the official retirement age, whichever comes first	Up to 25 years or the official retirement age, whichever comes first
Bank Fees	The fees applicable for the BNF Home Loan Solutions products are available on request or can be downloaded directly from the BNF website www.bnf.bank/tariff_of_charges			



Karatteristiċi ta' Soluzzjonijiet ta' Self fuq Xiri ta' Dar

Karatteristiċi	Home Loan		Buy-To-Let Loan	Home Value Loan
	Residenza Primarja	Residenza Sekondarja		
Ammont tas-Self L-ammont tas-self jiddependi mid-dħul tiegħek u l-valur tal-proprijeta'	Sa 90% tal-valur tal-proprijeta'	Sa 85% tal-valur tal-proprijeta' (sa 75% minn 01.07.2020)	Sa 70% tal-valur tal-proprijeta'	Sa 75% tal-valur tal-proprieta' - Jiddependi mit-terminu tas-self
Terminu tas-Self It-terminu tas-self jiddependi mill-ghan tas-self	Sa 40 sena jew l-età uffiċjali ta'l-irtirar skont liema minnhom tiġi l-ewwel	Sa 25 sena jew l-età uffiċjali ta'l-irtirar skont liema minnhom tiġi l-ewwel	Sa 25 sena jew l-età uffiċjali ta'l-irtirar skont liema minnhom tiġi l-ewwel	Sa 25 sena jew l-età uffiċjali ta'l-irtirar skont liema minnhom tiġi l-ewwel
Tariffi tal-Bank	Tariffi applikabbi għal Soluzzjonijiet ta' Self fuq Xiri ta' Dar tal-BNF jistgħu jintalbu jew jitniżżlu direttament mis-sit www.bnf.bank/tariff_of_charges			

Come talk to us

If you're interested in applying for the BNF Home Loan Solutions, visit us at your preferred BNF Bank branch and bring:

- 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.
- the bank statements of all your accounts held with other banks;
- a signed copy of your new home's preliminary agreement if applicable; and
- a signed copy of your current home's contract of sale or preliminary agreement if you're changing your primary residence.

Each application is subject to the Bank's lending criteria, and the Bank may request additional documents as necessary.

We're ready to listen.

The facility is to be secured by a 1st general hypothec, 1st special hypothec and a special privilege over the property being purchased, a life assurance policy covering a whole facility amount and a building insurance policy for the replacement cost of the same property. Additional security may be requested. If repayments are not maintained, the Bank may take steps to sell the property financed following legal proceedings and the borrower may lose his property.

Further General Information is accessible from the BNF bank website: www.bnfbank.info_sheet_homeloans

* Terms and conditions apply. Loans and credit cards are subject to the Bank's lending criteria. BNF Bank p.l.c. is a credit institution licensed by the MFSA to undertake the business of banking 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.

Ejja kessimna

Jekk int interessat li tapplika għas-Self fuq Xiri ta' Dar, żur fergħa tal-għażla tiegħek ta' BNF Bank u ġib miegħek:

- il-karta tal-identità;
- evidenza tad-dħul finanzjarju permezz ta':
 - I-FS3 tas-sena li għaddiet u l-payslips tal-aħħar 3 xhur; jew jekk taħdem għal rasek, il-formola tat-taxxa tal-aħħar 3 snin, inkluż il- Profit and Loss Account
- rendikont tal-kontijiet kollha li għandek ma' banek oħra;
- kopja ffirmata tal-konvenju tad-dar il-ġdida jekk ikun hemm; u
- kopja ffirmata tal-kuntratt tal-bejġi tad-dar preżenti jew konvenju, jekk tkun ser tbiddel l-ewwel residenza tiegħek.

Kull applikazzjoni hi suġġetta għall-kriterji ta' self tal-Bank. Jista' jkun li l-Bank jistaqsi għal aktar dokumenti skont il-ħtieġa.

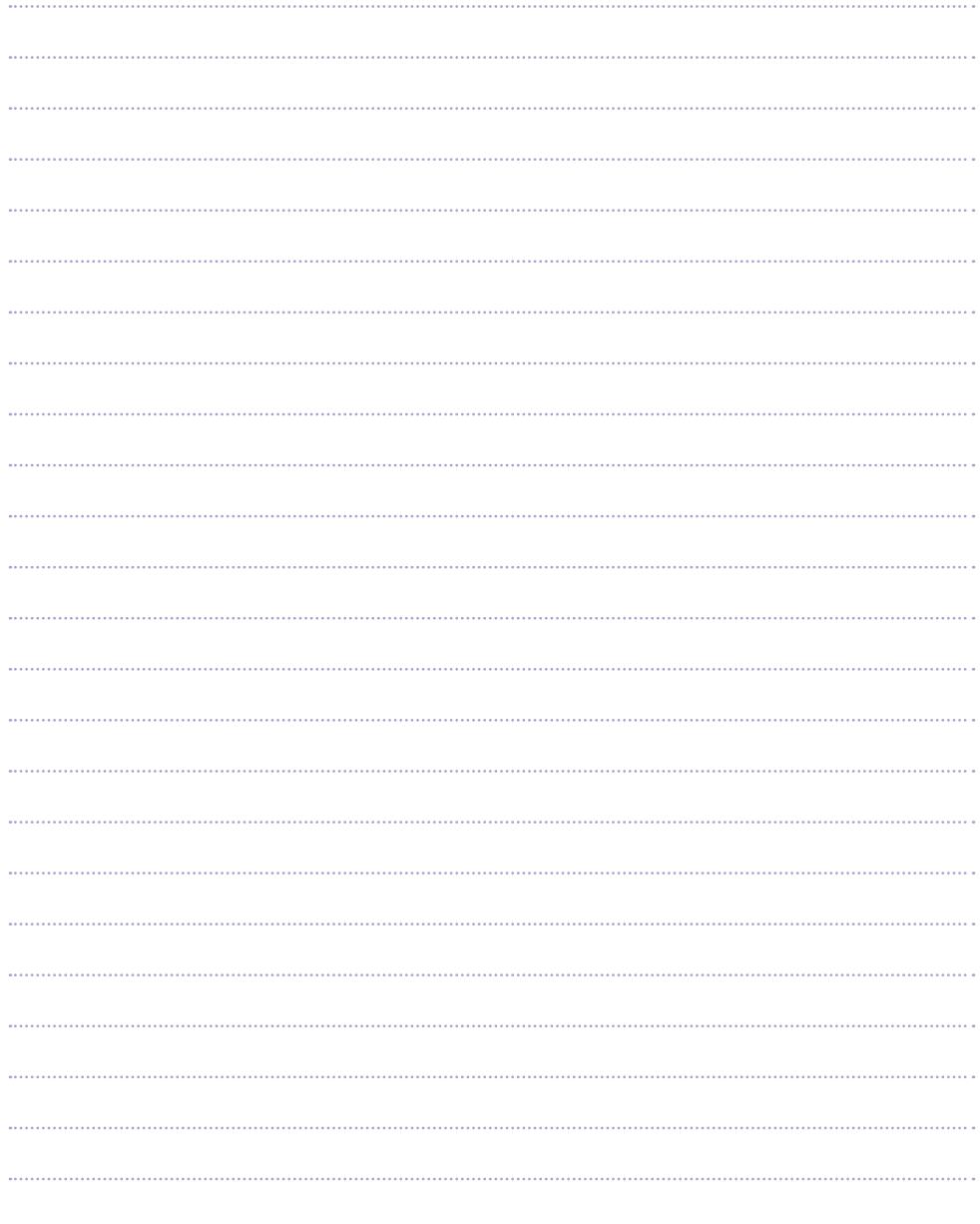
Aħna lesti nisimgħuk.

Is-self irid jiġi assigurat bl-ewwel ipoteka ġenerali, l-ewwel ipoteka speċjali u privileġġi speċjali fuq il-proprijeta' li tkun qed tinxxtara, polza ta' assigurazzjoni fuq il-ħajja li tkopri l-ammont kollu tas-self u polza ta' assigurazzjoni fuq il-bini għall-valur ta' sostituzzjoni tal-istess proprijeta'. Aktar sigurta' tista' tiġi mitluba. Jekk il-hlasijiet dovuti ma jsirux, il-Bank jista' jieħu passi biex ibiegħi il-proprijeta' li tkun qed tiġi ffinanzjata wara proċeduri legali u min ikun qed jissellef jista' jittlef il-proprijeta' tiegħi.

Tista' ssib il-'General Information' fis-sit: www.bnfbank.com/info_sheet_homeloans

* Terminu u kundizzjoniet jaapplikaw. Is-self u l-karti ta' kreditu huma suġġetti għall-kriterji normali ta' self tal-Bank. BNF Bank p.l.c. huwa istituzzjoni ta' kreditu licenzjat biex jaqqi n-negozju ta' bank mill-Awtorita' Maltija għas-Servizzi Finanzjarji skont it-termini tal-Att dwar il-Kummerċ Bankarju 1994 u huwa membru fl-Iskema ta' Kumpens lid-Depożitant, stabilita mir-Regolamenti dwar Skema ta' Kumpens lid-Depożitant (Avviż Legali 383 tal-2015). Reġistrat f'Malta C41030 - 203, Level 2, Rue D'Argens, Gżira GZR 1368, Malta.

Notes:



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