

Personal
Loan



Building a new future.

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Why settle for good?
Go for great.



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We all have unique passions and dreams. Our Personal Loan is designed to help you achieve them. We'll assist you with the finances, so you can focus on everything else.

Features and benefits

Loan purpose

- The BNF personal loan is designed to help you achieve your passions and dreams. With it, you can finance any personal requirements such as a new car or bike, furniture for your home and garden, your wedding, overseas travels and a wide range of energy saving products such as photovoltaic systems, solar water heaters, double or triple glazing and energy efficient appliances.

Loan amount

- You can finance any of these personal projects by borrowing up to 100%¹ of the amount² required.

Term of loan

- You will also benefit from lower monthly repayments by spreading the loan over a period¹ of up to 10 years.

Interest rates

- A variable interest rate of 4.85% p.a. (BBR³ + 2.35% p.a.) resulting in an Annual Percentage Rate of Charge (APRC) of 5.09% will be applicable for an unsecured personal loan.
- A variable interest rate of 3.99% p.a. (BBR³ + 1.49% p.a.) resulting in an Annual Percentage Rate of Charge (APRC) of 4.18% will be applicable for a secured personal loan.

Come talk to us

If you are interested in applying for a **Personal Loan**, visit us at your preferred BNF branch and bring with you:

- your ID card;
- evidence of income:
 - last year's FS3 and your last 3 months' payslips, or
 - if you are self-employed, your last 3 years' Income Tax return, including the Profit and Loss Account;
- Bank statements of all your accounts held with other banks;
- Evidence of the product or service you want to buy, such as a pro-forma invoice.

We're ready to listen.

An unsecured personal loan representative example consists of a loan of €20,000 repayable over 7 years with a variable interest rate of 4.85% p.a. The loan will be repayable in 84 monthly instalments of €281.90, totalling €23,719.79 in addition to a €40 processing fee. The applicable Annual Percentage Rate of Charge (APRC) is 5.09%.

A secured personal loan representative example consists of a loan of €20,000 repayable over 7 years with a variable interest rate of 3.99% p.a. The loan will be repayable in 84 monthly instalments of €273.79, totalling €23,038.73 in addition to a €40 processing fee. The applicable Annual Percentage Rate of Charge (APRC) is 4.18%.

Terms and conditions apply. The offer does not apply in conjunction with any other offer on the same product and in such a case, you will benefit from the better of the two offers. The loan is subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw these loan products from the market at any time, at its sole and absolute discretion and without any prior notice. BNF Bank plc is a credit institution licensed to undertake the business of banking by the MFSA in terms of the Banking Act 1994. Registered in Malta C41030 -203, Level 2, Rue D'Argens, Gżira, GŻR 1368, Malta.

¹ Both the Loan to Value (LTV) percentage, that is the proportion of the project financed by the personal loan and the term of loan depend on the loan purpose and are subject to meeting a set of criteria.

² The maximum loan amount depends on financial affordability and loan purpose.

³ BBR stands for Bank Base Rate, which is currently set at 2.50% p.a.

Aħna lkoll għandna l-passjonijiet u l-ħolm tagħna. Is-Self Personali tagħna huwa mfassal biex twettaq dak li tixtieq. Aħna nistgħu ngħinuk billi nsellfuk il-flus biex int tkun tista' tiffoka fuq affarijiet oħra.

Karatteristiċi u benefiċċji

L-għan tas-self

- Is-self personali tal-BNF huwa mfassal biex int tkun tista' twettaq il-passjonijiet u l-ħolm tiegħek. Permezz ta' dan is-self int tkun tista' tiffinanzja l-ħtiġijiet personali tiegħek bħal karozza jew mutur ġdid, għamara għad-dar u l-ġnien, it-tiegħ tiegħek, safar, kif ukoll firxa wiesgħa ta' prodotti li jgħinu biex tiffirka l-enerġija bħal sistemi fotovoltajċi, solar water heaters, double jew triple glazing u appliances tad-dar aktar ekonomiċi.

L-ammont tas-self

- Int tista' tiffinanzja kwalunkwe proġett personali minn dawn billi tissellef sa 100%¹ tal-ammont² meħtieġ.

It-terminu tas-self

- Int tkun tista' tibbenefika minn ħlasijiet aktar baxxi fix-xahar billi tifrex is-self sa terminu¹ massimu ta' 10 snin.

Ir-rati tal-imgħax

- Rata ta' imgħax varjabbli ta' 4.85% fis-sena (BBR³ + 2.35% fis-sena) li tirriżulta f'Annual Percentage Rate of Charge (APRC) ta' 5.09%. Din tapplika fuq self personali mhux assigurat.
- Rata ta' imgħax varjabbli ta' 3.99% fis-sena (BBR³ + 1.49% fis-sena) li tirriżulta f'Annual Percentage Rate of Charge (APRC) ta' 4.18%. Din tapplika fuq self personali assigurat.

Ejja kelimna

Jekk inti tixtieq tapplika għal **Self Personali**, żur fergħa ta' l-għażla tiegħek ta' BNF u ġib miegħek:

- il-karta tal-identità;
- evidenza tad-dhul finanzjarju permezz ta':
 - FS3 tas-sena li għaddiet u l-payslips tal-aħħar 3 xhur; jew
 - jekk taħdem għal rasek, kopja tal-aħħar 3 snin tal-formola tad-dhul tad-Dipartiment tat-Taxxi Interni inkluz Profit and Loss Account;
- rendikont tal-kontijiet kollha li għandek ma' banek oħra; u
- evidenza tal-prodott jew servizz li tixtieq tixtri, bħal per eżempju invoice.

Aħna lesti nisimgħuk.

Eżempju tipiku ta' self personali mhux assigurat jikkonsisti f'ammont ta' self ta' €20,000 għal terminu ta' 7 snin b'rata ta' imgħax varjabbli ta' 4.85% fis-sena. Is-self jithallas f'84 pagament, ta' €281.90 kull xahar, għall-ammont totali ta' €23,719.79 flimkien ma' miżata ta' €40 għall-ipproċessar. F'dan il-każ, l-Annual Percentage Rate of Charge (APRC) applikabbli hi ta' 5.09%.

Eżempju tipiku ta' self personali li hu assigurat jikkonsisti f'ammont ta' self ta' €20,000 għal terminu ta' 7 snin b'rata ta' imgħax varjabbli ta' 3.99% fis-sena. Is-self jithallas f'84 pagament, ta' €273.79 kull xahar, għall-ammont totali ta' €23,038.73 flimkien ma' miżata ta' €40 għall-ipproċessar. F'dan il-każ, l-Annual Percentage Rate of Charge (APRC) applikabbli hi ta' 4.18%.

Termini u kundizzjonijiet japplikaw. L-offerta ma tapplikax f'każ ta' offerta oħra fuq l-istess prodott. F'każ li jkun hemm aktar minn offerta waħda fuq l-istess prodott tiġi applikata l-aktar waħda vantaġġjuża. Is-self hu sugġett għall-kriterji normali ta' self tal-Bank. Il-Bank jirriżerva d-dritt li jbidel jew jirtira dan il-prodott mis-suq fi kwalunkwe hin, fid-diskrezzjoni assoluta tiegħu u mingħajr avviż. BNF Bank plc hu istituzzjoni ta' kreditu liċenzjat mill-MFSA biex joffri servizzi bankarji skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994. Reġistrat f'Malta C41030-203, Livell 2, Rue d'Argens, il-Gżira, GŻR 1368, Malta.

¹Kemm il-persentaġġ tal - Loan to Value (LTV), jiġifieri l-proporzjon tal-proġett iffinanzjat mis-self personali, u t-terminu tas-self jiddependu mill-għan tas-self u huma sugġetti għal numru ta' kriterji.

²L-ammont massimu ta' self jiddependi mill-kapaċità finanzjarja u l-iskop tas-self.

³BBR f'isfer Bank Base Rate, li bħalissa hija rata stabbilita ta' 2.50% fis-sena.

