



Personal loans for your future projects

Raiffeisen offers you solutions for financing your many projects that are tailored to your situation and needs.

The three financing formulas **R-Classic**, **R-Confort** and **R-Eco** offer particularly favourable rates. They also allow you to manage your budget with peace of mind and flexibility.

R-Classic

The **R-Classic** personal loan is a loan of **between €5,000 and a maximum of €75,000** over a **period of 12 to 60 months**. It is intended for financing current expenses: purchase of furniture, acquisition of a car, purchase of household appliances, etc.

You get monthly payments and an advantageous fixed rate for the entire duration of the loan, which protects you from interest rate fluctuations.

R-Confort

Raiffeisen's **R-Confort** personal loan offers you a **permanent credit facility** with a cash reserve of up to **€50,000**.














This solution is tailored to your needs and makes it easier for you to manage your cash flow: you don't need to draw on your savings or investments for special expenses. This means that **you can manage your budget flexibly and comfortably**.



R-Eco

The **R-Eco** personal loan has the same characteristics as the **R-Classic** formula but you get an even **more advantageous fixed rate** to finance your ecological projects: energy equipment or renovations to your home or new low-emission vehicles.

List of ecological projects eligible for the R-Eco personal loan:

Ecological equipment and renovations ¹	New ecological vehicle
 Heat pump	 Electric car ²
 Photovoltaic system	 Hybrid car ²
 Boiler replacement	 Fuel cell or hydrogen car
 High efficiency glazing	 Electric motorcycle ²
 Green roof	 Conventional bicycle
 Wood-fired heating	 Pedelec
 Interior and exterior insulation	

Good to know :

The Outstanding Balance Insurance will protect your loved ones against the hazards inherent to life. If an insured party dies, all outstanding balances are fully reimbursed by the insurer, thus removing this burden from your family.

Calculate the theoretical monthly repayment amount of your R-Classic or R-Eco personal loan using our simulator by scanning the QR code below:



For more information, please contact your branch advisor or the Online Branch by phone **2450-1000** or by e-mail at online@raiffeisen.lu. Please consult our dedicated page on our website <https://www.raiffeisen.lu/en/personal-loans>.

¹ For non-mortgage loans only.

² Financing of the installation of a charging point can be included in this loan.