



Owning a home is the key question!

LUMINOR OFFERS LOANS TO MATCH YOUR PLANS.

HOW TO GET A HOME LOAN WITHOUT AN AGREEMENT FEE?

1. Please read Luminor home loan terms and conditions on our [website](#).
2. Fill in an application, which you can find by clicking [here](#) or by using a QR code.
3. In the special code box enter the **DISCOUNT CODE**
4. and your application will be subject to an agreement fee of €0.
5. If you have any questions, contact us at partner@luminor.ee.



As a Luminor client, you can get a home loan without an agreement fee!
The offer is valid until

BENEFITS OF HOME LOAN FROM LUMINOR:

- ◆ competitive interest and a discount on the agreement fee;
- ◆ convenient online loan application process;
- ◆ a personal consultant;
- ◆ loan and home insurance discounts;
- ◆ no need to transfer your salary payments to Luminor upon entering into a loan agreement;
- ◆ you can also buy or build a home by using the Kredex guarantee.

EXAMPLE OFFER:

- ◆ Loan amount: €150,000
- ◆ Loan period: 30 years
- ◆ **Agreement fee: €0**
- ◆ Unfixed interest 1.99% + 6 months Euribor
- ◆ Monthly payment: €471
- ◆ Number of repayments: 360
- ◆ Total amount of repayments: €170,701
- ◆ Annual percentage rate: 2.08%

Financial services are provided by Luminor Bank AS. Before entering into any agreement, review the terms and conditions and consult a professional where required. A home loan is secured with a mortgage and an insurance contract for the collateral must be entered into.

Luminor

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