
wüstenrot
#living means
to constantly reinvent
living.
wüstenrot

Financing with interest safety security – fixed loan interest rates from 0.45 %



- **Building**
- **Buying**
- **Renovating**
- **Repayment of a mortage loan**

Saving with fixed interest – attractive interest rates



- **Saving flexibly**
- **Saving up to build capital**
- **Financing studies/ a home/ driving licence**
- **Reducing the tax burden**

Advantages of Housing-Saving.

The aim of House-Saving is – after a period of regular savings – to obtain a **low-interest housing-saving loan.** The interest rate fixed when the contract is concluded.

Build, buy, renovate with our lowest loan interest rate ever! The right solution for everyone, now already as from 0.45 %.

Stay flexible with Wüstenrot housing-savings
- ✓ Attractive interest rates
- ✓ Low-interest loans

Saving up to build capital – invest your money profitably and safely. Because with the current yield, the overall interest rate for your building society contract also increases.

Building society saving for children and young people – up to 200 € youth bonus for everyone up to 25 years of age on all tariff variants.

Reducing the tax burden – tax deductibility of 672 € or 1,344 € per year per person in the household.

Amounts deductible annually in € (per annum)		
	≤ 40 years	> 40 years
1 person	1,344	672
2 persons	2,688	1,344
3 persons	4,032	2,016
4 persons	5,376	2,688
5 persons	6,720	3,360
6 persons	8,064	4,032



Saving.

Tarif DL 2023	Trend	Kompakt
Subscribed capital	at least 10,000 €	at least 10,000 €
Subscription fee	1 % of the subscribed capital	1 % of the subscribed capital
Account fee	15.00 € per annum	15.00 € per annum
Annual credit interest[1)]	**0.20 % minimum**	**0.20 %**
Maximum credit interest[1)]	**4.00 % maximum**	**–**
Minimum savings period	12 months	12 months
Minimum savings balance	40 % of the subscribed capital	50 % of the subscribed capital
Loan claimable	subscribed capital – savings	subscribed capital – savings
Loan fee	2 % of the net initial loan	2 % of the net initial loan
Loan interest rate[2)]	dependent on credit interest	1.75 %
Monthly repayment amount	5 ‰ of the subscribed capital	5 ‰ of the subscribed capital
Maximum repayment term	dependent on the borrowing rate	9 years/5 months
Effective annual interest after allocation	dependent on the borrowing rate	2.49 %
Youth bonus[3)]	up to 200 €	up to 200 €
Contract modifications	no	only splitting

1) Basic interest rate: 0.20 % (minimum). Special interest: current yield less 0.7 %, maximum 3.80 %.
Total annual interest up to 4.00 % maximum, basic interest included.
The special interest rate does not apply if the House-Saving contract is terminated within the first 7 years.
The special interest rate does not apply if the House-Saving contract is pre-financed.
2) The debit interest rate is determined depending on the average credit interest rate for the entire savings phase.
2.49 % is added to the calculated average credit interest rate.
3) The saver must be younger than 25 years of age at the end of the calendar year in which he/she concludes the building society contract.
Each saver can only conclude one youth building society contract with a youth bonus. The latter is granted by re-crediting the subscription fee of a maximum of 200 € to the building society account if the contract is allocated and the contract term is between 7 and 15 years.

Tax-advantageous building society contract with the Trend/Kompakt tariff

Contract term – 10 years' annual savings

Number of persons in the household	Recommended subscribed capital in € ≤ 40 years	Recommended subscribed capital in € > 40 years
1 person	28,000	14,000
2 persons	56,000	28,000
3 persons	84,000	42,000
4 persons	112,000	56,000
5 persons	140,000	70,000

Kompakt: maximum subscribed capital 60,000 €.

Loans with low borrowing rates.

Tarif DL 2023	Komfort
Subscribed capital	at least 10,000 €
Subscription fee (no restitution)	1 % of the subscribed capital
Tariff variant fee (no restitution)	0.60 % of the subscribed capital
Account fee	15.00 € per year
Annual credit interest	0.01 %
Minimum savings period	12 months
Minimum savings balance	40 % of the subscribed capital
Loan after allotment	subscribed capital – credit balance
Loan fee	2 % of the net initial loan
Borrowing rate of the loan	0.45 % fixed

Tax-advantageous building society savings with the Komfort tariff variant

Contract term – 10 years' savings payments – Disbursement after approx. 10 years

Number of persons in the household	Annual/monthly savings payments in €	Recommended subscribed capital in €	Interest rate/ instalments in €	Repay-ment years
1 person	672/56	15,000	0.45 %/150	5
2 persons	1,344/112	30,000	0.45 %/300	5
3 persons	2,016/168	45,000	0.45 %/450	5
4 persons	2,688/224	60,000	0.45 %/600	5
5 persons	3,360/280	75,000	0.45 %/750	5
6 persons	4,032/336	90,000	0.45 %/900	5

Wüstenrot lending – secure and flexible.

Immo-Wüst – Bank advance loans with our partner banks

Immediate financing by the **partner bank** in combination with a building savings contract offers you great flexibility; you can completely exclude the interest rate risk (low-interest building society savings loan).

Wüstenrot bridging loan – safe interest over the whole duration

If you want to fulfil your dreams of a home spontaneously, you can get the right financing with the Wüstenrot bridging loan. This is because an advance loan in combination with a building society savings contract offers maximum security. We offer several variants and flexible terms.

Wüstenrot CONSTANT housing loan – 100 % certain and plannable

You want financing where you are 100% on the safe side and always have the same instalment from the first to the last day? Then the Wüstenrot CONSTANT housing loan is the right solution for you.

- ✓ Different total terms – approx. 10, 15, 25, 30 years
- ✓ Constant steady rates – from the first to the last day
- ✓ No interest risk
- ✓ Special repayments possible at any time
- ✓ Tax savings

Wüstenrot Flex housing loan – flexible construction financing

Do you want flexibility, security and individual instalments? Financing that can be easily adapted to your life? Then our Flex housing loan is exactly the right product for you. The low-interest advance loan (= interim loan) in combination with a building savings contract offers you maximum flexibility. You decide on the total term and the degree of interest rate security.

- ✓ Different overall terms – up to a maximum of 40 years
- ✓ Low instalments – as from 1.2 ‰ of the subscribed capital per month
- ✓ Great flexibility – You can change your savings rate or make special savings payments at any time – without any costs
- ✓ You determine the term of the loan by saving for the building society contract and can also exclude all interest rate risks
- ✓ Special repayments directly on the advance loan of up to 5 % per year possible, during the building society loan term even up to any amount
- ✓ No loan fees, no commitment interest for up to 12 months
- ✓ Tax savings



Youth saving.

Driving licence, university studies, a home... you can already make provision today to ensure that your dreams come true. Wüstenrot building society saving lays the financial foundation for this – even with small monthly amounts.

Secure yourself now:

- Up to **200 € youth bonus for** everyone up to 25 years of age





Youth bonus.

The saver must be younger than 25 years of age at the end of the calendar year in which he/she concludes the building society savings contract. Each saver can only conclude one youth building society savings contract with a youth bonus. The youth bonus is granted under all tariff variants – by re-crediting the subscription fee of a maximum of 200 € (corresponds to a subscribed capital of 20,000 €) to the building savings account if the building society savings contract is allocated and the contract term is between 7 and 15 years.

Contract term under Tarif DL 2023 – Kompakt variant (in €)

	10 years				15 years			
Monthly savings rate	Subscribed capital	Credit balance	Loan	Instalment in €	Subscribed capital	Credit balance	Loan	Instalment in €
50	11,300	5,778	5,522	56.50	17,200	8,715	8,485	86.00
75	17,100	8,749	8,351	85.50	26,000	13,192	12,808	130.00
100	22,900	11,720	11,180	114.50	34,800	17,669	17,131	174.00
125	28,700	14,690	14,010	143.50	43,600	22,146	21,454	218.00
150	34,400	17,662	16,738	172.00	52,300	26,624	25,676	261.50
200	46,000	23,604	22,396	230.00	60,000	35,680	24,320	300.00
300	60,000	35,581	24,419	300.00	–	–	–	–

Interest on credit balance 0,20 % per annum, youth bonus 200 €,
loan interest rate 1,75 % fixed, repayment rate 5 ‰ of the subscribed capital,

Your contract number:

You can find the General Building Society Terms and Conditions for your building society tariff at www.wuestenrot.lu (under „Forms“).

Your contact person:



Our bank accounts:

BILL	LULL	LU02 0028 4051 6400 0000
BCEE	LULL	LU21 0019 1004 1097 5000
BGLL	LULL	LU05 0033 0663 3404 0000
CCPL	LULL	LU21 1111 0189 9075 0000
CCRA	LULL	LU69 0090 0000 1080 0001
CELL	LULL	LU52 0141 5229 7400 0000

Please indicate **your contract number when making payments!**

You will receive an **annual account statement,** which also serves as a tax certificate.







Wüstenrot is the oldest Building Society in Germany;
it was founded in 1921 in a small Swabian
village called “Wüstenrot”.
Today Wüstenrot is located in Kornwestheim.
The Luxembourg branch was opened in 1978.

wohnen heißt
wüstenrot

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