



BHW

Build your future with a BHW housing savings scheme contract.

The BHW housing savings scheme contract helps you to build up savings with a view to buying, building or renovating a home. You will be able to take advantage of tax benefits too.

By taking out a BHW housing savings scheme contract, you will have access to:

- › a guaranteed credit interest rate on your savings;
- › financing at an advantageous fixed rate.

To encourage you to save for your personal housing needs, the legislature grants tax deductibility for annual premiums paid up to:

- › EUR 1.344 / household member if at least one of the taxable persons in the household is between 18 and 40 years of age on 1 January of the year of taxation;
- › EUR 672 / household member if all the taxable persons in the household are over the age of 40 on 1 January of the year of taxation.

For more information, contact your Spuerkeess branch or go to www.spuerkeess.lu