



## FONCIER LIBERTÉ®

### To secure your property project in total confidence

A property project demands investment and time.

You need to surround yourself with the utmost guarantees in your choice of lender.

To complete your property purchase, you're looking for a solution that will give you the greatest peace of mind.

**A recognized expert in real estate, Crédit Foncier offers you Foncier Liberté®, a fixed-rate loan that adapts to your changing circumstances.**

### THE ADVANTAGES

#### FINANCING FOR ALL YOUR PROPERTY PROJECTS

- Buy a new property or an existing one (with or without renovation or extension works).
- Finance a primary or secondary home.
- Buy-to-let.

#### WIDE CHOICE OF REPAYMENT PERIODS

- Repayment periods from 6 to 25 years.

#### FIXED REPAYMENTS

- Your monthly repayments and the term of your loan are guaranteed for the life of the loan.

#### FLEXIBILITY

- Possibility of making no repayments<sup>(1)</sup> during the construction period.
- Possibility of adjusting your monthly repayment<sup>(2) (3)</sup> if your circumstances change, so you can keep control of your repayments.

### OUR SOLUTION

- A fixed-rate loan
- Monthly repayments to suit your budget
- Wide choice of repayment terms





## Flexible and safe financing

### WIDE CHOICE OF REPAYMENT PERIODS

› With repayment periods from 6 to 25 years, you choose what's best for your project:

- A short period, to repay faster and be able to do other projects
- A longer period, to increase your borrowing capacity and have lower monthly repayments.

### A SPECIFICALLY ADAPTABLE LOAN FOR YOUR CONSTRUCTION PROJECT

› Are you building your property or buying an off-plan apartment?

- To get over this period comfortably without incurring rent, expenses and monthly repayments, you can choose to pay nothing<sup>(1)</sup> until your property is completed.

### ALWAYS WILLING TO LISTEN!

Contact our advisors on  
+ 33 (0) 825 30 30 31  
for answers to all your questions.

### SPECIAL BUY-TO-LET TERMS

Depending on your real estate objectives, you can choose, right from the start, the formula that best suits your tax position and overall cashflow requirements for the operation.

### USEFUL INFORMATION

Business development, income growth... Thanks to flexible repayments, you can adjust your monthly repayments<sup>(2)</sup> up as well as down<sup>(3)</sup>. You decide, it's your loan.

(1) Except for borrower's insurance and administrative fees. (2) Your original monthly repayment may increase by up to 50% after one year and your original repayment period may not reduce by more than 20%. (3) Your original monthly repayment may reduce by up to 50% after one year and your original repayment period may not increase past the original term of your loan.



Credit Foncier de France, lender establishment : a French corporation (société anonyme) - Share capital : EUR 806 319 000,50 – Paris trade and companies register 542 029 848 RCS Paris - Head office : 19, rue des Capucines - 75001 Paris - France – Insurance Intermediary with ORIAS register n°07 023 327

Crédit Foncier's loans are governed by the provisions of French laws and, in particular, articles L312-1 and seq. of French Consumer Law. The borrower has a ten day cooling-off period. The sale is subject to the loan being obtained and if the latter is not obtained, the vendor must repay the borrower the deposit paid. Not contractual document.

This document is available in French under the reference G11036.