

IN A COOPERATION WITH A FAMOUS PRIVATE BROKER

Andra-D has the pleasure to offer you **an attractive combined mortgage loan and life insurance product** to help you purchase property in Bulgaria or to remortgage for a property you have already purchased.

Andra-D is officially authorized to promote this product which is designed by reputed financial and life insurance institutions which have a successful history in the world over the last century.

Here is a brief description of the product:

- ❖ Can be used to purchase property in Bulgaria for already erected but not necessarily completed buildings (not off plan) or to build a family house in Bulgaria
- ❖ You can get up 70% of the market price of the property as a loan if you are a Bulgarian citizen and up to 60% if you are a foreigner.
- ❖ You can use the product if you are a person, not a legal entity, irrespective of your nationality.
- ❖ The mortgage is being paid back over the period of 15 to 20 years
- ❖ The maximum size of the loan is EUR 150 000
- ❖ The interest rate is attractive.
- ❖ There is no charge for paying it back sooner than planned.
- ❖ You get a free life insurance with Allianz Life.
- ❖ The guaranteed insurance amount is equal to your loan.
- ❖ You can get the loan very quickly – no more than 10 days after you submitted your relevant income and property documentation
- ❖ The age factor could be overcome by means of including a second person.
- ❖ There are preferential terms such as free-of-charge property insurance, preferential terms for insurance products and voluntary pension insurance schemes.
- ❖ There are additional services to the package such as a free-of-charge international debit card, electronic payment of utility' bills.
- ❖ This is an investment tool which produces much better financial results than the regular mortgage loan in Bulgaria or indeed many European countries.

Seize this opportunity! But before that explore it further by getting an appointment with Andra-D. You can call us in Sofia at + 359 2 8666 52 47, + 359 2 8666 52 47 or + 359 2 963 04 17.

Looking forward to meeting you

Andra-D's team