



## PÉRIODIMO®

### A financing formula to make your dreams come true

You have found the flat or the delightful house where you and your family want to settle down for many years...

You dream of a lovely holiday home where you can get away from it all...

You are planning a rental investment as part of your asset portfolio...

Whatever your project, you can bring it about whilst continuing to get the most out of life.

**With Périodimo, you can make your dreams of buying a property in France come true.**

### THE ADVANTAGES

#### FINANCING FOR ALL YOUR PROPERTY PROJECTS

- Buy a new property or an existing one (with or without renovation or extension work).
- Finance your holiday home.
- Make an investment for rental.

#### AN ASTUTE FINANCING ARRANGEMENT

- A fixed rate throughout the first period, then a rate revised annually and indexed on the 12-month Euribor<sup>(1)</sup> during the second period.

#### ATTRACTIVE FLEXIBILITY

- A wide choice of repayment terms.
- The possibility of making no repayments during the construction period<sup>(2)</sup>.
- Adjustment of repayments,<sup>(3) (4)</sup> on your initiative, to take into account changes in your income.
- No early repayment penalties, provided that the financing of your next purchase<sup>(5)</sup> is undertaken by Crédit Foncier
- Free option to change to a fixed rate after the first rate revision.
- In the event of resale, your loan is transferable, under certain conditions<sup>(6)</sup>, to your new operation.

### OUR SOLUTION

- A range of variable-rate loans with an initial period at a constant rate.
- A flexible formula which adapts to your situation now and in the future.
- A solution for buying a home or a rental investment.

### THE + OF PÉRIODIMO

All the formulae in the Périodimo range include rate capping. That is an additional security !

Discuss everything with your Crédit Foncier Client Advisor, he or she will propose you the formula that is the best-adapted to your project.





## A financing formula to make your dreams come true

### AN ASTUTE ARRANGEMENT

**Périodimo**, is a range of variable-rate loans which work in two stages :

#### › Stage 1 :

According to the requirements of your project and your situation, your Client Advisor will work out with you the term of the initial period, which can last up to 10 years. During this period, you have the benefit of a constant interest rate. This rate determines your monthly repayment. Your property project gets off to a very good start.

#### › Stage 2 :

After this period with a constant rate, your loan rate varies annually on the basis of the 12-month Euribor rate<sup>(1)</sup>. With so many possibilities available, you are sure to find the solution in the Périodimo range that is totally suited to your property project.

### A WIDE CHOICE OF TERMS

The term of your loan can be up to 25 years, enabling you to fix your initial monthly repayment at the level which suits you, taking into account your budget and your financial capacity.

### SPECIAL CLASSIFIED LEASEBACK INVESTMENT

As part of a commercial lease, you have the possibility of choosing, from the outset, to start repaying<sup>(7)</sup> your loan a year after the delivery of the property in order to maximize your cashflow.

### ALWAYS WILLING TO LISTEN!

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

### HOW YOUR LOAN WORKS

› Throughout the initial period at a constant rate, the monthly repayments remain unchanged.

› During the second period :

#### • In the event of a rise in rates

The upward change in rate will first affect the term of your loan, up to the limit fixed in your contract at the start. Only if this maximum term were to be reached, would your monthly repayment be adjusted upwards on an annual basis.

#### • In the event of a fall in rates

- If your monthly repayment has already been increased as the result of a previous rate rise, a new movement downwards will first impact the monthly repayment, bringing it back to its initial amount. Beyond this point, it will reduce the term of your loan.

- If your monthly repayment is at its original starting amount, downward rate variations will allow the term of your loan to be reduced, without any limit on the extent of the reduction.

### MANAGE YOUR LOAN IN TOTAL FREEDOM

- You can modify the amount of your monthly repayment, downwards<sup>(3)</sup> or upwards<sup>(4)</sup>, to take into account changes in your professional or personal situation: Career development, temporary drop in income... or simply to finish your repayments earlier. You decide, your loan adapts to your requirements !
- You can make early repayment of the loan without penalty, provided that you undertake a second operation<sup>(5)</sup> with Crédit Foncier.
- Subject to certain conditions<sup>(6)</sup>, you can transfer your loan to your new operations, conserving all the advantages of your loan and the benefit of the sums already repaid.

(1) Subject to the conditions defined in your contract. 12-month Euribor rate : offer rate for interbank euro-denominated loans for one-year maturity.

(2) Except for insurance premiums and administrative fees. (3) Reduction possible in the monthly repayment, after one year of repayments, within the limit of 50 % of your initial monthly repayment. As far as the new term is concerned, it cannot extend beyond the initial date fixed for the end of the loan.

(4) Increase possible in the monthly repayment after one year of repayments, within the limit of 50 % of your initial monthly repayment. As far as the new term is concerned, it cannot be reduced by more than 20 % of the initial term of the loan. (5) For the purchase of a new property financed by a long-term loan from Crédit Foncier of an amount at least equal to the capital still outstanding on the previous loan. (6) Respect of quotas and preservation of the mortgage ranking of Crédit Foncier. (7) Subject to the conditions defined in your contract. Payment of insurance premiums not included in this option.