



# Less Stress Home Loans

with APS Bank

Book an appointment at the nearest branch





## LESS STRESS, THE APS WAY.

Buying your home is one of the most important steps you will ever take. It will affect your lifestyle today and tomorrow.

From experience, we also know that the journey of home ownership can be a nerve-racking one with many unknowns and difficult decisions to be taken along the way.

APS has both the expertise and eagerness to alleviate some of your stress by guiding you through financing

your ideal home. We pride ourselves on making a personal connection with all our customers from the day of their first appointment to the signing of the final contract, syncing the progress of your home facility with your pace of life.

If you would like to learn more about how to simplify the process of becoming a home owner, visit [www.gazettelessstress.com](http://www.gazettelessstress.com) to download the APS Less Stress Home Loan Gazette.

### Home Loan Calculator

Head to the APS Bank home loans page to find out how much you can borrow and calculate your monthly repayments with our home loan calculator. [www.apsbank.com/mt/home-loans](http://www.apsbank.com/mt/home-loans)



## EXPLORE OUR HOME LOANS

Finding a loan facility that suits your lifestyle is essential. APS home loan advisors specialise in understanding your needs and offer you a plan which will cater for your requirements.

### Fixed Rate Loan\*

Your mind-at-rest rate

This solution gives you peace of mind as the rate does not vary for the first years of the loan repayment. Just after purchasing your home, you might be on a tight budget and with this solution you will know exactly where you stand.

### Variable Rate

The adaptable rate

This solution can have a fluctuating interest rate so if this goes down, you will pay less interest and more of your outstanding balance.

### APLUS

The all-rounder account

This solution consolidates all your deposit and loan accounts into one facility. The APLUS makes it easier to keep track of all transactions, payments and interest paid. It can also help reduce your interests due on the total home loan facility. Your cash deposits do not need to be tied up but will still help ease your financial burden. You can also make use of a further 10% overdraft of the loan amount to a maximum of €10,000 for personal expenses.

**For all the above solutions, you can borrow up to 90% of the house market value with repayments spread out over a maximum of 40 years or until retirement age. A financial package of up to €25,000 for furnishings is also available. There is also the possibility of including notary and / or stamp duty fees with your loan, up to €2,500, and waiving a number of fees.**

### Refinancing

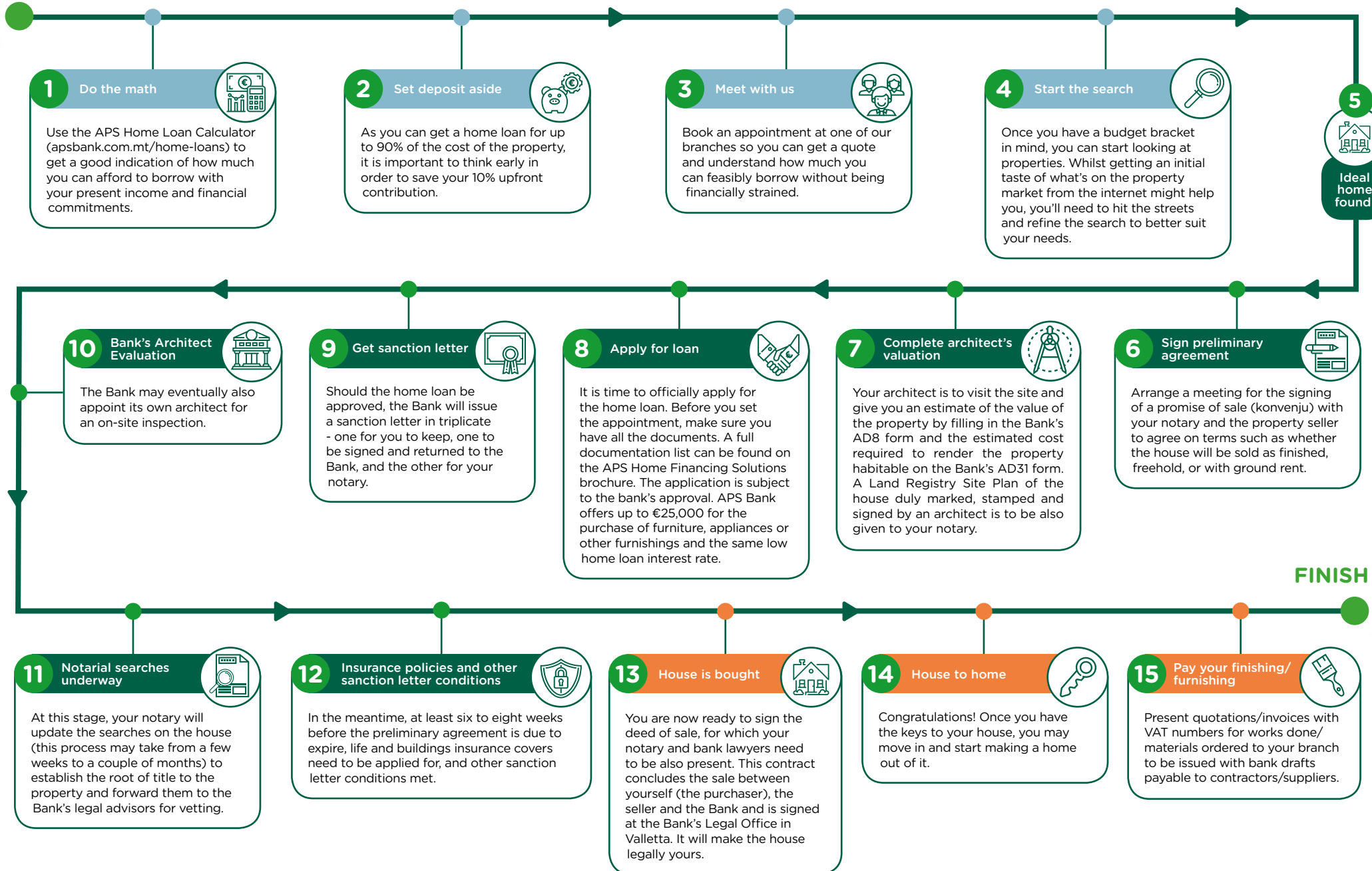
The switching account

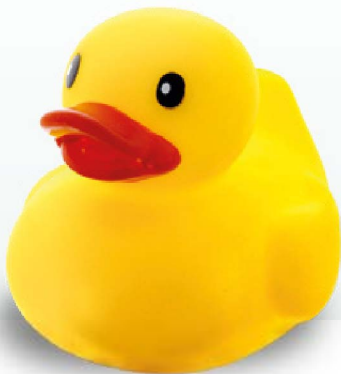
You can refinance any existing home loan you have with another financial institution. The bank will finance up to 100% of your current facility. Repayments lead up to a maximum of 40 years or until you reach your retirement age and a number of fees will be waived. There is a possibility to include the notarial and/or stamp duty fees up to €2,500 and there is the option of taking a financing loan of up to €25,000 for furnishings.

Visit [www.apsbank.com/mt/en/home-loans](http://www.apsbank.com/mt/en/home-loans) for further information, including details on applicable interest rates and APRC

# The Step by Step Less Stress Journey

## START





# Fast Track your appointment with us

Book it online now

If you bring these documents with you, the whole process will be facilitated:

- Your ID card
- Your last FS3
- Your last three payslips
- Trading accounts for Sole Traders / Professionals for the last three years

This will be the start of your journey to owning your first, or a new property, and we will make life a lot easier for you.

**[www.apsbank.com.mt](http://www.apsbank.com.mt)**

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