



ALBALUX CREDIT
courtier luxembourgeois en prêt immobilier

STEPS FOR YOUR MORTGAGE LOAN

1 | STUDY OF THE PROJECT

We study your financing needs and the feasibility of your loan project. We explain how credit works and the technical terms used.

2 | ANALYSIS OF THE SITUATION

We analyze your personal, financial and tax situation according to the documents you provide us with.

3 | CONSTRUCTION OF THE RECORD

We gather with you all the documents and information necessary to build a complete file that will be submitted to our banking partners.

4 | NEGOTIATION WITH THE PARTNERS

We consult the banks and negotiate the best conditions for you. We present you with the resulting banking proposals and provide you with our advice and recommendations.

5 | ACCOMPANYING UNTIL THE CHOICE OF THE BANK

We support you until the moment when you choose the bank from which you borrow money.

For more information, visit our site.

WWW.ALBALUXCREDIT.LU



PRE-CONTRACTUAL INFORMATION SHEET

Version as of 11/02/2026



HOME LOAN TO INDIVIDUALS (Article. L. 226-35 of Luxembourg consumer law [‘Code de la consommation’])

This form contains general information about **ALBA LUX SA** (“ALBA LUX”), so that you better understand the services we offer to individuals, the way we are remunerated and your rights and obligations in the event that you sign a contract with our company.

The communication of this information is provided for by law to protect the best interests of consumers.

Please read it carefully.

For any further questions, please contact your ALBA LUX adviser.

* WARNING *

ALBA LUX **does not lend money**. It provides the Services (listed in Clause 3) in respect home loans offered by its Banking Partners.

You are required to provide accurate information along with the necessary supporting documentation to assess your creditworthiness. Even if you provide all the documents requested, the Banking Partner can accept your file **or refuse it** without giving reasons.

If you are offered a home loan by a Banking Partner and you sign a contract agreeing to it, you will receive the home loan **on expiry of the period of reflection of the Banking Partner’s contract**. You are liable to repay the loan in full. Therefore, before you accept, you must be sure of your capacity to repay to avoid the risk of bankruptcy.

If you are not offered a home loan, **you will not be entitled to any compensation**.

1. PRESENTATION OF ALBA LUX

Name	ALBA LUX S.A.
Trading name	ALBA LUX CREDIT
Address	20a route de Luxembourg, L-3253 Bettembourg
Company Registration Number (‘N° RCS’)	B 146.475
Telephone number	(+352) 28 77 01 17
E-mail address	info@albaluxcredit.lu
Adresse internet	www.albaluxcredit.lu

Website address	www.albaluxcredit.lu
Professional Insurance	Policy subscribed with CNA Insurance Company (Europe) S.A., at 586 Avenue Charles-Quint (bte 7), B-1082 Brussels
Surveillance authority	Surveillance Authority of Home Loan Intermediaries (CSSF), at 283 route d'Arlon, L-1150 Luxembourg
Registration number of the Registry of Home Loan Intermediaries held by the CSSF	H00000023
Check on: www.cssf.lu/consommateur/informations-auxconsommateurs/intermediaires-de-credit-immobilier/	
Language(s) of the Contract:	French or English
Language(s) of verbal communication:	Luxembourgish, French, German, English, Portuguese and Spanish

2. SERVICES PROPOSES PAR ALBA LUX

2.1. Classic home loan brokerage services

ALBA LUX's Services are carried out as follows:

STEP 1.

- Study of your project and your need for financing; estimation of your lending capacity (*on the basis of the information and documents that you provide*);
- Information on the home loan contracts available on the market, their characteristics and their impact on your personal circumstances, explaining the technical terms of home loan contracts.

STEP 2.

- Analysis of your personal, financial and tax status, identifying your needs and preferences (*on the basis of the information and documents that you provide*) to offer you home loan contracts adapted to your needs and circumstances.

STEP 3.

- Preparation of your file in order to submit your real estate loan applications to the Banking Partners. *This is only if you submitted to ALBA LUX all the supporting documents requested in the list provided with the Contract.* If your main bank is an ALBA LUX Banking Partner, it may be contacted for a competitive bid.

STEP 4.

- Negotiations with the Banking Partners in your best interests with a view to obtaining home loan offers on your behalf;
- Presenting you with and explaining to you the home loan offers obtained to enable you to compare them, consider their consequences and choose an offer that best meets your needs and your financial circumstances;
- Putting you in contact with Insurance Partners to obtain insurance proposals to cover the outstanding balance of the loan in the event of death and disability and for home insurance (if required by the Banking Partner).

The final assessment of home loan offers and the choice of credit institution and of insurance intermediaries are still yours to make.

STEP 5.

- Assisting you with any administrative steps and work required to conclude the home loan contract with the Banking Partner of your choice.

2.2. Specific brokerage services

ALBA LUX can also assist you in negotiations with credit institutions with a view to refinancing your existing home loan:

- Refinancing of your existing home loan with credit institutions;
- The financing of your bridge loan through our Banking Partners;
- The financing of your home loan with banking institutions other than our Banking Partners. These services are provided according to the steps indicated in Clause 2.1.

* PLEASE NOTE *

ALBA LUX **does not** provide:

- advice within the meaning of Article L. 226-15 of Luxembourg consumer law [‘Code de la consommation’].
- valuation services to value the property the subject of the financing.

3. REMUNERATION OF ALBA LUX

ALBA LUX may be paid by the Banking Partners and Insurance Partners and/or by you.

3.1. Remuneration by Banking Partners and Insurance Partners

ALBA LUX receives payment from the Banking Partner with whom you contract for your home loan, under certain conditions.

This remuneration is a percentage of the home loan that you have agreed to. This percentage may vary depending on the Banking Partner involved. The percentage applicable is mentioned in Clause 4.1. This remuneration is paid by the Banking Partner to ALBA LUX once you have signed the deed of the notary for the purchase of the property the subject of the loan.

You will be informed of the exact amount of the remuneration received by ALBA LUX at a later stage, in the European Standardised Information Sheet (ESIS).

ALBA LUX also receives remuneration from the Insurance Partner that it puts you in contact with, if you take out an insurance policy with this Insurance Partner relating to your home loan. This remuneration corresponds to a percentage of the insurance premium that you have to pay. This percentage may vary depending on the Insurance Partner involved. The percentage applicable is mentioned in Clause 4.2.

3.2. The remuneration you must pay to ALBA LUX

You must pay ALBA LUX administration fees of **EUR 1,250 including VAT** (one thousand two hundred and fifty euros including VAT) in the following cases:

Regardless of the services requested (Standard Services or Specific Services), you are liable for the brokerage fees once ALBA LUX has prepared your mortgage loan application or the modification of your existing mortgage loan (which corresponds to steps 1, 2, and 3 of the services as defined in Article 3.1. of the General Terms and Conditions).

The amount of the brokerage fees is set forth in the Specific Terms.

The invoice for the brokerage fees will only be issued by ALBA LUX after the banking partner or financial institution has given its **final approval for the granting of your mortgage loan** or the modification of your existing mortgage loan. The brokerage fees are due regardless of your final decision on the mortgage loan offer(s) proposed. However, ALBA LUX may issue the invoice for the brokerage fees immediately, without waiting for the final approval from the banking partner, if, once the services have been completed up to Step 3:

- i. **You decide to terminate the contract before** the mortgage loan application or the modification of your existing mortgage loan submitted by ALBA LUX **has received a final approval or rejection** from the banking partner or financial institution solicited by ALBA LUX;
- ii. **You accept a mortgage loan offer from a financial institution** (which you solicited without the assistance of ALBA LUX) before the mortgage loan application or modification of your existing mortgage loan submitted by ALBA LUX **has received a final rejection** from the banking partner or financial institution solicited by ALBA LUX;
- iii. **You have not yet responded to ALBA LUX's request to provide a decision on one or more mortgage loan offers** from banking partners, or to provide the necessary information or documents required for the negotiation of your mortgage loan, thirty days after ALBA LUX sent you a registered letter with acknowledgment of receipt.

These brokerage fees are owed to ALBA LUX regardless of any compensation that may be paid by the banking partner or insurance partner to ALBA LUX (no set-off).

4. PRESENTATION OF ALBA LUX'S PARTNERS

4.1. Banking Partners

<i>Name</i>	<i>Registered Office</i>	<i>Remuneration payable by the Banking Partner (% of the contracted home loan)</i>
BANQUE Populaire	5, rue des Mérovingiens L-8070 Bertrange	0,6% (max. €4,000)
BGL BNP PARIBAS	50, avenue JF Kennedy L-2951 Luxembourg	0,6% (max. €3,600)
Wüstenrot Bausparkasse Aktiengesellschaft	33, parc d'Activité Syrdall L-5365 Münsbach	0,8%
BHW BAUSPARKASSE, Aktiengesellschaft	16 rue Erasme L-2015 Luxembourg	0,5%
Sparkasse Trier	Theodor-Heuss-Allee 1 54292 Trier	1,0%

No credit institution that is a partner of ALBA LUX directly or indirectly holds shares in ALBA LUX's capital. ALBA LUX is not a linked credit intermediary. ALBA LUX is not under any obligation to work with one or other of these Banking Partners.

4.2 Insurance Partners

<i>Name or trading name of the insurance intermediary</i>	<i>Registered Office of the insurance intermediary</i>	<i>Insurance Company that the intermediary represents</i>	<i>Remuneration paid by the Insurance Partner (% of the amount of the premium)</i>
AGENCE GENERALE ALBA S.à r.l.	20a, route de Luxembourg L-3253 Bettembourg	LA LUXEMBOURGEOISE (LALUX)	8%
Varandas & Associés S.à r.l. under the trading name Agence AXA Varandas Joao	16, rue de Bastogne L-9010 Ettelbruck	AXA Assurances	8%

4.3 Foreign Broker Partners

<i>Name / Trade name of the foreign broker</i>	<i>Broker's activity</i>	<i>Registered office of the foreign broker</i>	<i>Remuneration paid by the foreign broker</i>
MONPRET IMMO S.à r.l.	Intermediary in property loan contracts (ORIAS no.: 13005446)	2 avenue Clémenceau, F-57100 Thionville (France)	20% of the commission received by MONPRET IMMO

5. BROKER CONTRACT WITH ALBA LUX FOR A PERSONAL HOME LOAN

5.1. Signing a broker contract for a home loan

To benefit from the Services, you must sign an ALBA LUX broker contract for a personal home loan (the "Contract").

The duration of the Contract is forty-two (42) months.

The Contract may be concluded in one of ALBA LUX's agencies, in a place other than an ALBA LUX agency (for example at your home) or through the ALBA LUX's website (www.albaluxcredit.lu) ("Website").

The Contract is exclusive. This means that if you agree not to conclude, either in your name or through an intermediary (spouse or partner) a broker agreement for a home loan with another service provider, for the duration of your contractual relations with ALBA LUX.

You also declare that you are not already bound by the terms of a broker agreement for a home loan with another service provider.

For the duration of the Contract and for a period of six (6) months after the end of the Contract, you agree not to conclude a home loan contract with a Banking Partner that would have given you an agreement in principle following a home loan application by ALBA LUX on your behalf.

ALBA LUX's General Terms and Conditions are available on request and can be consulted on ALBA LUX's Website.

5.2. Right to cancel

If you enter into a Contract **in a place other than an agency of ALBA LUX** (for example, at your home, or through the Website, you have the right to cancel the Contract free of charge **within a time limit of fourteen (14) days**.

You do not have to give any reasons for cancelling, but you must inform ALBA LUX of your decision **within the 14-day time limit**:

- by completing and returning the cancellation form attached at APPENDIX 1 and available on ALBA LUX's website;

or

- by letter requesting cancellation, sent to ALBA LUX, by post (20a route de Luxembourg, L-3253 Bettembourg) or by e-mail (info@albaluxcredit.lu).

ALBA LUX will send you an acknowledgment of receipt of your cancellation request.

If you do not cancel, ALBA LUX will start providing the Services to you on expiry of the 14-day time limit.

You can ask ALBA LUX to start providing the Services before expiry of the 14-day time limit, by ticking the relevant box in the Special Conditions. If you tick this box and subsequently exercise your right to cancel, then:

- you cannot challenge the Services provided before you cancelled;
- and
- you must pay ALBA LUX for the Services provided for the period until you informed ALBA LUX of your intention to cancel. If ALBA LUX provided the Services up to and including step 3 (see article 3.1. of the General Terms & Conditions), the brokerage fee is due in full.

5.3. Provision of the Services

ALBA LUX will start providing the Services once you have provided it with all the requested information and supporting documents (the list is supplied with the Contract and available on the Website):

- to identify you (your name, domicile, nationality, civil status, profession, residence for tax purposes, etc.);
- to assess your personal, professional, financial and tax status;
- to understand your financing needs and preferences.

This information and supporting documents must be accurate, up-to-date and complete.

ALBA LUX will rely on the information that you provide and will not check it. **You alone will bear the damaging consequences of providing inaccurate, out of date or incomplete supporting documents.**

ALBA LUX is dependent on the time limits for the handling of applications for home loans or insurance imposed by the Banking Partners and Insurance Partners.

5.4. Liability of ALBA LUX

ALBA LUX's obligations are to perform, not to achieve certain results. ALBA LUX is not liable in the event that you are not offered a loan or in the event that a Banking Partner rejects your home loan application.

6. ALTERNATIVE DISPUTE RESOLUTION REMEDIES AVAILABLE

6.1. Complaint to ALBA LUX

For any complaint, you are invited to first contact ALBA LUX in writing:

- By e-mail to: complaints@albaluxcredit.lu; or
- By letter posted to its registered address (20a route de Luxembourg, L-3253 Bettembourg).

The complaint will be handled within the following time limits:

1. An acknowledgment of receipt will be sent to you within ten (10) working days to certify that your complaint has been received, unless you are sent a reply within this 10-day period;
2. Provided that your complaint is complete and accompanied by the necessary supporting documents, ALBA LUX will send you the final reply within two (2) months of its receipt.

ALBA LUX undertakes to keep you informed in the event that unforeseen circumstances prevent the proper handling of your complaint and compliance with the deadlines indicated above.

6.2. Mediation in the event of a dispute

If ALBA LUX's response to your complaint is not satisfactory or if you do not receive a reply within the given

time limit, you may either:

- Instruct a Mediator for Consumers, with jurisdiction to amicably settle disputes between a professional and a consumer:
 - By e-mail to: info@mediateurconsommation.lu; or
 - By post to: 6 rue du Palais de Justice, L-1841 Luxembourg; or
 - By completing the form available on the Mediator's website (www.mediateurconsommation.lu).

OR

- Apply to the Supervisory Commission of the Financial Sector ['CSSF'], the Surveillance Authority of Home Loan Intermediaries by completing the form available on the CSSF website (www.cssf.lu) and returning it
 - By e-mail to: reclamation@cssf.lu; or
 - By post to: Département Juridique CC, 283 route d'Arlon, L-2991 Luxembourg.

Mediation does not deprive you of your right to start proceedings before a court.

No request for mediation may be handled without first making a complaint to ALBA LUX.

The Mediator for Consumers and the CSSF cannot be instructed if the request is manifestly unfounded or abusive, if the dispute has already been examined or is being examined by another mediator or a tribunal, if the request has been made more than one (1) year from the complaint written to ALBA LUX, if the litigation does not fall within the jurisdiction of the Mediator for Consumers or the CSSF.

For more information on these remedies, you may consult the websites of the Mediator for Consumers and the CSSF.

7. LAW APPLICABLE AND COURT WITH JURISDICTION

The Contract is governed by the laws of Luxembourg.

In the absence of an amicable settlement, you may choose to commence court proceedings against ALBA LUX, either before the court of your place of residence or before the court of the Grand Duchy of Luxembourg. Any court action that ALBA LUX starts against you must be brought before the courts of your place of residence.

8. ELECTRONIC SIGNATURE

You agree to sign the Contract electronically in accordance with the provisions of Articles 1322-1 and 1322-2 of the Civil Code, using the «Odo Signature» software application, which constitutes a reliable method of identification. You acknowledge that this electronic signature holds the same legal value as your handwritten signature.

Consequently, you recognise the validity of the Contract formalised in electronic format. You acknowledge the legal effect of the electronic signature and its admissibility as evidence in court, and you undertake not to contest the enforceability and evidential value of this signature method on the grounds of its electronic nature.