



# What are the advantages of borrowing in France?

Whether you have or haven't the necessary funds to purchase in France, there is always a good reason to take a French mortgage.

## You are buying a property in France?

- ◆ **Leave equity in your UK assets**

Borrowing money in your country of residence often involves securing a mortgage against your main home. This means leaving less equity available for future investments or for unexpected events

- ◆ **Keep your savings for a rainy day**

It is essential to maintain a balance between liquid assets and real estate. If you take a french mortgage, it will enable you to seize other investment opportunities.

- ◆ **In certain cases you could reduce your exposure to French property tax**

A French mortgage has certain tax advantages (for ISF and rental income). For more information please contact a tax adviser.

## You have already purchased?

(we need to receive your application within 6 months of signing in the Notaire's office for existing property and within 12 of completion for a new build)

- ◆ **Build your savings back up**

Do you have another project ? Or would you like to seize an investment opportunity? In addition to the advantages mentioned above, a post finance mortgage can allow you to build up your assets.

## Whatever your situation

A bilingual adviser at BNP Paribas International Buyers is at your disposal to answer any questions you may have.

