



Convenient loans for better homes

**izola Credit**

When purchasing goods from Van Marcke such as a new kitchen or bathroom, Izola Credit loans are there to help you spread your costs into smaller, practical, more manageable payments.



**izola Bank**

# Izola Credit

If you purchase goods from any Van Marcke store, you might be eligible to benefit from Izola Credit, an unsecured loan product by Izola Bank.

## About Izola Credit

Izola Credit is a consumer loan facility, offered exclusively for Van Marcke clients in Belgium who want to upgrade their homes, buy goods for a new home or purchase eco-friendly goods from Van Marcke, but may not have sufficient funds to pay the full amount on delivery.

Using Izola Credit to purchase goods from Van Marcke means you can spread repayments over an agreed period, making it easier for you to manage your finances to design your dream home.

You can choose and decide how much to apply for – according to your budget and planning requirements.

In other words, you can apply for a loan term from 24 to 120 months depending on the loan type, amount and purpose.

Use our Izola Credit loan calculator to check your eligibility for a green or renovation loan. Izola Bank will provide you with an instant decision based on the information entered.

Izola Credit is a great way to purchase quality goods for your home in an efficient way, with repayment methods that work around your lifestyle.

## Types of consumer loans



### Renovation loan

This loan is available for financing the purchase and installation of home renovation products such as a new bathroom or kitchen.



### Green loan

This loan is available for those who purchase and install green technology and eco-friendly goods such as:

- » Solar water heaters
- » Solar panels
- » Heat pumps and other geothermal energy systems
- » Thermostatic valves or room thermostats
- » Integrated water-saving systems

## Comparing Izola Credit rates

Izola Credit offers competitive interest rates in comparison to other local banks. Visit our website to see how Izola Credit rates compare with other banks' interest rates.



## Why choose an Izola Credit loan?

### How does it work?

1. Make use of our [Izola Credit calculator](#) which gives you an instant decision on your eligibility for a renovation or green loan.
2. Complete the Izola Credit online application form.
3. Submit the necessary documentation via the online application or via email.
4. Within two working days, Izola Bank will review your information and documentation and send you the credit agreement for signature.
5. You will then receive an invoice from Van Marcke or your installer.
6. Simply send the invoice to the bank and it will pay Van Marcke or your installer directly.
7. Start repaying your loan monthly installments by direct debit.



Izola Bank does not charge a loan processing fee



Izola Credit is exclusively available for purchasing goods from Van Marcke



Buy now, pay later



Enjoy 6 months with no interest



Competitive rates



Easy and fast online application process



Borrow a minimum of €1,250 up to a maximum of €25,000



Terms vary from 24 to 120 months



Cover purchase and installation if required

If deposit requests are required, these are not included in the Izola Credit loan amounts approved.

# izola Credit

**Offering you easier payment terms when purchasing goods from Van Marcke in Belgium.**

For further information, please [visit our website](#) or email us on [support@izolabank.com](mailto:support@izolabank.com)

[www.izolabank.com](http://www.izolabank.com)



As an online bank that has been operating successfully from Malta since 1994, we have amassed 25 years of experience in providing proficient banking services. Our clients commend us for our personal service and always being readily available to help.

We are big enough to support your ambitions for growth; small enough to remember that customer care is about providing real people to talk to; and experienced enough to understand your financing needs and provide the right solution for your business.

Terms and conditions apply. Izola Bank is licensed by the Malta Financial Services Authority to carry out the business of banking in terms of the Banking Act, 1994 (Chapter 371, Laws of Malta).