



BB Credit Accessibility



September/2012

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Plano Nacional dos Direitos da Pessoa com Deficiência

History

Type of credit created in february/2012 under the Plan "Living Without Limit" of the Federal Government. Intended to finance the goods and services for people with disabilities.



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Plano Nacional dos Direitos da Pessoa com Deficiência

Characteristics

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Rate – 0.57% per month (7.00% pa) for customers with incomes of up to five minimum wages and 0.64% per month (8.00% pa) for customers with incomes above five and up to ten times the minimum wage
- 

IOF – rate of 0.00% per month from 23/05/2012, as Decree 7726.
- 

Limit – Funding of up to 100% of the well, with minimum and maximum \$ 70.00 \$ 30,000.00
- 

Term – from 4 to 60 months
- 

Monthly payments – Automatically debited on checking account and the first payment can have a grace period of 59 days

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Target




To apply for the BB Credit Accessibility the client must have a monthly income of up to ten minimum wages (R\$ 6,220.00)

The good can be purchased for himself or for another person with a disability

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Eligible items

- *Wheelchairs (including motorized)*
- *Adaptive equipment for vehicles*
- *Walkers*
- *Accessible furniture*
- *Image enlargers*
- *Braille keyboard or laptop computer and several others*
- *See the full list of goods and services financed in [bb.com.br / creditoacessibilidade](http://bb.com.br/creditoacessibilidade)*



Internet images

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Plano Nacional dos Direitos de Pessoas com Deficiência

How to apply

The application is done directly in BB agencies





Simply submit the necessary documents and the invoice of the acquired goods or services

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Plano Nacional dos Direitos de Pessoas com Deficiência

Simulation – Rate x Term

Total credit	48 installments	CET (monthly)	60 installments	CET (monthly)
R\$ 1.000,00	R\$ 23,87	0,57%	R\$ 19,73	0,57%
R\$ 3.000,00	R\$ 71,62	0,57%	R\$ 59,18	0,57%
R\$ 5.000,00	R\$ 119,36	0,57%	R\$ 98,63	0,57%

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Simulation – 0,64%

Total credit	48 installments	CET (monthly)	60 installments	CET (monthly)
R\$ 1.000,00	R\$ 24,26	0,64%	R\$ 20,12	0,64%
R\$ 3.000,00	R\$ 72,79	0,64%	R\$ 60,37	0,64%
R\$ 5.000,00	R\$ 121,31	0,64%	R\$ 100,62	0,64%

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Viver sem limite

Plano Nacional dos Direitos da Pessoa com Deficiência

END

GOOD FOR ALL

www.bb.com.br/creditoacessibilidade



BB Credit
For persons with disabilities



- *What is it*
- *Characteristics*
- *Who can apply*
- *What can you use it for*
- *How to apply*
- *Simulation*

What is it?

It is a different credit line for financing goods and services for people with disabilities.

Customers will have to purchase credit products aiming to increase accessibility.



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Characteristics

- 
Rate – Interests from 1.88% per month, without opening rate credit.
- 
Limit – Funding up to 100% of the good or service, with minimum and maximum \$ 70.00, \$ 50K
- 
Term – from 2 to 36 meses
- 
Monthly Payments – Automatically debited on checking account and the first payment can have a grace period of 59 days

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Who can apply?



Any customer, account holders of the Bank of Brazil, with available credit limit.



The good can be purchased for himself or for another person with a disability

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Eligible items

- *Wheelchairs (including motorized)*
- *Adaptive equipment for vehicles*
- *Walkers*
- *Accessible furniture*
- *Image enlargers*
- *Braille keyboard or laptop computer and several others*
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Internet images

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How to apply?

The hiring is done directly in stores that are partner of the Bank of Brazil and Cielo.



Simply present your Visa Ourocard.

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Simulation

Total credit	24 installments	CET (monthly)	36 installments	CET (monthly)
R\$ 1.000,00	R\$ 53,33	2,07%	R\$ 39,54	2,05%
R\$ 3.000,00	R\$ 159,99	2,07%	R\$ 118,63	2,05%
R\$ 5.000,00	R\$ 266,65	2,07%	R\$ 197,72	2,05%

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END

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