

CONDITIONS AND FEES



PRODUCTS AND SERVICES

Rates applicable
from 1 March 2020



BGL
BNP PARIBAS

The bank
for a changing
world



For clarity, this guide shows the main rates in euro (including tax) for BGL BNP Paribas products and services, applicable on the date shown on the cover page.

Price changes to the 1 January 2020 version of this document have been made in green.

BGL BNP Paribas advisors are on hand to provide further information or for any transaction not mentioned in this document.

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I. DAILY BANKING

Subscription to these offers is subject to acceptance.

1. CURRENT ACCOUNTS

Current accounts for private individuals ≥ 30 years old

PRODUCTS AND SERVICES	ESSENTIEL	DIRECT ONLINE ACCOUNT	STANDARD CURRENT ACCOUNT
Account opening	included		free
Current account currency	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK		any currency
V PAY card	included		EUR 17/year
V PAY card cash withdrawal in euro			
BGL BNP Paribas ATM withdrawal ¹⁾	free		free
ATM withdrawal from another EU bank	1 free/month (EUR 2/additional withdrawal)	EUR 2/withdrawal	EUR 3/withdrawal
SEPA electronic credit transfers ²⁾			
to a BGL BNP Paribas account	free		free
to another bank ≤ EUR 125,000	15 free/month (EUR 0.75/additional credit transfer)		1 free/month (EUR 0.75/ additional credit transfer)
Account statement			
Electronic	free		free
Print	1 free/month ³⁾	current postage charge	current postage charge
Online banking (Web Banking, apps)	included		free
Investments			
Securities account(s) ⁴⁾	included		-
Investment advisory service ⁵⁾	included		-
Maintaining the account	EUR 3/month	free ⁶⁾	EUR 4/quarter
NB: The electronic and manual SEPA credit transfers shown in the table above are free for the over 65s.			

NB: The electronic and manual SEPA credit transfers shown in the table above are free for the over 65s.

LIBERTÉS Additional, optional products and services you can select as and when you need them.

PRODUCTS AND SERVICES	ESSENTIEL	DIRECT ONLINE ACCOUNT	STANDARD CURRENT ACCOUNT
Bank cards			
Additional V PAY	EUR 1.25/month		EUR 17/year
Visa Classic ⁸⁾	EUR 1.25/month		EUR 17/year
Mastercard Gold	EUR 4.75/month	-	EUR 60/year
Mastercard Platinum	EUR 15/month	-	EUR 190/year
Mastercard Elite	EUR 25/month	-	EUR 325/year
Web Credit Card	EUR 1 per month	-	EUR 12/year
Arranged overdraft – OptiLine credit facility ⁹⁾	free subscription	-	the terms and conditions are available at your branch



¹⁾ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.11) still applies when you make a cash withdrawal in local currency.

²⁾ Credit transfers in EUR within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican + Guernsey, Isle of Man, Jersey) with the IBAN and BIC of the recipient, stating "shared costs" (SHARE). Standing orders are included in the fixed electronic credit transfer rate.

³⁾ For any additional print statement, the current postage charge will be applied.

⁴⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁵⁾ Advice available as part of the Essentiel package.

⁶⁾ Offer validity subject to salary being paid into your account with the bank.

⁷⁾ DUO: 50% reduction on the second card of the same type from the Libertés range.

⁸⁾ Annual interest rate for cards with deferred payment: 15% (monthly rate: 1.25%).

⁹⁾ Annual interest rate applied to an OptiLine credit facility (terms and conditions available in our branches). The maximum amount of the arranged overdraft – OptiLine credit facility (in EUR) is EUR 12,500, subject to approval of your application. Unarranged overdraft: 14.25%.

Current accounts for young people aged 18-29

PRODUCTS AND SERVICES	STARTIN' STUDENTS	STARTIN' JOB STARTERS	STANDARD CURRENT ACCOUNT
Account opening	included		free
Current account currency	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK		any currency
V PAY card	included		EUR 17/year
V PAY card cash withdrawal in euro			
BGL BNP Paribas ATM withdrawal ¹⁾	free		free
ATM withdrawal from another EU bank	3 free/month (EUR 2/additional withdrawal)		EUR 3/withdrawal
SEPA electronic credit transfers ²⁾			
to a BGL BNP Paribas account	free		free
to another bank ≤ EUR 125,000	15 free/month (EUR 0.75/additional credit transfer)		1 free/month (EUR 0.75/additional credit transfer)
Account statement			
Electronic	free		free
Print	1 free/month ³⁾		current postage charge
Online banking (Web Banking, apps)	included		free
Investments			
Securities account(s) ⁴⁾	included		-
Investment advisory service ⁵⁾	included		-
Maintaining the account	free	free ⁶⁾	EUR 4/quarter

LIBERTÉS Additional products and services you can select as and when you need them.

PRODUCTS AND SERVICES	STARTIN' STUDENTS	STARTIN' JOB STARTERS	STANDARD CURRENT ACCOUNT
Bank cards			
Additional V PAY	EUR 1.25/month		EUR 17/year
Visa Classic ⁸⁾	1 free card		EUR 17/year
Mastercard Gold	-	EUR 4.75/month	EUR 60/year
Web Credit Card	EUR 1 per month		EUR 12/year
Arranged overdraft – OptiLine credit facility ⁹⁾	free subscription		the terms and conditions are available at your branch



¹⁾ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.11) still applies when you make a cash withdrawal in local currency.

²⁾ Credit transfers in EUR within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican + Guernsey, Isle of Man, Jersey) with the IBAN and BIC of the recipient, stating "shared costs" (SHARE). Standing orders are included in the fixed electronic credit transfer rate.

³⁾ For any additional print statement, the current postage charge will be applied.

⁴⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁵⁾ Advice available as part of the Essentiel package.

⁶⁾ Offer validity subject to salary being paid into your account with the bank.

⁷⁾ DUO: 50% reduction on a second card of the same type from the Libertés range.

⁸⁾ Annual interest rate for cards with deferred payment: 15% (monthly rate: 1.25%).

⁹⁾ Annual interest rate applied to an OptiLine credit facility (terms and conditions available in our branches). The maximum amount of the arranged overdraft – OptiLine credit facility (in EUR) is EUR 12,500, subject to approval of your application. Unarranged overdraft: 14.25%.

Current accounts for young people aged 12-17

PRODUCTS AND SERVICES	STARTIN ¹ HIGH SCHOOL STUDENTS	STANDARD CURRENT ACCOUNT
Account opening	included	free
Current account currency	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK	any currency
V PAY card	included	EUR 17/year
V PAY cash withdrawals in euro		
BGL BNP Paribas ATM withdrawal ¹⁾	free	free
ATM withdrawal from another EU bank	3 free/month (EUR 2/additional withdrawal)	EUR 3/withdrawal
SEPA electronic credit transfers ²⁾		
to a BGL BNP Paribas account	free	free
to another bank ≤ EUR 125,000	15 free/month (EUR 0.75/additional credit transfer)	1 free/month (EUR 0.75/additional credit transfer)
Account statement		
Electronic	free	free
Print	1 free statement/month ³⁾	current postage charge
Online banking (Web Banking, apps)	included	free
Securities account(s) ⁴⁾	included	-
Maintaining the account	free	EUR 4/quarter

¹⁾ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.11) still applies when you make a cash withdrawal in local currency.

²⁾ Credit transfers in EUR within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican + Guernsey, Isle of Man, Jersey) with the IBAN and BIC of the recipient, stating "shared costs" (SHARE). Standing orders are included in the fixed electronic credit transfer rate.

³⁾ For any additional print statement, the current postage charge will be applied.

⁴⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

Current accounts for professionals

PRODUCTS AND SERVICES	PROFESSIONAL	SELF-EMPLOYED	NON-PROFIT ORGANISATION	ENTREPRENEUR	STANDARD CURRENT ACCOUNT
Account opening	included				free
Current account currency	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK				any currency
SEPA electronic credit transfers ¹⁾					
to a BGL BNP Paribas account	free				free
to another bank ≤ EUR 125,000	25 free/month	25 free/month	15 free/month	35 free/month	1 free/month (EUR 0.75/additional credit transfer)
	(EUR 0.75/additional credit transfer)				
V PAY card cash withdrawal in euro	included				free
BGL BNP Paribas ATM withdrawal ²⁾	free				free
ATM withdrawal from another EU bank	4 free/month	4 free/month	3 free/month	4 free/month	EUR 3/withdrawal
	(EUR 2/additional withdrawal)				
Account statement					
Electronic	free				free
Print	1 free statement/month ³⁾				current postage charge
Online banking (MultiLine ⁴⁾ , Web Banking, apps)	included				free
Investments					
Securities account(s) ⁵⁾	included				-
Investment advisory service ⁶⁾	included				-
Maintaining the account	EUR 14.50/month	EUR 18.50/month	EUR 3/month ⁷⁾	EUR 28.50/month	EUR 4/quarter

LIBERTÉS Additional products and services you can select as and when you need them.

PRODUCTS AND SERVICES	PROFESSIONAL	SELF-EMPLOYED	NON-PROFIT ORGANISATION	ENTREPRENEUR	STANDARD CURRENT ACCOUNT
Bank cards					
V PAY	EUR 1.25/month				EUR 17/year
Visa Classic ⁹⁾	EUR 1.25/month	-	-	-	EUR 17/year
Visa Business	EUR 3.30/month				EUR 40/year
Mastercard Gold	EUR 4.75/month	-	-	-	EUR 60/year
Mastercard Platinum	EUR 15/month	-	-	-	EUR 190/year
Mastercard Elite	EUR 25/month	-	-	-	EUR 325/year
Web Credit Card	EUR 1 per month	-	-	-	EUR 12/year
Payment card	free	free	free	free	free
Arranged overdraft – OptiLine credit facility ¹⁰⁾	-	free subscription	-	-	the terms and conditions are available at your branch



¹⁾ Credit transfers in EUR within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican + Guernsey, Isle of Man, Jersey) with the IBAN and BIC of the recipient, stating "shared costs" (SHARE). Standing orders are included in the fixed electronic credit transfer rate.

²⁾ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.11) still applies when you make a cash withdrawal in local currency.

³⁾ For any additional print statement, the current postage charge will be applied.

⁴⁾ Excluding LuxTrust products.

⁵⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁶⁾ Advice available as part of the Essentiel package.

⁷⁾ Free for NGOs.

⁸⁾ DUO: 50% reduction on a second card of the same type (excluding Visa Business) from the Libertés range.

⁹⁾ Annual interest rate for cards with deferred payment: 1.25%.

¹⁰⁾ Annual interest rate applied to an OptiLine credit facility (terms and conditions available in our branches). The maximum amount of the arranged overdraft – OptiLine credit facility (in EUR) is EUR 12,500, subject to approval of your application. Unarranged overdraft: 14.25%.

2. TRANSACTIONS PERFORMED WITH BANK CARDS

V PAY debit cards

	STANDARD PRICE		ESSENTIEL RATE	VALUE DATE
Cash withdrawals				
BGL BNP Paribas ATM withdrawal	free			withdrawal date
ATM withdrawal within the EU	EUR 3/withdrawal	1 free/month (EUR 2/ additional withdrawal)		
ATM withdrawal outside the EU and/or non-EUR transaction	EUR 6/withdrawal	EUR 5/withdrawal		
Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.11) still applies when you make a cash withdrawal in local currency.				
Payments				
In shops (within the EU)	free			withdrawal date
In shops (outside the EU)	EUR 1/transaction	EUR 1/transaction		

Credit card (Visa or Mastercard)

	STANDARD RATE/ESSENTIEL RATE	VALUE DATE
Cash withdrawals (cash advances) ¹⁾		
ATM withdrawal within the EU (EUR transaction)	EUR 2.50 + 2% of amount debited/withdrawn	withdrawal date
ATM withdrawal within the EU (non-EUR transaction)	EUR 2.50 + 2% of amount debited/withdrawn + foreign exchange commission	
ATM withdrawal outside the EU (EUR and non-EUR transaction)	EUR 2.50 + 2% of the amount debited/withdrawn + foreign exchange fee ²⁾	
Within the BNP Paribas Global Network and Global Alliance, credit card withdrawals in the eurozone are subject to the same fees and conditions as national transactions.		
Payments		
In shops within the EU (EUR transactions)	free	withdrawal date
In shops within the EU/outside the EU (non-EUR transaction)	foreign exchange fee ²⁾	

Other fees relating to payment cards

Re-issuing PIN for debit or credit card	free
Replacing an unexpired card at the client's request:	
Credit or debit card	EUR 15
Web Credit Card	EUR 8
Urgent card request for credit or debit card	EUR 90/request
Urgent PIN request for credit or debit card	EUR 90/request

Mark-up fee applied to transactions:

	Mastercard	Visa
GBP rate	1.00%	1.25%
USD rate	1.00%	1.25%
Other currency rate	1.00%	1.00%
CHF rate	0.85%	0.40%

¹⁾ Some ATMs may charge additional fees.

You will be notified of these fees before your cash is withdrawn.

²⁾ Foreign exchange fees: daily Mastercard or Visa foreign exchange rate + mark-up fee (Fee charged for non-EUR transactions).

3. CREDIT TRANSFERS

Credit transfers – Outgoing

Credit transfers in EUR in Luxembourg and within the SEPA

		STANDARD PRICE	ESSENTIEL RATE
Credit transfer from a BGL BNP Paribas account...			
...to another private account (belonging to the same client root account)	manual	free	
	electronic ¹⁾	free	
...to another BGL BNP Paribas account	manual	EUR 1/credit transfer	
	electronic ¹⁾	free	
...to another account in the SEPA ²⁾ (≤ EUR 125,000)	manual	EUR 3.50/credit transfer	
	electronic ¹⁾	1 free/month EUR 0.75/additional credit transfer	min. 15 free/month ³⁾ EUR 0.75/additional credit transfer
Direct debits (debtor)		free	
Digicash transactions		free	

NB: The electronic and manual SEPA credit transfers shown above are free for the over 65s.

		STANDARD PRICE	ESSENTIEL RATE
Credit transfer from a BGL BNP Paribas account...			
...to another account in the SEPA (>EUR 125,000.00)			
EUR 125,000-EUR 250,000	manual	EUR 110/credit transfer	
	electronic	EUR 10/credit transfer	
> EUR 250,000	manual	EUR 150/credit transfer	
	electronic	EUR 10/credit transfer	
...to another account within the BNP Paribas Group ²⁾ (> EUR 125,000)	manual	EUR 15/credit transfer	
	electronic	EUR 0.75/credit transfer	

Credit transfers in foreign currencies and/or outside the SEPA ⁴⁾

		STANDARD PRICE	ESSENTIEL RATE
Credit transfer from a BGL BNP Paribas account...			
...to an account outside the SEPA and/or in foreign currency	manual	0.2% of the amount (min. EUR 7, max. EUR 200)	
	electronic	0.15% of the amount (min. EUR 5, max. EUR 180)	
...to a BNP Paribas Group account outside the SEPA and/or in foreign currency	manual	0.2% of the amount (min. EUR 7, max. EUR 15)	
	electronic	EUR 5	

NB: a foreign exchange fee is applied to conversion transactions (see p.11).

¹⁾ Standing orders are included in the fixed rate.

²⁾ Credit transfers in EUR (limit of EUR 125,000) within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican + Guernsey, Isle of Man, Jersey) with the IBAN and BIC of the recipient, stating "shared costs" (SHARE).

³⁾ 25 credit transfers for professional and self-employed clients. 35 credit transfers for Entrepreneurs.

⁴⁾ When charges are to be paid by the originator, these charges are cumulative in the event of correspondents' fees. Please contact your advisor or Client Service on (+352) 42 42-2000 for more information. For foreign exchange transactions, a foreign exchange commission will be added (see p.11).

“OUR” correspondent’s fees - Transfer with no fees for the recipient

	SEPA TRANSFERS IN EURO	TRANSFERS IN FOREIGN CURRENCY AND/OR OUTSIDE THE SEPA
≤ EUR 50,000	free	EUR 25
≤ EUR 125,000	free	EUR 50
> EUR 125,000	standard fee: EUR 50 Luxembourg: free	EUR 100

Credit transfers – Incoming

Credit transfers in EUR received from a SEPA country

free

Credit transfers received from a country outside the SEPA or in foreign currency ¹⁾

Amount of the transaction or exchange value in foreign currency	0.2% of the amount (min. EUR 5, max. EUR 40)
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Foreign exchange commission ²⁾

0.1% of the amount (min. EUR 5, max. EUR 150)

Value dates

Funds out	the debit value date corresponds to the transaction execution date
Funds in	the credit value date corresponds to the date on which the funds become available

Receipt of payment order and execution date

RECEIPT OF PAYMENT ORDER	EXECUTION DATE
Hard copy received in branch before 4:30pm	+1 BD at the latest
Credit transfer via Web Banking, Phone Banking or MultiLine received before 3:00pm on a business day	+1 BD
Credit transfer via Web Banking, Phone Banking or MultiLine received on a non-business day	on the next business day

BD = business day

¹⁾ When charges are to be paid by the originator, these charges are cumulative in the event of correspondents’ fees. For foreign exchange transactions, a foreign exchange commission will be added (see p.11).

²⁾ The exchange rate applied is inclusive of a mark-up. The mark-up can vary depending on costs, resources, the size of the transaction, the counterparty and the client. For more information, please get in touch with your usual contact. The BGL BNP Paribas exchange rate may vary and be different from that of other banks in the country and on the market.

Other fees

Urgent credit transfer	EUR 15/transaction
Fax confirmation of credit transfer orders	EUR 15/transaction
Hard copy credit transfer that does not meet scanning requirements	EUR 5/transaction
Joint credit transfer submitted in hard copy (at the originator's expense)	EUR 0.62/transaction ¹⁾
Action in the event of missing, incorrect or incomplete IBAN or BIC account number	EUR 5/transaction
MT 101 credit transfer fees (electronic format for all payment orders)	EUR 1.25/transaction
MT 940 credit transfer fees (international electronic format for account statements)	free
Creation of/change to a standing order	free

¹⁾ Manual credit transfer fees are debited at the end of the month.

4. IN-BRANCH CASH TRANSACTIONS

Branch deposits¹⁾

Deposit to own account

without foreign exchange	free
with foreign exchange	0.1% of the amount (min. EUR 5, max. EUR 150)

Payment into a third-party account

CASH	TO AN ACCOUNT IN...	FEES	VALUE DATES
without foreign exchange			
EUR	EUR	EUR 3 ²⁾	D
other currencies	other currencies	EUR 3 ²⁾	D
with foreign exchange			
EUR	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	+2 BD
other currencies	EUR	0.1% of the amount (min. EUR 5, max. EUR 150)	D
other currencies	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	+2 BD

D= transaction day, BD= business day.

Cash withdrawals in-branch

CASH	FROM AN ACCOUNT IN...	FEES	VALUE DATES
without foreign exchange			
EUR	EUR	EUR 3 ²⁾	D
other currencies ³⁾	other currencies	EUR 3 ²⁾	D
with foreign exchange			
EUR	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	D
other currencies	EUR	0.1% of the amount (min. EUR 5, max. EUR 150)	D
other currencies	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	D

D= transaction day, BD= business day.

¹⁾ Deposits at BGL BNP Paribas ATMs are free.

²⁾ Minors and clients aged ≥ 65, as well as clients requiring special help, are not charged for making deposits into a third-party account, or for cash withdrawals in-branch.

³⁾ Available currencies: USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK.

5. LOANS AND RENTAL GUARANTEE

Fees applicable to mortgage loans

Rate adjustment fees	EUR 200
Payment plan adjustment fees	
Security rearrangement fees (mortgage discharge)	

Fees applicable to rental guarantees

Application fees	1% of the amount (min. of EUR 12.39)
Annual fees	2% of the amount (min. of EUR 25)

General fees

Statement fees (mortgage, investment loan)	EUR 4/quarter ¹⁾
Cost for publishing loan amortisation schedule	free

¹⁾ Where Web Banking is not used, EUR 2.40 is added to the rate per quarter.

6. OTHER SERVICES AND FACILITIES

Cheques

Collection fees

	FEES	VALUE DATE
Cheques in EUR drawn on a Luxembourg account (without foreign exchange)		
Cheque drawn at BGL BNP Paribas	free	receipt date +1 BD
Cheques drawn at another high street bank:		
direct deposit under usual reserve:		
cheque ≤ EUR 50,000	EUR 3/transaction	receipt date +2 BD
cheque > EUR 50,000	EUR 3/transaction	receipt date +4 BD
credit after collection	EUR 18 + correspondents' fees	issuer bank dependent

BD = business day.

	FEES					VALUE DATE
Cheques in EUR drawn abroad (or foreign currency cheque)						
Cheque amount or exchange value in foreign currency	≤ EUR 125	≤ EUR 2,500	≤ EUR 12,500	≤ EUR 25,000	> EUR 25,000	-
Direct deposit under usual reserve	EUR 10	EUR 15	EUR 30	EUR 50	EUR 65	receipt date ¹⁾ +4 BD
Credit after collection	direct deposit fee + EUR 15 + correspondent's fees					date funds available +2 BD

BD = business day.

Issuance fees

CHEQUE ISSUANCE	FEES
BGL BNP Paribas cheque	
issuance fees ²⁾ (cheque in EUR)	EUR 3
+ any credit transfer fees ²⁾ if beneficiary bank non-LUX	+ fees for manual credit transfer outside the SEPA and/or in a foreign currency ⁴⁾
+ any foreign exchange fee in the event of foreign exchange ²⁾	+ foreign exchange commission (see p.11)
Bank cheque	
issuance fees ³⁾ (cheque in EUR)	EUR 4.96
+ any credit transfer fee ³⁾ if beneficiary bank non-LUX	+ fees for manual credit transfer outside the SEPA and/or in a foreign currency ⁴⁾
+ any foreign exchange fee in the event of foreign exchange ³⁾	+ foreign exchange commission (see p.11)

NB: the fees are borne by the BGL BNP Paribas issuer.

Other fees

Return of unpaid cheques:	
from a Luxembourg account	EUR 2.50/cheque
from abroad	EUR 12.50/cheque + correspondent's fees
Tracer request	EUR 12.50/request
Blocking and cancellation of a banker's cheque from a foreign correspondent bank (in foreign currency)	EUR 25 + correspondent's fees/cheque

NB: cashier's cheques drawn on our bank are paid in accordance with the credit transfer fees (see p.10); the correspondent's fees for cheque collections are borne by the remitter.

NB: a foreign exchange fee is applied to conversion transactions (see p.11).

¹⁾ Cheque received by BGL BNP Paribas Cheque Department before 10:00am.

²⁾ These fees are payable by the issuer when the beneficiary cashes the cheque.

³⁾ These fees are payable by the issuer when the cheque is issued.

⁴⁾ When charges are to be paid by the originator, these charges are cumulative in the event of correspondents' fees. Please contact your advisor or Client Service on (+352) 42 42-2000 for more information. For foreign exchange transactions, a foreign exchange commission will be added (see p.11).

Safe-deposit box hire

HEIGHT OF DOOR IN CM FOR A STANDARD WIDTH OF 30 CM	ANNUAL RATE
up to 19.00	EUR 95
19.01 to 40.00	EUR 130
40.01 to 70.00	EUR 200
70.01 to 200.00	EUR 300
For double door width: double the standard fee For half door width: half the standard fee	
NB: the fee is payable in advance.	

Night safe

Monthly payment.

4 deposits free each month, 5th and above: EUR 6 per additional night safe deposit.

Certificates and other statements¹⁾

Duplicate extract ²⁾ , account statement and securities statement ³⁾ Certificates of interest or balance of an account ³⁾ Letter of reference (certificate of good repute) Certificate of monthly payment of a standing order ³⁾ Certificate of ownership (confirmation of holding an account) Confirmation of a relationship with the bank Certificate of account closure Duplicate credit card statement⁴⁾	EUR 25/document
On-request "Overview – month-end" statements	EUR 90/statement
On-request "Overview – other than month-end" statements	EUR 100/statement
Statement of income from securities	EUR 58.50/statement
Tax authorities' forms	EUR 117/form
Exemption from withholding at source (minimum threshold of EUR 250)	EUR 117/file
Tax amnesty	EUR 292.50/root
Certificate to be requested from the custodian in the case of a tax recovery request	EUR 58.50/certificate
Recovery of tax withheld at source (minimum threshold of EUR 250)	3% of the amount of the tax recovered Min.: EUR 146.25/request Max.: EUR 585/request
Late payment reminder letter	EUR 25/document

¹⁾ Any complex request involving currencies (EUR 75/hour of searching).

²⁾ For a six-month period.

³⁾ These documents are available free of charge in Web Banking under E-documents.

⁴⁾ These fees apply for all duplicate card statements for periods prior to March 2018.
The card statements are available free of charge in you Web Banking under E-documents.

Inheritance product fees

Account opening fees for inheritance portfolios	EUR 50
Maintenance and custody fees – National inheritance:	
Year 1	EUR 50
Year 2	EUR 75
Additional year	EUR 100
Maintenance and custody fees – International inheritance	0.50% of financial assets (min. EUR 200, max. EUR 3,500)

Other fees

Maintenance of accounts showing no holder-ordered activity for 18 months ¹⁾	EUR 117 per half year
Custody of deposits after termination of the business relationship	Cash deposit custody fees of 1% per annum (on the total amount of cash deposits), with a quarterly minimum of EUR 150 excl. taxes, or EUR 175.50 incl. taxes (or exchange value in foreign currency)
	Security deposit custody fees of 2% per annum (on the total amount of security deposits), with a quarterly minimum of EUR 300 excl. taxes, or EUR 351 incl. taxes (or exchange value in foreign currency)
Correspondence held in branch	EUR 175/year
CHF, SEK, DKK deposit charge	see pricing guide at bgl.lu/rates

¹⁾ Does not apply to minors, Youth Savings Accounts or Growth Savings Accounts.



II. SAVINGS ACCOUNT

1. ACCOUNT FEES

	YOUNG PEOPLE < 30 YEARS OLD	NATURAL PERSONS > 30 YEARS OLD LEGAL ENTITIES
Account opening	free	
Maintaining the account	free	EUR 4/year
Account statements		
Print	1 free statement/month	
Electronic	free	

Interest is accrued on 31. December of each year.

2. CASH TRANSACTION FEES AND VALUE DATES

Branch deposits

Deposit to own account

without foreign exchange	free
with foreign exchange	0.1% of the amount (min. EUR 5, max. EUR 150)

Payment into a third-party account

Cash	To an account in...	SAVINGS ACCOUNT		SAVINGS BOOK		TERM ACCOUNTS	
		FEES	VALUE DATES	FEES	VALUE DATES	FEES	VALUE DATES
without foreign exchange							
EUR	EUR	EUR 3	+5 BD	EUR 3	+15 CD	free	+2 BD
other currencies	other currencies	EUR 3	+10 BD	-	-	free	+10 BD
with foreign exchange							
EUR	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	+10 BD	-	-	0.1% of the amount (min. EUR 5, max. EUR 150)	+2 BD
other currencies	EUR	0.1% of the amount (min. EUR 5, max. EUR 150)	+5 BD	0.1% of the amount (min. EUR 5, max. EUR 150)	+15 CD	free	+2 BD
other currencies	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	+10 BD	-	-	free	+2 BD

D= transaction day, BD= business day, CD= calendar day.

Branch withdrawals

From an account in...	To cash	SAVINGS ACCOUNT		SAVINGS BOOK		TERM ACCOUNTS	
		FEES	VALUE DATES	FEES	VALUE DATES	FEES	VALUE DATES
without foreign exchange							
EUR	EUR	EUR 3	-2 BD	EUR 3	-15 CD	free	D
other currencies	other currencies	EUR 3	-2 BD	-	-	0.50% (min. EUR 2.48)	D
with foreign exchange							
EUR	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	-2 BD	-	-	0.1% of the amount (min. EUR 5, max. EUR 150)	D
other currencies	EUR	0.1% of the amount (min. EUR 5, max. EUR 150)	-2 BD	free	-15 CD	free	D
other currencies	other currencies	0.1% of the amount (min. EUR 5, max. EUR 150)	-2 BD	-	-	free	D

D= transaction day, BD= business day, CD= calendar day.

Direct Invest +: Would you like **tailored advice** and investment recommendations from a specialist in order to manage your portfolio? This service gives you access to a privileged relationship with a team of specialists who will support you as you manage your portfolio, providing you with tailored investment advice.

A dedicated solution is also available for clients who are not Luxembourg residents. Contact us.

Self Invest International: Are you an **independent investor** looking for a simple and effective execution service for your investments? This service allows you to carry out your chosen transactions quickly and gives you access to the major stock markets.

A woman with short brown hair and black-rimmed glasses is smiling while looking at a laptop screen. She is wearing a white top. The background is a bright, modern office with a white desk and some blurred office supplies. An orange diagonal shape is in the bottom left corner.

III. INVESTING

Subscription to these offers is subject to acceptance.

1. INVEST SERVICES

Direct Invest +/- Self Invest International services

	DIRECT INVEST +	SELF INVEST INTERNATIONAL
ELIGIBILITY THRESHOLD FOR OPENING AN ACCOUNT	EUR 50,000	EUR 50,000
ACCOUNT MANAGEMENT		
Management fees ¹⁾	0.50%/year (+VAT)	-
Monthly subscription fee including	EUR 3/month	EUR 15/month
Multi-currency account(s)	11 currencies	all currencies
Securities account ²⁾	included	
V PAY card	1 card	1 card
Mastercard Gold card	-	1 card
Outgoing SEPA or non-SEPA electronic credit transfers		
SEPA to a BGL BNP Paribas account	free	free
SEPA to a non-BGL BNP Paribas account ≤ EUR 125,000	15 free (EUR 0.75/ additional transaction)	
SEPA to a non-BGL BNP Paribas account > EUR 125,000	EUR 10	
non-SEPA	0.15% of the amount (min. EUR 5, max. EUR 180)	
Incoming credit transfers		
SEPA	free	
non-SEPA	0.2% of the amount (min. EUR 5, max. EUR 40)	free
Electronic monthly account statements	included	
Electronic quarterly summary securities statement	included	
Custody fees (excl. tax and BNP Paribas Group shares) ³⁾	-	0.20%/year
Advisory Agreement	included	-
TRANSACTIONS		
FUNDS		
Entry charges ⁴⁾		
Equity funds	1%	2%
Mixed funds, Real estate funds, Funds of funds	1%	2%
Bond funds	1%	1.50%
Money market funds	1%	
Exit charges ⁵⁾	free	
SHARES		
Brokerage fees ⁶⁾	0.45% (min. EUR 50)	0.75% (min. EUR 50)
BONDS		
Purchase and sale	0.65% (min. EUR 50)	
STRUCTURED PRODUCTS	Contact us	
LOMBARD LOAN	Contact us	
PAYMENT METHODS		
Additional V PAY	EUR 1.25/month	
Additional Mastercard Gold	EUR 4.75/month	
Mastercard Platinum	EUR 15/month	
Mastercard Elite	EUR 25/month	

¹⁾ Management fees include:

- Safe-keeping and monitoring of assets (including the collection of income, returns, dividends, coupons, annuities and, if applicable, capital);
- Definition and monitoring of your investor profile in accordance with the statutory requirements;
- Access to your portfolio via directinvest.bgl.lu;
- Access to certain financial information and market events and invitations to conferences;
- Access to areas of expertise related to the field of investment, such as life insurance and tax deductions
- Postage charges.

²⁾ Excluding transaction charges, collection fees, etc.

³⁾ Custody fees are subject to VAT. NB: clients residing outside the EU do not pay VAT; in the event of a change in your residency status, please contact your financial advisor for information on your situation.

⁴⁾ Excluding entry charges payable to the fund, where applicable.

⁵⁾ Excluding specific terms and conditions for certain funds.

⁶⁾ On purchases and sales; excluding any external broker fees that the client may incur.

2. SECURITIES TRANSACTIONS

For foreign exchange transactions, a foreign exchange commission will be added (see p.11).

Securities account

Deposits

At BGL BNP Paribas branches	free
Through a bank (= incoming credit transfer)	free

Custody fees

Custody fees are debited quarterly, at the start of each quarter.

The securities placed in custody are held free of charge until the end of the quarter.

The custody fee charged is not reimbursed by the bank even if the security is withdrawn before the end of the quarter.

BNP Paribas Group shares

Shares in BNP Paribas Group, including the shares of Group entities issued under their former names (FBL, BGL, Fortis Group), are free of custody fees.

Other securities and precious metals

	SECURITIES (+VAT)	PRECIOUS METALS (+VAT)
Value of the deposit in EUR (or foreign currency equivalent)		
< EUR 500,000.00	0.200%/year	0.300%/year
EUR 500,000.00 - EUR 1,250,000.00	0.150%/year	0.225%/year
> EUR 1,250,000.00	0.100%/year	0.150%/year
Minimum fee/deposit		EUR 10/quarter
Minimum/item (line)		EUR 3.10/quarter
Fixed price/item for which the security price is not available		EUR 12.39/quarter

Securities transactions

Physical delivery of securities linked to a buy transaction (by securities item)

BGL BNP Paribas securities	free
Subscription to other issuers	EUR 60
Precious metals	EUR 60
Delivery to home address	Contact us

Entry of registered shares

BNP Paribas Group equities and bonds	free
Investment funds held by BGL BNP Paribas	free
Other issuers	EUR 90

Credit transfer of securities from BGL BNP Paribas custody

To custody elsewhere within BGL BNP Paribas

free

To the custody of another bank

EUR 100/securities line

NB: any taxes or fees that may be payable by the bank in connection with the receipt or withdrawal of securities are not included in our commission. They are charged separately, for example:

- registered security registration fees;
- taxes associated with changes in security ownership (0.50% in the United Kingdom).

Note: physical delivery of securities in relation to securities transactions (reinvestment, swap, allocation, stamping, bond conversion, etc.) is free.

Collection of securities in custody

		COLLECTION FEES (PER SECURITY)		
		INTEREST AND DIVIDENDS		SECURITY REIMBURSEMENT
Paying agent				
BNP Paribas Group products	free			
Other products ¹⁾	Brackets	Rate	Brackets	Rate
	< EUR 2,479	1.25% of the amount (minimum of EUR 2.48)	< EUR 123,946	0.25%
	EUR 2,479 - EUR 12,394	0.50%	≥ EUR 123,946	0.125%
	≥ EUR 12,394	0.25%	≥ EUR 123,946	0.125%
Other fees	foreign exchange commission (see p.11), correspondent's fees			

Stock market transactions

Shares, warrants and participation certificates

Purchase/sale fees: **0.90% (min. EUR 75)**

Bonds and structured products

Purchase/sale fees: **0.70% (min. EUR 75)**

Investment funds

Fees per purchase: **1.50%**

Fees per sale: **1%**

¹⁾ For securities held physically by the bank, the collection fees are doubled.

Options

	STOCK EXCHANGE, ALL COUNTRIES
Purchase/sale fees	
Minimum fee	EUR 74.37
≤ EUR 2,478.94 (or exchange value in foreign currency)	5.00%
> EUR 2,478.95 (or exchange value in foreign currency)	4.00%

Primary market subscriptions

	PURCHASE FEES
Bonds and structured products in EUR	fees as per prospectus
Bonds and structured products in foreign currency	0.15% with a minimum of EUR 6.20/purchase
Stocks, equities, shares	0.50% with a minimum of EUR 12.39/purchase
NB: a foreign exchange fee is applied to conversion transactions (see p.11).	

Easinvest

Entry charge	1.5% (instead of 3% for a standard fund subscription)
Exit charge	0%
Securities account – Quarterly statement – Standing order	free

¹⁾ Any stock exchange taxes are not included in our commission and are charged separately, for example:

- United Kingdom: 0.50% on purchases of securities;
- Switzerland: 0.09% on purchases and sales of securities.

²⁾ Funds without entry charges are invoiced according to the “Shares and warrants – Over the counter” prices.

³⁾ Funds domiciled outside the EU are invoiced according to the “Shares and warrants – Over the counter” prices + commission, as per prospectus.

⁴⁾ US mutual funds are invoiced according to the “Shares and warrants” prices.

GLOSSARY

ATM or AUTOMATIC TELLER MACHINE: automatic teller machine enabling the withdrawal of banknotes, the performance of some account operations (withdrawing cash, checking balance, etc.) using a bank card and your PIN.

BIC OR BANK IDENTIFIER CODE: the bank identifier code (or SWIFT code) must be indicated on credit transfers. Example: the BIC for BGL BNP Paribas is BGLLLULL.

BNP PARIBAS GLOBAL NETWORK: the BNP Paribas Group ATM network for cardholders to make withdrawals abroad with the V PAY card at the same rate as for national transactions. **Banks concerned:** BNP Paribas, BNP Paribas Fortis, BICIAB, BICICI, BICIG, BICIGUI, First Hawaiian Bank, BNL, BGL BNP Paribas, BICIM, BMCI, BNP Paribas Poland, BICIS, UBCI, TEB, UKRSIBBANK and Bank of West. For more information please visit bgl.lu ("Private individuals"/"My payments").

CREDIT TRANSFER THAT DOES NOT MEET SCANNING REQUIREMENTS: a paper credit transfer that cannot be scanned and must be entered manually by the credit transfer department (e.g. fax instructions).

CUSTODY FEES: fees payable to ensure the safekeeping and servicing of securities (payment of coupons or dividends, monitoring of corporate actions, etc.).

DIRECT DEBIT: a payment instrument that can be used for automatic debt collection throughout the SEPA, in accordance with the same execution standards and rules. This payment method can be used to pay recurring bills that fall due on fixed dates (telephone, electricity, taxes, etc.), as well as one-off bills, provided that the creditor has a valid mandate signed by the debtor. This system applies to transactions denominated in EUR and carried out between accounts located in one of the 32 SEPA countries.

DUO OPTION: the DUO option applies only to cards offered with Libertés packages. Selecting at least two cards from within the same family from the Libertés range, a 50% reduction applies to the second card. Identical cards (two V PAY debit cards, two Visa Classic credit cards) are counted as the same family.

ELECTRONIC CREDIT TRANSFERS: credit transfer made using MultiLine, Web Banking, apps or an ATM.

EU V PAY AREA: consult ypay.com

GLOBAL ALLIANCE: agreement between the BNP Paribas Group and several major global banks including Deutsche Bank, allowing you to withdraw money by debit or credit card from the network of ATMs in the eurozone, at the same cost as at home. In countries that are not members of the eurozone, a foreign exchange fee still applies when you make a withdrawal in euro or local currency. For more information please visit bgl.lu ("Private individuals"/"My payments")

IBAN or INTERNATIONAL BANK ACCOUNT NUMBER: international standard for identifying bank accounts. The IBAN is used to identify each of the client's bank accounts. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

LUXTRUST: for more information about LuxTrust security services, visit luxtrust.lu

MANUAL CREDIT TRANSFERS: credit transfers requiring manual intervention (hard copy transfers, transfers initiated via BGL BNP Paribas Direct or in-branch).

NO ACCOUNT ACTIVITY FOR 18 MONTHS: A BGL BNP Paribas account is deemed to have remained inactive for 18 months if, during this period, there have been no client-ordered transactions on the account, and the account holder has not initiated correspondence or performed a transaction from another account in their name with the bank.

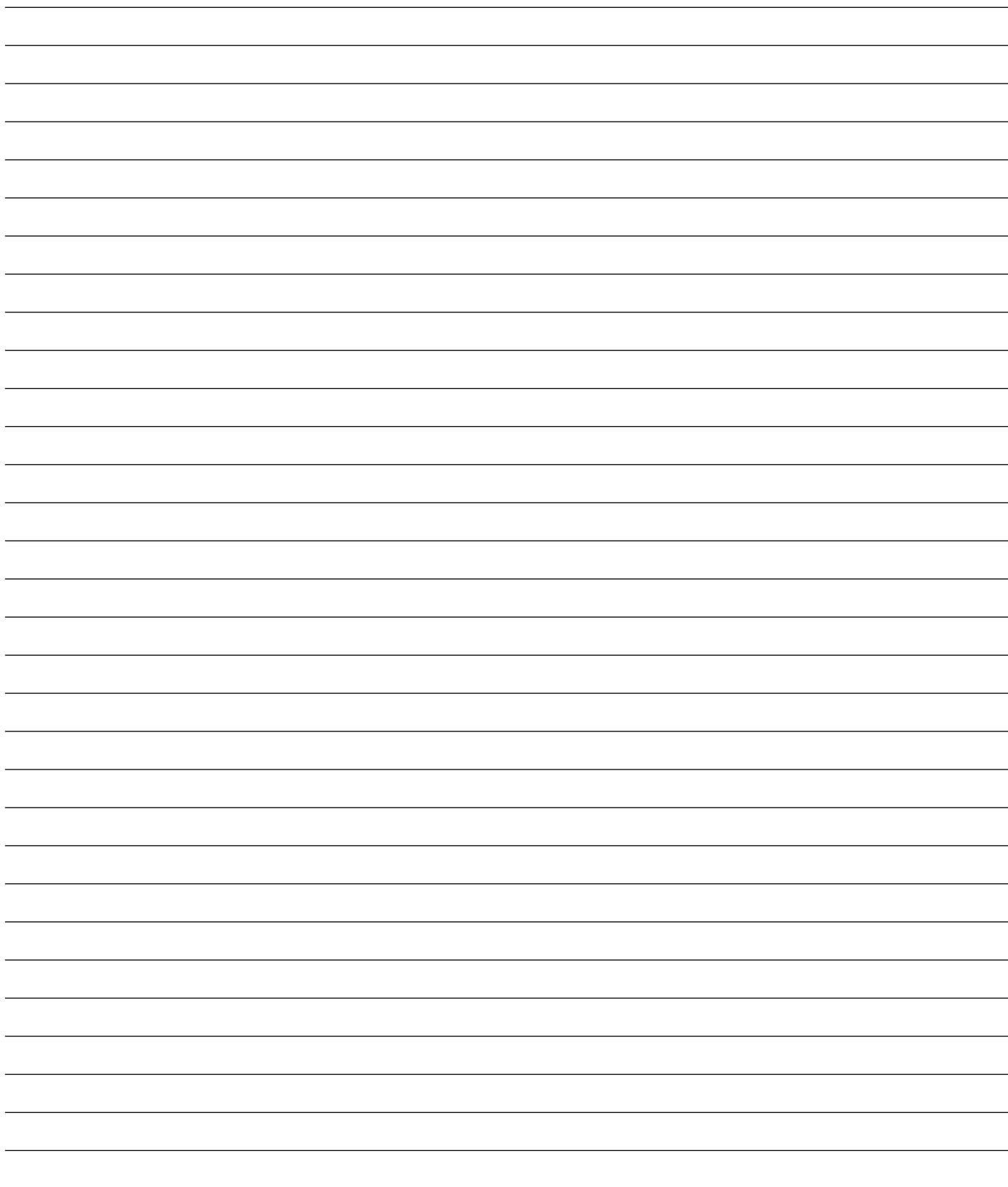
"OUR" CORRESPONDENT'S FEES: fees paid by the client ordering a payment in addition to the bank's fees if the "OUR" instruction is selected (all fees charged to the ordering party).

SEPA CREDIT TRANSFERS: payment instruction in EUR intended for the credit transfer of funds between accounts located in the SEPA: EU countries + Norway + Iceland + Monaco + Switzerland (+ San Marino, the Vatican, Andorra + Guernsey, Isle of Man, Jersey). SEPA credit transfers eliminate disparities between domestic transfers and cross-border transfers within the SEPA, and process all ordinary EUR transfers identically.

SWIFT: unique identification code for financial and non-financial institutions.

NOTES

[illegible]



OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie
Cloche d'Or
Gare
Grand-Rue
Kirchberg Europe

Kirchberg Headquarters
Limpertsberg
Merl-Belair
Merl-Jardins de Luxembourg
Royal Monterey

OUR BRANCHES IN LUXEMBOURG

Bascharage Kordall
Bereldange
Bettembourg
Clervaux
Diekirch
Differdange
Dudelange
Echternach
Esch-Belval
Esch Benelux
Esch Centre
Ettelbruck
Grevenmacher
Howald
Junglinster
Larochette

Mamer
Mersch
Mondorf-les-Bains
Niederanven
Pétange
Redange-sur-Attert
Remich
Schifflange
Steinfort
Strassen
Tétange Käldall
Vianden
Wasserbillig
Weiswampach
Wiltz

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