



Fee information



Name of service provider: **BGL BNP Paribas**
Account name: **Essentiel Pack / Individual options**
Date: **11/03/2023**

- This document provides information on the fees for the main services associated with a payment account, and can help you compare these fees with those of other accounts.
- The use of account services may also incur fees not listed in this document. For more information, please consult the “Conditions and Fees” document available on our website, www.bgl.lu/en/official-documents/rates
- A glossary of terms used in this document is also available free of charge on our website www.bgl.lu/en/official-documents/rates

Service	Fees	EUR
General account services		
Maintaining the account	Monthly fees	3
Includes a package comprising the following services:	Total annual fees	36
<ul style="list-style-type: none">• 1 Optiflex account in EUR• Standard electronic credit transfers in EUR to an account in the SEPA• Direct debit• Creation of a standing order• Provision of one debit card• ATM withdrawals in EUR with a debit card within the BNP Paribas network• Paiements in EUR with a debit card• Subscription of an arranged overdraft – OptiLine credit facility• Monthly account statement• Online banking• Electronic account statements	Monthly fees if there is a loyalty discount*	0
You will be charged separately if you exceed these limits.	Total annual fees if there is a loyalty discount	0
	<i>* The loyalty discount is granted when at least €1,500 is paid in to the client's account each month.</i>	

Payments (excluding credit/debit cards)		
Credit transfer	Standard electronic credit transfers to:	
	<ul style="list-style-type: none"> an account outside the SEPA and/or in foreign currency 	0.15% of the amount (min. 5, max. 180)
	Instant electronic credit transfers to :	
	<ul style="list-style-type: none"> another account in the SEPA ≤ EUR 100,000 (in EUR) 	0.80
	Manual credit transfers to:	
	<ul style="list-style-type: none"> another BGL BNP Paribas account another account in the SEPA ≤ EUR 125,000 (in EUR) another account in the SEPA > EUR 125,000 (in EUR) an account outside the SEPA and/or in foreign currency 	3.50 5 15 0.20% of the amount (min. 10, max. 200)
Standing order	Execution	Same fees as electronic credit transfers (see above)
Cards and cash		
Provision of a debit card	Monthly fee – Visa Debit	2
	Annual fee – Visa Debit	24
Provision of a credit card	Monthly fee – Visa Classic	2
	Annual fee – Visa Classic	24
	Monthly fee – Mastercard Gold	5
	Annual fee – Mastercard Gold	60
	Monthly fee – Mastercard Platinum	16
	Annual fee – Mastercard Platinum	192
	Monthly fee – Mastercard Elite	27.5
	Annual fee – Mastercard Elite	330
Cash withdrawals	ATM withdrawals with a debit card:	
	• In EUR within the EU	2,5
	• In EUR outside the EU	5
	• In foreign currencies (within/outside the EU)	5
	In branch	5
Overdrafts and related services		
Arranged overdraft – OptiLine credit facility	Authorised overdraft	
	Annual interest rate	8,75 %
Other services		
Account statement	Paper	Postage charge + 0.35