Fee information

Name of service provider: **BGL BNP Paribas**
Account name: **Young People Pack / Individual options**
Date: **01/04/2026**

- 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 Includes a package comprising the following services: • Unlimited Optiflex accounts (11 currencies) • SEPA electronic transfers in EUR • International electronic transfers (transaction and foreign exchange fees) • Direct debit • Creation of an electronical standing order • Provision of one debit card • ATM withdrawals in EUR with a debit card within the BNP Paribas Network • ATM withdrawals in EUR with a debit card at third party ATMs in the EU • Paiements in EUR with a debit card • Subscription of an arranged overdraft – OptiLine credit facility • Monthly account statement • Online banking • Electronic account statements You will be charged separately if you exceed these limits.	**Monthly fees** Total annual fees	**0** 0

Payments (excluding credit/debit cards)		
Credit transfer	**Manual credit transfers to:**	
	• another BGL BNP Paribas account	**7**
	• another account in the SEPA ≤ EUR 125,000 (in EUR)	**7**
	• another account in the SEPA > EUR 125,000 (in EUR)	**15**
	• an account outside the SEPA and/or in foreign currency	**0.20% of the amount (min. 15, 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	**5.5**
	Annual fee – Mastercard Gold	66
	Monthly fee – Mastercard Platinum	**17**
	Annual fee – Mastercard Platinum	204
	Monthly fee – Mastercard Elite	**28**
	Annual fee – Mastercard Elite	336
Cash withdrawals	**ATM withdrawals with a debit card:**	
	• In EUR outside the EU	5
	• In foreign currencies (within/outside the EU)	5
	In branch (in EUR)	**7**
Overdrafts and related services		
Arranged overdraft – OptiLine credit facility	**Authorised overdraft**	
	Annual interest rate	9.25 %
Other services		
Account statement	**Paper**	**Postage charge + 0.50**