



Fee information



Name of service provider: **BGL BNP Paribas**
Account name: **Young People 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	0
Includes a package comprising the following services: <ul style="list-style-type: none">• Unlimited Optiflex accounts (11 currencies)• Standard SEPA electronic transfers in EUR• Standard international electronic transfers (including foreign exchange fees)• 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 You will be charged separately if you exceed these limits.	Total annual fees	0

Payments (excluding credit/debit cards)		
Credit transfer	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 3.50 another account in the SEPA ≤ EUR 125,000 (in EUR) 5 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. 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:	
	<ul style="list-style-type: none"> 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