



Fee information



Name of service provider: **BGL BNP Paribas**

Account name: **Young People Pack / Individual options**

Date: **01/01/2025**

- 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: <ul style="list-style-type: none">• Unlimited Optiflex accounts (11 currencies)• SEPA electronic transfers in EUR• International electronic transfers (transaction and foreign exchange fees)• Direct debit• Creation of an electronic 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:	
	<ul style="list-style-type: none"> • another BGL BNP Paribas account 5 • 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
Cash withdrawals	Monthly fee – Mastercard Elite	28
	Annual fee – Mastercard Elite	336
	ATM withdrawals with a debit card:	
	• 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	9.25 %
Other services		
Account statement	Paper	Postage charge + 0.50