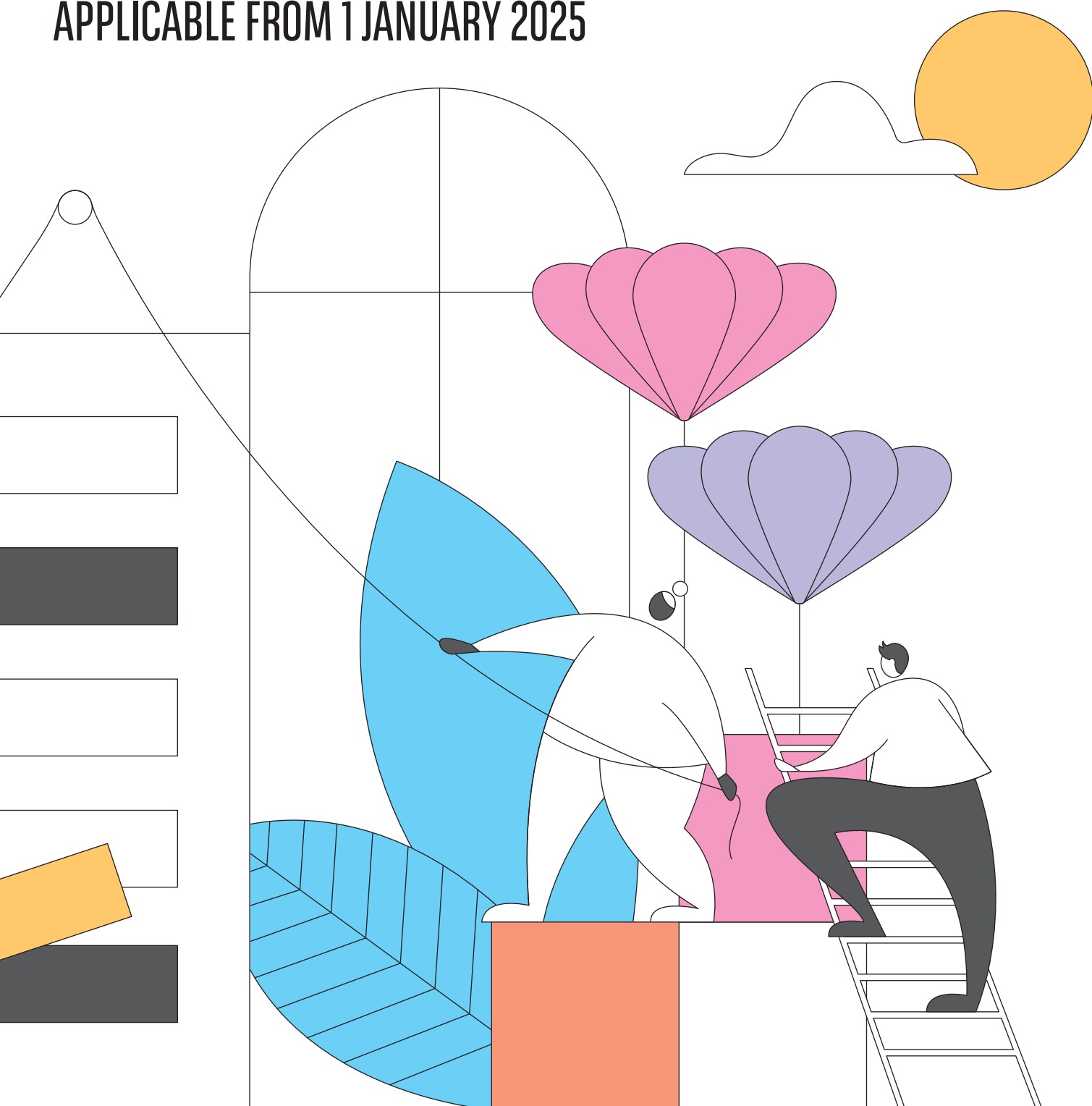


LIST OF KEY BANKING RATES

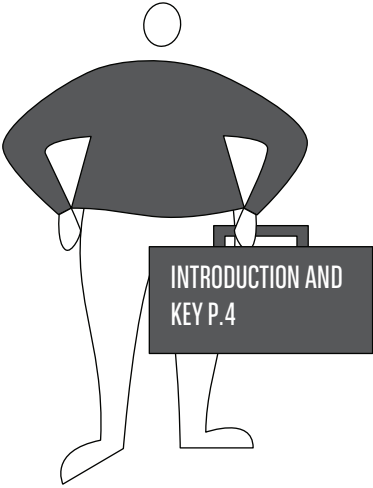
APPLICABLE FROM 1 JANUARY 2025



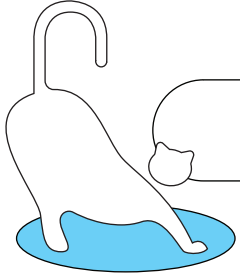
**BGL
BNP PARIBAS**

La banque
d'un monde
qui change

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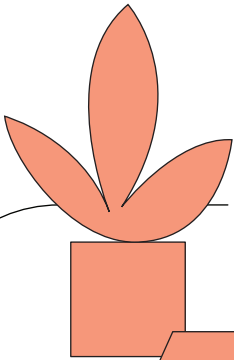
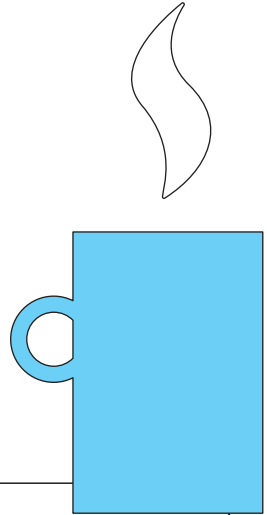


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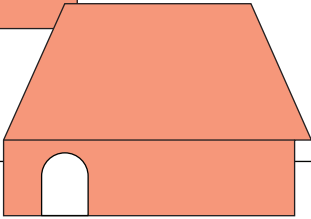
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LOAN AND RENTAL GUARANTEE



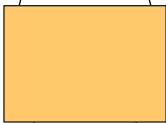
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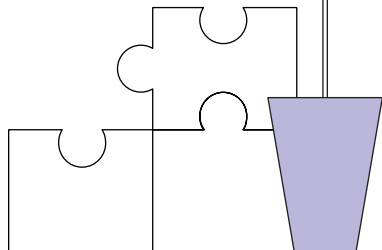
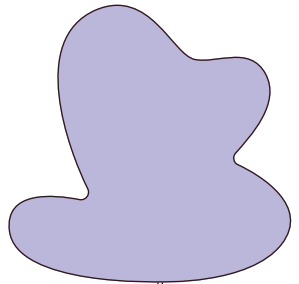


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INTRODUCTION

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. Where specified, certain rates are listed in this brochure net of tax.

Price changes made to the 1 April 2024 version of this document have been made in **green**.

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

Subscription to the offers presented in this guide is subject to approval by the bank.

KEY

- ✓ Included in the offer or free
 - ✗ Not included in the offer
 - Ⓜ Available free of charge in the Web Banking E-documents section
 - ⓘ See p. 24 for further information
 - Ⓞ Good to know
- BD Business day
CD Calendar day



**RETAIL CLIENTS -
EVERYDAY
BANKING**

BANKING PACKAGES

| | | YOUNG PEOPLE PACK ²⁾ | ESSENTIEL PACK | COMFORT PACK | EXCLUSIVE PACK | STANDARD CURRENT ACCOUNT ¹⁾ |
|------------------------|---|---|------------------------------|---|---|---|
| PRICE OF THE PACKAGE | Without loyalty discount ³⁾ | EUR 0/month | EUR 3.50/month | EUR 7/month | EUR 12/month | EUR 1.67/month |
| | With loyalty discount | | EUR 0/month | EUR 3.50/month | EUR 9/month | |
| CONTENT OF THE PACKAGE | Number of accounts included in the package | unlimited | 1 | 5 | unlimited | 1 |
| | Currencies available in the current account | EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK | EUR | EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK | All currencies traded internationally | All currencies traded internationally |
| | Web Banking access (online banking) | ☑ | | | | ☑ |
| | Account statements | Electronic: free Print: postage charge + EUR 0.50/statement | | | | Electronic: free Print: postage charge + EUR 0.50/statement |
| | Savings account | | ⊗ | | 1 account included | ⊗ |
| | Arranged overdraft - OptiLine credit facility ⁴⁾ | Free subscription Basic interest rate 9.25% | | | | See terms and conditions in-branch |
| | SEPA electronic credit transfers | ☑ | | | | 1 credit transfer per month included EUR 0.75/additional credit transfer ⁵⁾ |
| | International electronic credit transfers <i>Transaction and exchange fees</i> | Free | Standard tariff (see page 8) | | Free | Standard tariff (see page 8) |
| | Debit card | 1 Visa Debit | | | 2 Visa Debit | ⊗ |
| | EUR cash withdrawals with a debit card at a non-BGL BNP Paribas ATM in the EU | unlimited | ⊗ | 1 withdrawal per month included | 3 withdrawals per month included | ⊗ |
| | Credit card | 1 Visa Classic ⁶⁾ | ⊗ | 1 Visa Classic or 1 Mastercard Gold | 2 cards of your choice - Visa Classic, Mastercard Gold, or Mastercard Platinum with 50% off | ⊗ |
| | Credit card foreign exchange fee (non-EUR payments ⁷⁾) | ☑ | ⊗ | | ☑ | ⊗ |
| | Mortgage loan <i>One-time advance fee</i> | EUR 250 with Exclusive Pack and/or customers aged under 30 Otherwise: 0,50% of the amount (min. EUR 250; max. EUR 2,000) | | | | |
| | Personal loan <i>Application fees</i> | Free with Exclusive Pack and/or customers aged under 30 Otherwise: 0,50% (min. EUR 100; max EUR 250) | | | | |

- 1) For all "Standard Current Account" services, account maintenance fees are debited quarterly and card fees are debited annually on the contract anniversary date.
 2) Product reserved for clients aged under 25
 3) A client with a monthly inflow of funds of at least EUR 1,500 benefits from the loyalty discount

- 4) Offer subject to terms and conditions and approval of your application by the bank. If you go overdrawn on your OptiLine credit facility without authorisation, an interest rate of 3% is applied.
 If you go overdrawn without a credit facility or authorisation, an interest rate of 14.25% is applied.
 5) 1 credit transfer included each month for SEPA electronic credit transfers ≤ EUR 125,000.
 6) May only be taken out by clients aged over 18.
 7) For card payments abroad not in EUR, there is no foreign exchange fee.

INDIVIDUAL OPTIONS

| | | |
|--------------------------------------|---|---|
| PROVISION OF A DEBIT CARD | Visa DEBIT | EUR 2/month |
| DEBIT CARD OPERATIONS | EUR cash withdrawals at a BGL BNPP ATM | ☑ |
| | EUR cash withdrawals at a non-BGL BNPP ATM in the EU | EUR 2.50/withdrawal |
| | EUR cash withdrawals at a non-BGL BNPP ATM outside the EU and/or non-EUR transactions | EUR 5/withdrawal + any foreign exchange fees |
| | EUR payments in shops in the EU | ☑ |
| | Payments in shops outside the EU and/or non-EUR transactions | EUR 1/transaction + any foreign exchange fees |
| PROVISION OF A CREDIT CARD | A Visa Classic credit card | EUR 2 per month |
| | Mastercard Gold credit card | EUR 5.50 per month |
| | Mastercard Platinum credit card | EUR 17/month |
| | Mastercard Elite credit card | EUR 28/month |
| CREDIT CARD OPERATIONS | Cash withdrawals (cash advances) | EUR 2.50 + 2% of amount debited/withdrawn + any foreign exchange fees |
| | Payments in shops in the EU (EUR transactions) | ☑ |
| | Payments in shops outside the EU or non-EUR transactions | Exchange rate |
| OTHER FEES RELATING TO PAYMENT CARDS | Re-issuing PIN for debit or credit card | ☑ |
| | Replacing a credit or debit card prior to expiry | EUR 18/request |
| | Urgent request for a PIN or a credit/debit card | EUR 90/request + postage charges ¹⁾ |
| | Duplicate credit card statement | EUR 30/duplicate |

- ☑
- Within the global network of BNP Paribas (Global Network) and its partners (Global Alliance), cash withdrawals with a debit card are free of charge inside the eurozone excluding Belgium. Foreign exchange fees apply on non-EUR transactions or outside the eurozone. Cash withdrawals with a credit card are charged at the national rate (see details at bgl.lu).
 - Credit card withdrawals and payments are subject to foreign exchange fees when the operation is conducted in a foreign currency or outside the EU. The foreign exchange fees applied to withdrawals in currencies other than the euro are calculated based on the daily Visa or Mastercard price, plus a mark-up fee.
 - Some ATMs may charge additional fees; these are displayed on the ATM before the withdrawal.

1) Free shipping

CREDIT TRANSFERS, CASH WITHDRAWALS AND DEPOSITS

INCOMING AND OUTGOING CREDIT TRANSFERS

| | | ELECTRONIC | MANUAL |
|---|--|---|-----------------------------------|
| CREDIT TRANSFERS TO A BGLBNPPARIBAS ACCOUNT FROM... | ...an account in a SEPA country in EUR | ☑ | |
| | ...an account in a non-SEPA country and/or in a foreign currency | 0.2% of the amount (min. EUR 5, max. EUR 40) | |
| EUR CREDIT TRANSFERS FROM A BGLBNPPARIBAS ACCOUNT TO... | ...another account with the same root number | ☑ | |
| | ...another BGL BNP Paribas account in EUR | ☑ | EUR 5/credit transfer |
| | ...a EUR account in a SEPA country (≤ EUR 125,000) | - Free with packs ¹⁾ - Otherwise: EUR 0.75/credit transfer over and above the free operation included in the standard current account offer ¹⁾ | EUR 7/credit transfer |
| | ...a EUR account in a SEPA country (> EUR 125,000) | | EUR 15/credit transfer |
| CREDIT TRANSFERS FROM A BGLBNPPARIBAS ACCOUNT TO... | ...an account in a non-SEPA country and/or in a foreign currency | - Free with Young People and Exclusive Packs - Otherwise: 0.15% (min. EUR 10, max. EUR 180) | 0.20% (min. EUR 15, max. EUR 200) |
| | ...a BNP Paribas Group account outside the SEPA and/or in a foreign currency | - Free with Young People and Exclusive Packs - Otherwise: EUR 7/credit transfer | 0.20% (min. EUR 12, max. EUR 15) |

- ☑
- Instant transfers are included in the electronic SEPA transfers
 - Electronic standing orders are classed as outgoing electronic credit transfers.
 - The value date on which funds are received corresponds to the date on which the funds become available.
 - The value date on which funds are debited for an outgoing credit transfer corresponds to the date on which the operation is executed.
 - A foreign exchange fee is applied to currency conversion operations.
 - Clients over 75 years of age enjoy free SEPA credit transfers ≤ EUR 125,000 (electronic and manual).

ADDITIONAL CHARGES ON INTERNATIONAL CREDIT TRANSFERS

| | | SEPA CREDIT TRANSFER IN EUR | CREDIT TRANSFER IN A FOREIGN CURRENCY OR OUTSIDE THE SEPA |
|--|---|--|---|
| "OUR" CORRESPONDENT'S FEES (NO FEES FOR THE RECIPIENT) FOR A CREDIT TRANSFER IN THE AMOUNT OF... | ... ≤ EUR 50,000 | ☑ | EUR 25 |
| | ... ≤ EUR 125,000 | ☑ | EUR 50 |
| | ... > EUR 125,000 | Luxembourg: free Standard fee: EUR 50 | EUR 100 |
| FOREIGN EXCHANGE COMMISSION ²⁾ | 0.1% of the amount (min. EUR 5, max. EUR 150) | | |

1) Further information can be found on p.6

2) The exchange rate applied to currency conversion operations 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. This foreign exchange fee is not charged on Young People and ExclusivePacks.

OTHER FEES RELATING TO CREDIT TRANSFERS

| | |
|---|--|
| Urgent credit transfer | EUR 15/transaction |
| Confirmation of a standing order | EUR 15/transaction |
| Hard copy credit transfer that does not meet scanning requirements | EUR 10/transaction |
| Joint credit transfer submitted in hard copy (at the originator's expense) | EUR 1.25/transaction + manual credit transfer fees debited at the end of the month |
| Intervention in a manual credit transfer (detail missing, inaccurate or incomplete) | EUR 5/transaction |
| Notice of non-execution of a payment owing to insufficient funds | EUR 7/notice |
| Manual operations involving standing orders (creation and modification) ¹⁾ | EUR 7/transaction |

ONE-OFF CREDIT TRANSFER FEES

| | |
|----------------|---|
| TUP form order | EUR 5/order + EUR 5 per batch of 15 forms |
|----------------|---|

CASH WITHDRAWALS AND CASH DEPOSITS

| | | AT BRANCHES WITH OR WITHOUT A SINGLE-USE CARD | AT AN ATM |
|---|--------------------------|--|-----------|
| FEES FOR CASH WITHDRAWALS AND DEPOSITS | Without foreign exchange | EUR 5/withdrawal Deposits are free of charge | ✓ |
| | With foreign exchange | 0.1% of the amount (min. EUR 5, max. EUR 150) | ✗ |

- ④
- Clients aged 75 and over, minors and certain clients requiring special assistance are not charged for depositing or debiting cash over the counter at a branch.
 - All withdrawals, all payments without foreign exchange to an account in EUR or a foreign currency, and all payments with foreign exchange in a foreign currency to an account in EUR are booked on the day of the operation. Payments with foreign exchange to a foreign currency account are executed within 2 BD.

1) People aged 75 and over and minors are not charged for manual operations involving standing orders.
 2) These fees only apply when the search is made following a mistake or error by the client. Fees charged by our correspondent(s) may be added to this fee (if applicable).

OTHER SERVICES

SAFE DEPOSIT BOX RENTAL ¹⁾

| DOOR HEIGHT IN CM | ANNUAL FEES |
|-------------------|-------------|
| Up to 19 | EUR 140 |
| From 19.01 to 40 | EUR 180 |
| From 40.01 to 70 | EUR 250 |
| From 70.01 to 200 | EUR 370 |
| Over 200 | EUR 600 |

CERTIFICATES AND STATEMENTS

| | |
|--|--|
| Duplicate account statement over six months old | EUR 30/document |
| Account statement and securities statement Ⓢ | |
| Interest or account balance certificate Ⓢ | |
| Letter of reference (certificate of good repute) | |
| Certificate of monthly payment of a standing order | |
| Certificate of ownership (confirmation of holding an account) | |
| Confirmation of a relationship with the bank | |
| Certificate of account closure | |
| Certificate related to a loan | |
| On-request "Overview - month-end" statement | EUR 90/statement |
| On-request "Overview - other than month-end" statement | EUR 100/statement |
| Statement of income from securities | Free |
| Tax authorities' form | EUR 117/form |
| Exemption from/reduction in withholding at source (min. threshold of EUR 250) | EUR 117/file |
| Tax amnesty | EUR 292.50/request |
| 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 (min. threshold of EUR 250) | 3% of the amount of the tax recovered (min. EUR 146.25/request, max. EUR 585/request) |

Ⓢ If you have a complex request, please contact your adviser for a quote (EUR 75/hour of research).

1) Safe-deposit boxes have a standard width of 30 cm, but this may vary from branch to branch. For a double-width safe-deposit box, the price is multiplied by two. For half the width, the price is divided by two. Rent is payable in advance and charges for forcing open a safe-deposit box are borne by the client.

INTENSIVE CARE FEES

| | |
|----------------|----------------|
| Transfer Fee | EUR 35/file |
| Reminder fee | EUR 10/letter |
| Management fee | EUR 20/quarter |

🔗 The Special Affairs department manages the relationship in the event of difficulties in honouring the repayment of a loan.

INHERITANCE FEE

| | |
|--|---|
| Account opening fees for inheritance portfolios | EUR 50/file |
| Annual maintenance and custody fees - national inheritance <ul style="list-style-type: none"> ■ Year 1 ■ Year 2 ■ Additional year | EUR 50 EUR 75 EUR 100 |
| Annual maintenance and custody fees - international inheritance ¹⁾ | 0.50% of financial assets (min. EUR 200, max. EUR 3,500) |

MISCELLANEOUS FEES

| | |
|--|--|
| Maintenance of accounts showing no holder-ordered activity for 18 months ²⁾ | EUR 117/half year |
| Fees for transferring an account to the Deposit Custody department | max. EUR 125 |
| Custody of cash deposits after termination of the business relationship | 1%/year of the total amount deposited (min. EUR 175.50/quarter or exchange value in foreign currency) |
| Custody of securities deposits after termination of the business relationship | 2%/year of the total amount deposited (min. EUR 351/quarter or exchange value in foreign currency) |
| Letter retained by the bank/letter retained because no valid address was provided | EUR 175/year |
| Manual account statement | EUR 30/statement ³⁾ |
| Account management for clients living outside the EU | EUR 40/quarter |

1) International inheritance is where one or more deceased parties were living abroad at the time of their death. 3) The bank reserves the right to charge a fee for actions requested on a value date or statement date.

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



**RETAIL CLIENTS -
YOUR PROPERTY PLANS**

LOAN AND RENTAL GUARANTEE

| | | |
|-----------------|--|---|
| MORTGAGE | One-time advance fee | 0,50% (min. EUR 250; max. EUR 2.000) |
| | Account closing balance fee | EUR 5/quarter via Web Banking EUR 7.40/quarter by letter |
| | Fee for issuing an amortisation schedule | ☑ |
| | Fees for adjusting a variable rate at the client's request | EUR 200 |
| | Fees for adjusting a payment plan at the client's request | |
| | Mortgage discharge fees | |

| | | |
|-------------------------|-------------------------------|---|
| RENTAL GUARANTEE | Application fee (one-off fee) | 1% of the amount (min. EUR 30) |
| | Annual fees | - With deposit: 1% of the amount (min. EUR 100) - Without deposit: 2% of the amount (min. EUR 100) |

| | | |
|----------------------|-------------------------------|--|
| PERSONAL LOAN | Application fee (one-off fee) | 0.5% of the amount (min. EUR 100; max. EUR 250) |
|----------------------|-------------------------------|--|



**RETAIL CLIENTS -
INSURANCE TO
SAFEGUARD YOUR FUTURE**

SAVINGS AND LIFE INSURANCE

SAVINGS ACCOUNTS

| | | < 30 YEARS | ≥ 30 YEARS and legal entities |
|--------------------|-----------------------------|--|-------------------------------|
| MISCELLANEOUS FEES | Account closing balance fee | Free | EUR 5/year |
| | Account statements | Electronic: free Print: postage charge + EUR 0.50 ¹⁾ | |

- ④
- Interest is accrued on 31 December of each year.
 - In the event of an overdraft, debit interest will be applied. The interest rates are as follows: 14.5% for an account in EUR, 13.5% for an account in USD, GBP, AUD, CAD, and 9% for an account in CHF.
 - The deposit charges or interest rates applicable to savings accounts are available in the "Deposit charges and interest rates" sheet at: <https://www.bgl.lu/en/official-documents/rates.html> Ecus, te nos culleni

TRANSACTIONS AND VALUE DATES

Value dates for savings accounts are as follows:

- + 5 BD for payments into an account in EUR,
- + 10 BD for payments into an account in a foreign currency,
- 2 BD for debits.

Value dates for savings books are as follows:

- + 15 CD for payments into an account in EUR,
- 15 CD for debits.

Value dates for term accounts are as follows:

- + 2 BD for payments into an account in EUR,
- + 10 BD for payments into an account in a foreign currency.

CARDIF LUX VIE LIFE INSURANCE

| | | |
|--------------------------|----------------|------------|
| OPTIPENSION ¹ | Entry charge | 2.5% |
| | Management fee | 1.20%/year |

| | | |
|-----------------------|----------------|------------|
| OPTISAVE ¹ | Entry charge | 2.5% |
| | Management fee | 1.20%/year |

| | | | |
|-----------------------|----------------|---|-------|
| OPTILIFE ² | Entry charge | < EUR 25,000 | 3% |
| | | < EUR 50,000 | 2.5% |
| | | < EUR 100,000 | 2% |
| | | < EUR 200,000 | 1.5% |
| | | < EUR 500,000 | 1% |
| | | ≥ EUR 500,000 | 0.75% |
| | Management fee | C-LIFE funds | 0.8% |
| | | External funds | 0.8% |
| | | Dedicated funds (negotiated fund by fund) | 0.8% |
| | | General fund/depending on the premium invested: < EUR 100,000 | 1.2% |
| | | Between EUR 100,000 and EUR 499,999 | 1% |
| | | ≥ EUR 500,000 | 0.8% |

- ④ Switching charges for the three insurance packages are 1% of the amount switched (with one free switch per year).

1) Minors and clients over 75 years of age receive all paper statements free of charge



INVESTMENT PACKAGES

| | | DIRECT INVEST ACCESS | DIRECT INVEST SELECTION | DIRECT INVEST EXPERT FROM 50,000 EUR |
|----------------|--|---|-------------------------|--------------------------------------|
| OFFER CONTENTS | Access to our execution platform for market orders, the main international markets and over 3,000 funds | ☑ | ☑ | ☑ |
| | Advice on our selection of funds | ☒ | ☑ | ☑ |
| | Access to automatic savings plans via funds, Easinvest and Direct Invest Clic | ☒ | ☑ | ☑ |
| | Tailor-made advice on a multi-asset broader universe (BNPP funds, other funds, equities, bonds, structured products, etc...) | ☒ | ☒ | ☑ |
| | Subscription fees | Included in your pack | Included in your pack | Included in your pack |
| | Fees on securities under management ¹⁾ | Custody fees: - Free for BNP Paribas Group securities - 0.24%/year (min. EUR 12/quarter) (+VAT 14%) | | Management fees : 0.50% (+ 17% VAT) |

| | | DIRECT INVEST ACCESS | DIRECT INVEST SELECTION | DIRECT INVEST EXPERT |
|--|---|--|--|----------------------|
| TRANSACTION FEES | Fund purchase fee ¹⁾ | Branch: 1.50% (min. EUR 45) Web Banking (website and/or app): 1% (min. EUR 30) | | 1% |
| | Fund sale fee | Branch: 1% (min. EUR 30) Web Banking (website and/or app): 0.5% (min. EUR 15) | | 0% |
| | Share brokerage fee | Branch: 1% (min. EUR 60) Web Banking (website and/or app): 0.5% (min. EUR 30) | | 0.45% (min. EUR 50) |
| | Fee to buy and sell bonds | 1% (min. EUR 60) | | 0.65% (min. EUR 50) |
| | Fee to buy and sell structured products | The terms and conditions are available at your branch | | |
| EASINVEST | Funds subscription fee | ☒ | 1.50% | |
| | Fund sale fee | ☒ | Branch: 1% Digital channels: 0.5% (min. EUR 15) | |
| | Custody fees | ☒ | Free (BNP Paribas funds) | |
| DIRECT INVEST CLIC | Funds subscription fee | ☒ | 0% | |
| | Fund redemption fees | ☒ | 0% | |
| | Custody fees | ☒ | Free (BNP Paribas funds) | |
| INITIAL PUBLIC OFFERING (SUBSCRIPTION ON THE PRIMARY MARKET) | Shares | 0.50% (min. EUR 12.39/order) | | |
| | Bonds and structured products in EUR | Fees as per prospectus | | |
| | Bonds and structured products in foreign currency | 0.15% (min. EUR 6.20/order) | | |

1) For clients with a current account not included in a package, minimum fees of EUR 3.25 per deposit per quarter (+ 14% VAT) apply.

OTHER SERVICES

| | | |
|---|----------------------------|-----------------------|
| PHYSICAL DELIVERY OF PRODUCTS LINKED TO A BUY TRANSACTION ¹⁾²⁾ | BNP Paribas Group products | ☑ |
| | Other products | EUR 60/portfolio line |
| | Precious metals | |

| | | |
|---------------------------------------|---------------------|--|
| CUSTODY FEES FOR GOLD/PRECIOUS METALS | Precious metals | 0.36%/year (+ 17% VAT) |
| | Minimum fee/deposit | EUR 12/quarter (+ 17% VAT) ³⁾ |

| | | |
|----------------------------|------------------------------|-----------------------|
| ENTRY OF REGISTERED SHARES | BNP Paribas Group securities | ☑ |
| | Other securities | EUR 90/portfolio line |

| | | |
|--|---|------------------------|
| CREDIT TRANSFER OF SECURITIES FROM BGLBNP PARIBAS CUSTODY... ⁴⁾ | ... to custody elsewhere within BGL BNP Paribas | ☑ |
| | ... to the custody of another bank | EUR 100/portfolio line |

| | | DIRECT INVEST ACCESS DIRECT INVEST SELECTION | | DIRECT INVEST EXPERT | |
|--|--|---|------------------------|------------------------|------------------------|
| | | COLLECTION FEE (PER SECURITY) | | | |
| | | Interest and dividends | Security reimbursement | Interest and dividends | Security reimbursement |
| COLLECTION OF SECURITIES IN CUSTODY (PAYING AGENT) | BNP Paribas Group securities | ☑ | | | |
| | Other securities held in the portfolio | 0.25% (min. EUR 2.50) | 0.25% | 0% | |
| | Other securities held physically at the bank | 0.25% (min. EUR 2.50) | 0.50% | 0% | |

- The value date applied on the receipt of dividends is BD+3

1) The current postage charge is applied for all items posted to the client's home.
 2) Physical delivery of securities in relation to corporate actions (reinvestment, swap, allocation, stamping, bond conversion, etc.) is free.
 3) For clients with a current account not included in a package, minimum fees of EUR 3.25 per item per quarter (+ 17% VAT) apply.

4) The fee does not include any additional taxes that may be payable by the bank in connection with the receipt or withdrawal of securities. They are charged separately, for example: registered security registration fees; taxes associated with changes in security ownership.

GOOD TO KNOW

This document sets out the rates for the main products and services offered by BGL BNP Paribas as at 1 January 2025. It is not an exhaustive list, and it does not cover the rates applied for non-standard products and services or special offers. For these rates, clients are advised to consult the sales leaflets at bgl.lu and/or a BGL BNP Paribas adviser. There are dedicated rate brochures for local or international private banking clients and corporate clients.

If you would like to carry out an operation for which no rate is listed in this document, you can find out the applicable rate by contacting your adviser or our Client Service prior to execution of the operation.

COMMENTS AND INFORMATION

Credit transfers in a foreign currency or outside the eurozone may be subject to the following fees:

- A foreign exchange fee, which constitutes the bank's fee for foreign exchange transactions and stands at 0.1% of the amount transferred in EUR or the exchange value in foreign currency (min. EUR 5, max. EUR 150). The exchange rate used by the bank to carry out the foreign exchange transaction includes a mark-up. The mark-up can vary depending on costs, resources, the size of the transaction and the counterparty.
- **Correspondent's fees** when you make an international credit transfer. You have three options for this type of credit transfer:
 - SHARE: correspondent's fees are shared between the originator and the beneficiary.
 - OUR: correspondent's fees are paid by the originator.
 - BEN: correspondent's fees are deducted from the amount transferred to the beneficiary.

The exchange rate applied to withdrawals and payments in currencies other than the euro is calculated on the basis of the daily Visa or Mastercard price, plus a mark-up fee.

| MARK-UP FEE APPLIED TO TRANSACTIONS | MASTERCARD | VISA |
|-------------------------------------|------------|-------|
| GBP rate | 1% | 1.25% |
| USD rate | 1% | 1.25% |
| CHF rate | 0.85% | 0.40% |
| Rate for other currencies | 1% | 1% |

GLOSSARY

To ensure that it is possible to compare banking services across Europe, the terminology set out in the glossary below corresponds to the 10 most representative services linked to payment accounts, as defined in the Law of 13 June 2017 on payment accounts and transposing Directive 2014/92/EU of 23 July 2014.

Online banking: The account provider will provide the client with an account login.

Arranged overdraft – OptiLine credit facility: The account provider and the client agree in advance that the client may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the client.

Direct debit: The client permits someone else (recipient) to instruct the account provider to transfer money from the client's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the client and the recipient. The amount may vary.

Standing order: The account provider makes regular credit transfers, on the instruction of the client, of a fixed amount of money from the client's account to another account.

Account statement: An account statement is made available to the client by the account provider. This statement may be made available online or sent by post.

Providing a debit card: The account provider provides a payment card linked to the client's account. The amount of each transaction made using the card is taken directly and in full from the client's account.

Providing a credit card: The account provider provides a payment card linked to the client's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the client's payment

account on an agreed date. A credit agreement between the provider and the client determines whether interest will be charged to the client for the borrowing.
Cash withdrawal: The client takes cash out of the client's account. Cash withdrawals may be made over the counter in a branch during branch opening hours or at any time via an ATM.

Maintaining the account: The account provider operates the account for use by the client. This service includes account opening fees, maintenance fees and management fees, as applicable.

Credit transfer: The account provider transfers money, on the instruction of the client, from the client's account to another account. The credit transfer may be made electronically (via Web Banking, the Web Banking app, an ATM or MultiLine) or manually (initiated by a branch, by our Client Service or transferred to the bank in paper form).

DEFINITIONS

BIC: a BIC (Bank Identifier Code), also called a SWIFT code, is a bank's international identification code, which must be indicated on credit transfers. The BIC for BGL BNP Paribas is BGLLLULL.

BNP Paribas Global Network: the BNP Paribas Group ATM network permitting cardholders to make withdrawals abroad at the rate charged for national transactions. Banks concerned: BNP Paribas, BICIAB, BICICI, BICIG, BICIGUI, First Hawaiian Bank, BNL, BGL BNP Paribas, BICIM, BMCI, BNP Paribas Poland, BICIS, UBCI, TEB, UKRSIBBANK and Bank of the West. Visit bgl.lu for more information.

A BGL BNP Paribas account is deemed inactive if, over a period of 18 months, no operations are initiated by the client, no transactions are recorded on the account, we have no contact with the client, and the client does not carry out any operations on an account held in their name with the same establishment.

Custody fees: Custody fees are subject to VAT; clients residing outside the EU are not subject to VAT. Should you move house, please contact your financial adviser for information on your situation. Custody fees are debited in advance at the start of each quarter. Securities deposited during a quarter are held free of charge until the end of that quarter. The custody fees charged are not reimbursed by the bank if the security is withdrawn before the end of the quarter. A flat rate of EUR 13/quarter (+VAT) is applied to securities for which no market value is available. Stock exchange taxes, where applicable, are not included in our transaction fees. If a securities transaction involves a foreign exchange transaction, a foreign exchange fee will be applied (see pages 16-17).

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.

Global Alliance: agreement between the BNP Paribas Group and several major global banks including Deutsche Bank. This agreement allows 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, visit bgl.lu.

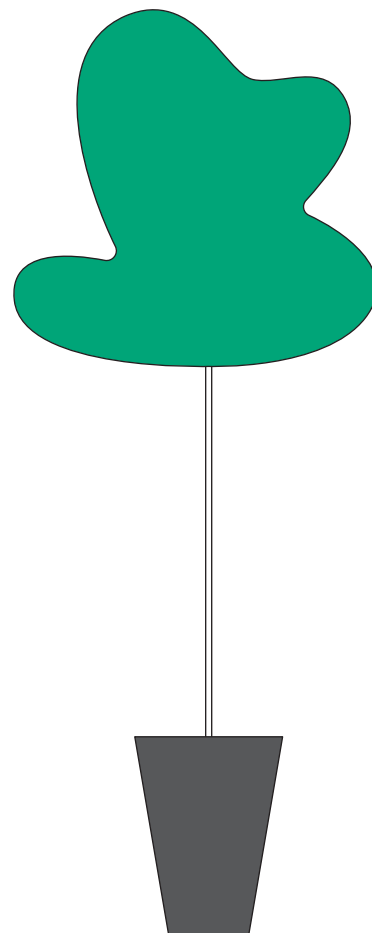
IBAN: the IBAN (*International Bank Account Number*) is a standardised account identification system that can be used to identify each bank account held by each client. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

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

Credit transfer that does not meet scanning requirements: A paper credit transfer that cannot be scanned and must be entered manually by the transfer department (e.g. fax instructions).

SEPA credit transfer: A SEPA payment is a credit transfer:

- in EUR,
- where the accounts of the originator and the beneficiary are held in one of the 27 EU member states (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden), the United Kingdom, Norway, Iceland, Switzerland, Monaco, San Marino, Liechtenstein, Andorra or the Vatican,
- quoting an IBAN (*International Bank Account Number*),
- with shared fees (if you select the BEN or OUR options, see p. 8).



VIEW OUR BRANCH OPENING HOURS



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CONTACT US

 (+352) 42 42-2000  info@bgl.lu  bgl.lu

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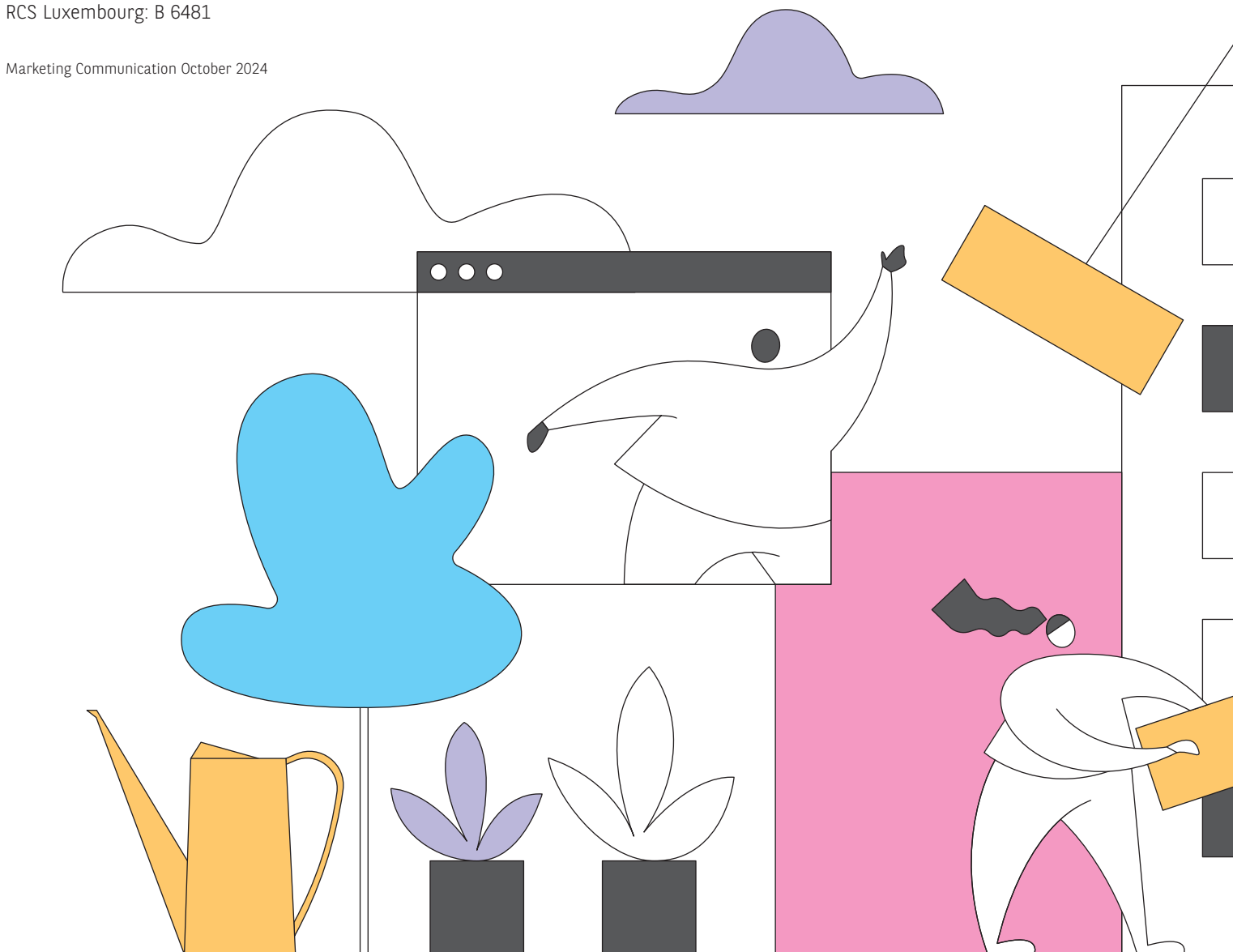


BGL BNP PARIBAS

50, avenue J.F. Kennedy
L-2951 Luxembourg

RCS Luxembourg: B 6481

Marketing Communication October 2024



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