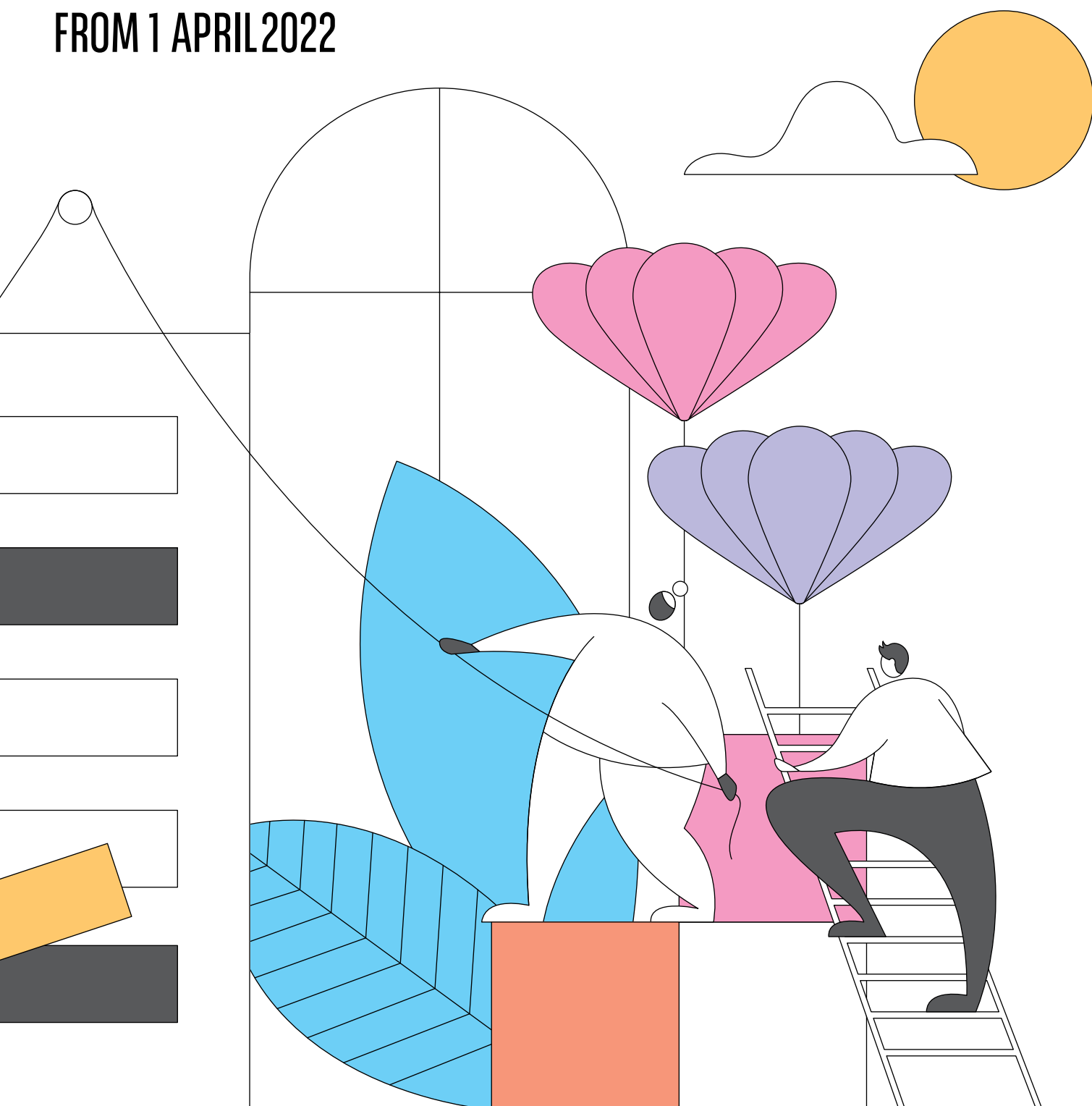


LIST OF KEY

BANKING RATES

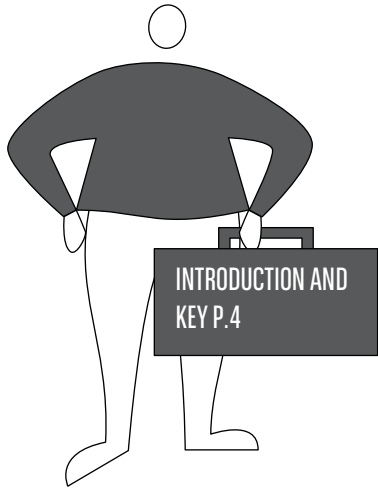
FROM 1 APRIL 2022



BGL
BNP PARIBAS

The bank
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world

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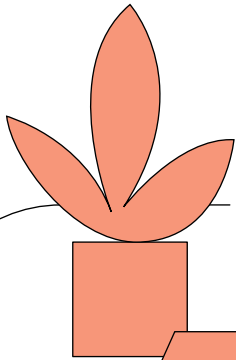
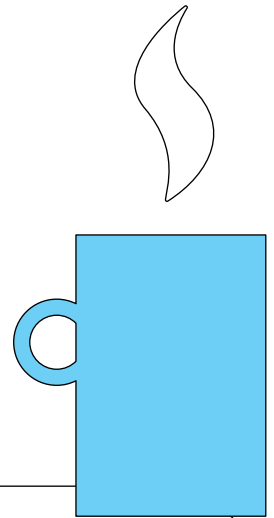


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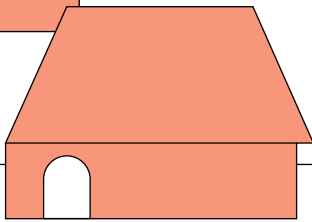
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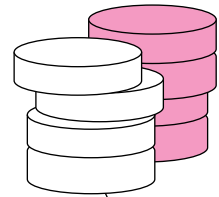
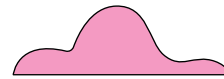
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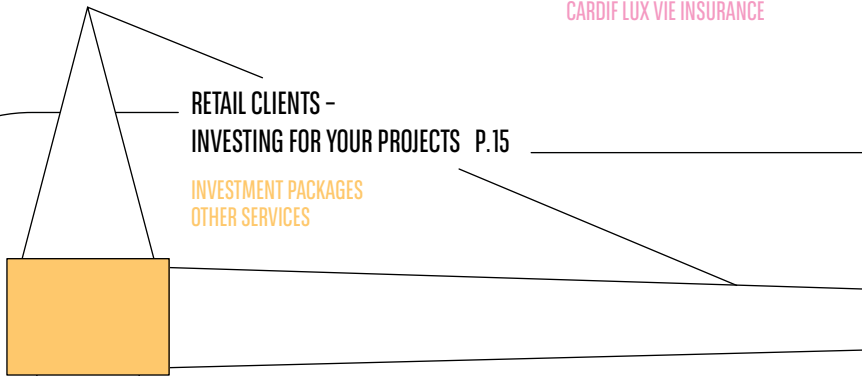
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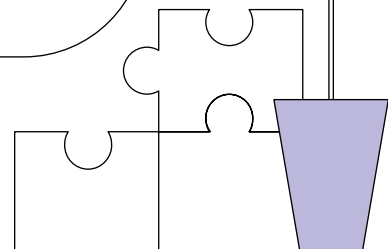
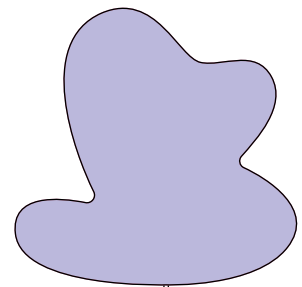
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INTRODUCTION

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.

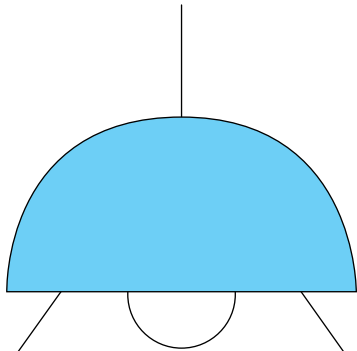
Price changes made to the 1 July 2021 version of this document are indicated in **green**.

BGL BNP Paribas advisers are available 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.

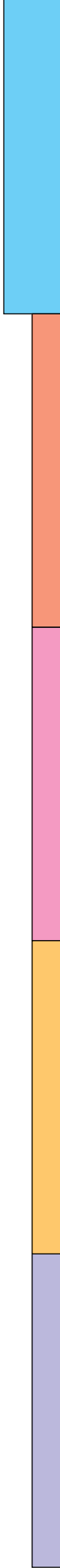
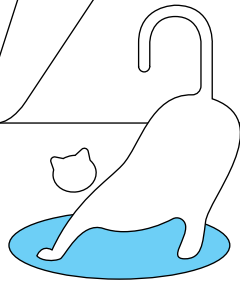
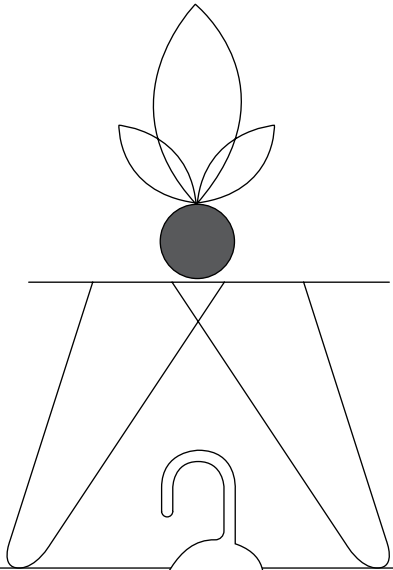
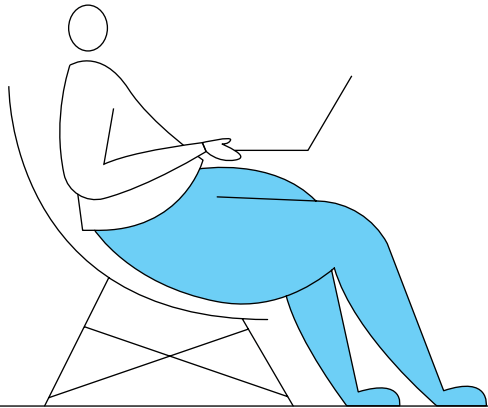
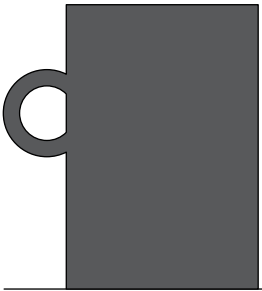
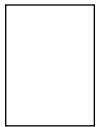
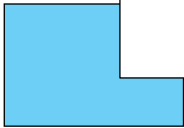
KEY

- ✓ Included in the offer or free
 - ✗ Not included in the offer
 - Ⓜ Available free of charge in the Web Banking E-documents section
 - ⓘ See p. 22 for further information
 - Ⓞ Good to know
- BD Business day
CD Calendar day



○ ○ ○

RETAIL CLIENTS - EVERYDAY BANKING



ACCOUNTS AND CARDS

		ESSENTIEL RANGE					EXCL. ESSENTIEL AND STARTIN' RANGES ¹⁾
		STARTIN' HIGH SCHOOL STUDENTS aged 12-17	STARTIN' STUDENTS aged 18-29	STARTIN' JOB STARTERS aged 18-29	ESSENTIEL ≥ 30 years	ESSENTIEL ONLINE ≥ 30 years	
OFFER PRICE (INCLUDING ACCOUNT HANDLING CHARGE)		EUR 0/month	EUR 0/month	EUR 0/month ²⁾	EUR 3.50/month	EUR 0/month ²⁾	EUR 1.33/month
OFFER CONTENTS	Currencies available in the current account	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK					All currencies traded internationally
	Web Banking access (online banking)	⊙					⊙
	Standard SEPA electronic credit transfers	⊙					1 credit transfer included/month ³⁾ EUR 0.75/ additional credit transfer
	Arranged overdraft – OptiLine credit facility ⁴⁾	⊗	Free subscription Basic interest rate 7%			⊗	See terms and conditions in-branch
	Account statements	Electronic: free of charge Paper: Postage charge + EUR 0.35/ mailing ⁵⁾				⊗	Electronic: free of charge Paper: Postage charge + EUR 0.35/ mailing ⁵⁾
PROVIDING A DEBIT CARD ⁶⁾	First debit card	⊙ Visa Debit				⊙ V PAY	Visa Debit or V PAY EUR 2/ month
	Additional debit card	⊗	EUR 1.80/month				EUR 2/month
DEBIT CARD OPERATIONS	Cash withdrawals at an ATM BGL BNP Paribas	⊙					⊙
	Cash withdrawals in EUR at a non-BGL BNP Paribas ATM in the EU	⊙	1 withdrawal included/month EUR 2/additional withdrawal			EUR 2/ withdrawal	EUR 3/withdrawal
	Cash withdrawals at a non-BGL BNP Paribas ATM outside the EU and/or non-EUR transactions	EUR 5/withdrawal + possible foreign exchange rate					EUR 6/withdrawal + possible foreign exchange rate
	Payments in EUR in shops in the EU	⊙					⊙
	Payments in shops outside the EU and/or non-EUR transactions	EUR 1/transaction + possible foreign exchange rate					EUR 1/transaction + possible foreign exchange rate

- ⊙ ■ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals using debit cards are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange rate still applies when you make a cash withdrawal in local currency (see p. 22).
- The value date of bank card withdrawal and payment operations corresponds to the debit booking date.
 - The deposit charges applicable to current accounts are available in the "Deposit charges and interest rates – natural persons" sheet at <https://www.bgl.lu/en/official-documents/rates.html>

1) For all services except those in the Essentiel and Startin' ranges, account handling charges are debited quarterly and card fees are debited annually on the contract anniversary date.
 2) The special rates of the Startin' Job Starters and Essentiel Online offers only apply if you guarantee a minimum monthly transfer of EUR 1.500 on your current account. Otherwise, Essentiel rates apply. The special rates of Essentiel offers only apply for new BGL BNP Paribas clients.
 3) 1 credit transfer included per month for standard electronic SEPA credit transfers ≤ EUR 125,000.

4) The arranged overdraft – OptiLine credit facility amount is to be agreed with your adviser. 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) Free of charge for minors and clients aged 75 years and over.
 6) All existing V PAY cards included in the Essentiel packages (excluding Essentiel Online) will be automatically replaced with Visa Debit cards upon expiry. This replacement can be made earlier on request. For every first debit card charged at the full rate, clients with an Essentiel package enjoy a 50% discount on the price of the second card of the same type (excluding Visa Debit).

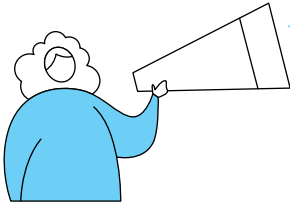


Table cont. from p.6

		ESSENTIEL RANGE					EXCL. ESSENTIEL AND STARTIN' RANGES
		STARTIN' HIGH SCHOOL STUDENTS aged 12-17	STARTIN' STUDENTS aged 18-29	STARTIN' JOB STARTERS aged 18-29	ESSENTIEL ≥ 30 years	ESSENTIEL ONLINE ≥ 30 years	
PROVIDING A CREDIT CARD ¹⁾	Visa Classic credit card ²⁾	⊗	✓		EUR 1.25/month		EUR 2/month
	Credit card Mastercard Gold	⊗		EUR 4.75/month		⊗	EUR 5/month
	Credit card Mastercard Platinum	⊗			EUR 15/month	⊗	EUR 16/month
	Credit card Mastercard Elite	⊗			EUR 25/month	⊗	EUR 27.50/month
CREDIT CARD OPERATIONS	Cash withdrawals (cash advance)	EUR 2.50 + 2% of amount debited/withdrawn + possible foreign exchange rate					EUR 2.50 + 2% of amount debited/withdrawn + possible foreign exchange rate
	Payments in EUR in shops in the EU	✓					✓
	Payments in shops outside the EU and/or non-EUR transactions	Foreign exchange rate					Foreign 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 15/request					EUR 15/request
	Urgent request for a PIN or a credit/debit card	EUR 90/request + postage charges					EUR 90/request + postage charges
	Duplicate credit card statement	EUR 30/duplicate					EUR 30/duplicate

- Ⓢ
- Within the global network of BNP Paribas Global Network and Global Alliance, cash withdrawals with a credit card in the eurozone are charged at the national rate.
 - Credit card withdrawals and payments are subject to foreign exchange rate when the operation is conducted in a foreign currency. The foreign exchange rate applied to withdrawals in currencies other than the euro are calculated based on the daily Visa or Mastercard price, plus a *mark-up fee* (details on p. 22).

- Some ATMs may charge additional fees; these are displayed on the ATM before the withdrawal.
- The value date of bank card withdrawal and payment operations corresponds to the debit booking date.

1) For every first credit card charged at the full rate, clients enjoy a 50% discount on the price of the second card of the same type.

2) Where clients choose payment by instalments for their Visa Classic card, the annual interest rate is 15% (monthly rate: 1.25%).

CREDIT TRANSFERS, PAYMENTS AND CASH WITHDRAWALS

INCOMING AND OUTGOING CREDIT TRANSFERS

		STANDARD ELECTRONIC	INSTANT ELECTRONIC ¹⁾	MANUAL
CREDIT TRANSFER TO A BGLBNP PARIBAS 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)	☒	0.2% of the amount (min. EUR 5, max. EUR 40)
CREDIT TRANSFER (IN EUR) FROM A BGL BNP PARIBAS ACCOUNT TO another account belonging to the same root	☑	☒	☑
	... another BGL BNP Paribas account in EUR	☑	☒	EUR 3.50/credit transfer
	... another account in a SEPA country (≤ EUR 125,000)	EUR 0.75/credit transfer (over the free operations included in the various packages) ²⁾	EUR 0.80/credit transfer	EUR 5/credit transfer
	... another account in a SEPA country (> EUR 125,000)			☒
CREDIT TRANSFER FROM A BGL BNP PARIBAS ACCOUNT TO another account in a non SEPA country and/or in a foreign currency	0,15% (min. EUR 5 ; max. EUR 180)	☒	0,20% (min. EUR 10 ; max. EUR 180)
	... an account in the BNP Paribas Group outside the SEPA and/or in a foreign currency	EUR 5/credit transfer		0,20% (min. EUR 10 ; max. EUR 15)

- ☑
- 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 aged 75 years and over 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 FEE ³⁾	0.1% of the amount (min. EUR 5, max. EUR 150)		

1) Instant credit transfers are limited to EUR 5,000 and are only possible for SEPA credit transfers (in EUR to account in the SEPA).

2) For retail clients, further details on p.6, for professional clients, further details on p.2.

3) 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.

ADDITIONAL CHARGES AND OTHER SERVICES LINKED 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
Handling and correcting a paper credit transfer due to an incorrect IBAN/BIC	EUR 5/transaction
Notice of non-execution of a payment due to insufficient funds	EUR 5/notice

ONE-OFF CREDIT TRANSFER FEES

Fee to notify the client that the credit transfer has been rejected due to missing or incomplete data	EUR 5/transaction
TUP form order	EUR 5/order + EUR 5 per batch of 15 forms
Credit transfer investigation and intervention fee	EUR 50/search ¹⁾

Ⓞ Please bear in mind that these fees are cumulative. Opt for electronic credit transfers to avoid them!

CHEQUES

Ⓞ The rates applied to payments made by cheque are available in the "Cheque fees" sheet on our website <https://www.bgl.lu/en/official-documents/rates.html>. As of 1 January 2022, the service for issuing and cashing all types of cheques within our branch network has been stopped.

DEPOSITING AND DEBITING CASH

		OVER THE COUNTER AT A BRANCH ²⁾	AT AN ATM
FEES FOR CASH PAYMENTS OR DEBITS	Without foreign exchange	EUR 5/payment or withdrawal Payments into your own account are free of charge	⊙
	With foreign exchange	0.1% of the amount (min. EUR 5, max. EUR 150)	⊙

Ⓞ

- 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 2BD.

1) 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).

2) These fees are valid for all types of withdrawals and payments to a current account or savings account.

OTHER SERVICES

RENTAL OF A SAFE-DEPOSIT BOX ¹⁾

DOOR HEIGHT IN CM	ANNUAL FEE
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	
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	EUR 58.50/statement
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.

SPECIAL AFFAIRS FEE

Special affairs application fee	EUR 70/application
Reminder	EUR 20/reminder
Maintenance fee	EUR 35/quarter

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

INHERITANCE FEE

Inheritance portfolio application fee	EUR 50/application
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 an account showing no holder-ordered activity for 18 months (see p. 23) ²⁾	EUR 117/half year
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 5/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.

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

3) The bank reserves the right to charge a fee for actions requested on a value date or account statement date.



RETAIL CLIENTS - YOUR PROPERTY PLANS

LOANS AND RENTAL GUARANTEE

MORTGAGE	Account statement fees	EUR 4/quarter via Web Banking EUR 6.40/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 12.39)
	Annual fees	2% of the amount (min. EUR 25)



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

SAVINGS AND LIFE INSURANCE

SAVINGS ACCOUNTS

		< 30 YEARS	≥ 30 YEARS and legal entities
MISCELLANEOUS FEES	Account statement fees	☑	EUR 4/year
	Account statements	Electronic: free of charge Paper: Postage fee + EUR 0.35/mailling ¹⁾	

- ☑ Interest is accrued on 31 December of each year.
- 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>

TRANSACTIONS AND VALUE DATES

Value dates for savings accounts are as follows :

- + 5 BD for payments to an account in EUR,
- + 10 BD for payments to an account in foreign currencies,
- - 2 BD for withdrawals

Value dates for savings books are as follows :

- + 15 BD for payments to an account in EUR,
- - 15 BD for withdrawals

Value dates for term accounts are as follows :

- + 2 BD for payments to an account in EUR,
- + 10 BD for withdrawals form an account in foreign currencies.

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%

- ☑ The fees for any switch of one of the three insurances are 1% of the amount switched (one free switch per year).

¹⁾ Minors and clients aged 75 years and over receive all paper statements free of charge. Corporate and association savings accounts continue to receive one free paper account statement/month.



INVESTMENT PACKAGES

		ESSENTIEL ¹⁾	SELF INVEST INTERNATIONAL	DIRECT INVEST [*]	DIRECT INVEST [*] INTERNATIONAL
ELIGIBILITY THRESHOLD		EUR 0	EUR 50,000		
OFFER PRICE (INCLUDING ACCOUNT HANDLING CHARGE)		EUR 3.50/month	EUR 15/month	EUR 3.50/month	EUR 15/month
OFFER CONTENTS	Currencies available in the current account	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK	All currencies traded internationally	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK	All currencies traded internationally
	Web Banking access (online banking)	☑			
	Securities account	☑			
	Standard SEPA electronic credit transfers (further details on p. 8)	☑			
	Debit card	☑			
	Cash withdrawals at a non-BGL BNP Paribas ATM using a debit card in the EU	1 withdrawal included/month EUR 2/additional withdrawal			
	Credit card Mastercard Gold	⊗	☑	⊗	☑
	Account statements	Electronic: free of charge Paper: Postage charge + EUR 0.35/mailing ²⁾			
TYPE OF ADVICE	Advice on our selection of funds	On request and once an advisory agreement is in place	⊗	☑	
	Advanced advice on an expanded universe	⊗		☑	
RECURRING CHARGES	Custody fees for securities ³⁾	Free for BNP Paribas Group securities 0.24%/year (min. EUR 12/quarter) (+ 14% VAT)	☑		
	Management fee	⊗	0.50%/year (+ 17% VAT)		

- Ⓞ
- The deposit charges applicable to current accounts are available in the "Deposit charges and interest rates" sheets at <https://www.bgl.lu/en/official-documents/rates.html>
 - Within the BNP Paribas Global Network and Global Alliance, cash withdrawals with a debit card are free of charge in the eurozone. Cash withdrawals with a credit card in the eurozone are charged at the national rate. In countries that are not members of the eurozone, a foreign exchange rate still applies when you make a cash withdrawal in local currency (details on p. 22).
 - Credit card withdrawals and payments are subject to foreign exchange rate when the operation is conducted in a foreign currency or outside the EU. The foreign exchange rate applied to withdrawals in currencies other than the euro are calculated based on the daily Visa or Mastercard price, plus a *mark-up fee* (details on p. 22).
 - Some ATMs may charge additional fees (these are displayed on the ATM before the withdrawal).
 - The value date of bank card withdrawal and payment operations corresponds to the debit booking date.

1) Full description of the Essentiel offer on p. 6.

2) Free of charge for minors and clients aged 75 years and over.

3) For clients with a current account not included in a package, the minimum fee/line is EUR 3.25/quarter (+ 14% VAT). Custody fees for precious metals are indicated on p.19.

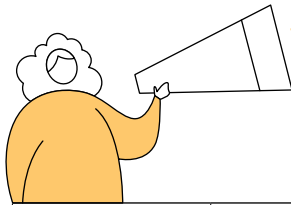


Table cont. from p.16



		ESSENTIEL ¹⁾	SELF INVEST INTERNATIONAL	DIRECT INVEST*	DIRECT INVEST* INTERNATIONAL
TRANSACTION FEES	Fund purchase fee ¹⁾	In-branch and over the phone: 1.50% (min. EUR 45) Web Banking (website and/or app): 1% (min. EUR 30)		1%	
	Fund sale fee	In-branch and over the phone: 1% (min. EUR 30) Web Banking (website and/or app): 0.5% (min. EUR 15)		☑	
	Share brokerage fee	In-branch and over the phone: 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	Entry charge	1.5%	⊗	1.5%	
	Exit charge	Branch: 1% Digital channels: 0.5%	⊗	Branch: 1% Digital channels: 0.5%	
	Custody fees	☑	⊗	☑	
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 a foreign currency	0.15% (min. EUR 6.20/order)			

☑ A foreign exchange commission is applied to conversion transactions (details on p. 8).

1) Excluding entry charges paid to the fund, specific terms and conditions for certain funds and any external broker fees that the client may incur.

OTHER SERVICES

PHYSICAL DELIVERY OF PRODUCTS LINKED TO A BUY TRANSACTION <small>1) 2)</small>	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 BGLBNPPARIBAS CUSTODY... 4)	... to custody elsewhere within BGL BNP Paribas	☑
	... to the custody of another bank	EUR 100/portfolio line

		ESSENTIEL ¹⁾	SELF INVEST INTERNATIONAL	DIRECT INVEST [*]	DIRECT INVEST [*] INTERNATIONAL
		COLLECTION FEE (PER SECURITY)			
		Interest and dividends	Security redemptions	Interest and dividends	Security redemptions
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%	☑	
	Other securities held physically at the bank	0.50% (min. EUR 5)	0.50%	☑	

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, the minimum fee/line is EUR 3.25/quarter (+ 17% VAT).

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.



CURRENT ACCOUNTS AND CARDS

		ESSENTIEL RANGE				CURRENT ACCOUNT (OTHER PACKAGES) ²⁾
		NON-PROFIT ORGANISATION	PROFESSIONAL	LIBERAL PROFESSION	ENTREPRENEUR	
OFFER PRICE (ACCOUNT HANDLING CHARGES)	Monthly price excluding cards (Account handling charge)	EUR 3/month ¹⁾	EUR 14.50/month	EUR 18.50/month	EUR 28.50/month	EUR 1.33/month
	Additional account management fees for financial companies, holding companies and SOPARFI	⊗	+ EUR 250/quarter	⊗	+ EUR 250/quarter	+ EUR 250/quarter
	Additional account management fees for non-trading companies (homeowners' associations, unions, etc.)	⊗	+ EUR 60/quarter	⊗	+ EUR 60/quarter	+ EUR 60/quarter
OFFER CONTENTS	Currencies available in the current account	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK				All currencies traded internationally
	Access to Web Banking and Multiline (online banking)	⊙				⊙
	SEPA electronic credit transfers ≤ EUR 125,000	15 credit transfers included/month EUR 0.75/ additional credit transfer	25 credit transfers included/month EUR 0.75/additional credit transfer		35 credit transfers included/month EUR 0.75/ additional credit transfer	1 credit transfer included/month EUR 0.75/ additional credit transfer
	Arranged overdraft – OptiLine credit facility ³⁾	⊗		Free subscription Basic interest rate: 7%	⊗	See terms and conditions in-branch
	Electronic account statements	⊙				⊙
	Paper account statements ⁴⁾	1 statement included/month				Postage charge + EUR 0.35/ mailing
PROVIDING A VPAY OR VISA DEBIT DEBIT CARD ⁵⁾	EUR 1.80/month				EUR 2/month	
DEBIT CARD OPERATIONS	Cash withdrawals at a BGL BNP Paribas ATM	⊙				⊙
	Cash withdrawals in EUR at a non-BGL BNP Paribas ATM in the EU	3 included/month (EUR 2/ additional withdrawal)	4 included/month (EUR 2/ additional withdrawal)		EUR 3/withdrawal	
	Cash withdrawals at a non-BGL BNP Paribas ATM outside the EU	EUR 5/withdrawal				EUR 6/withdrawal
	Payments in EUR in shops in the EU	⊙				⊙
	Payments in shops outside the EU	EUR 1/transaction				EUR 1/transaction

- ⊙ Within the BNP Paribas Global Network and Global Alliance, cash withdrawals with a debit card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee still applies when you make a cash withdrawal in local currency.
- The value date of bank card withdrawal and payment operations corresponds to the debit booking date.

- The deposit charges applicable to current accounts are available in the "Deposit charges and interest rates" sheets at <https://www.bgl.lu/en/official-documents/rates.html>

1) Free for NGOs.
 2) For all services except those in the Essentiel ranges, account handling charges are debited quarterly and card fees are debited annually on the contract anniversary date.
 3) The arranged overdraft – OptiLine credit facility amount is to be agreed with your adviser. 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.
 4) The current postage charge + EUR 0.35 is applied for all paper statements not included in the offer.
 5) For every first debit card charged at the full rate, clients with an Essentiel package enjoy a 50% discount on the price of the second card of the same type (excluding Visa Debit).

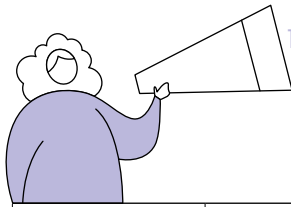


Table cont. from p.20

		ESSENTIEL RANGE				CURRENT ACCOUNT (OTHER PACKAGES)
		NON-PROFIT ORGANISATION	PROFESSIONAL	LIBERAL PROFESSION	ENTREPRENEUR	
PROFESSIONAL CARDS	Visa Business credit card	EUR 3.30/month				EUR 3.33/month
	Cash payment card	☑				☑
PROVIDING A CREDIT CARD 1)	Visa Classic credit card 2)	⊗	EUR 1.25/month	⊗	EUR 2/month	
	Credit card Mastercard Gold	⊗	EUR 4.75/month	⊗	EUR 5/month	
	Credit card Mastercard Platinum	⊗	EUR 15/month	⊗	EUR 16/month	
	Credit card Mastercard Elite	⊗	EUR 25/month	⊗	EUR 27.50/month	
CREDIT CARD OPERATIONS	Cash withdrawals (cash advance)	EUR 2.50 + 2% of amount debited/withdrawn + possible foreign exchange rate				EUR 2.50 + 2% of amount debited/withdrawn + possible foreign exchange rate
	Payments in EUR in shops in the EU	☑				☑
	Payments in shops outside the EU and/or non-EUR transactions	Foreign exchange rate				Foreign exchange rate

- ☑
- Within the BNP Paribas Global Network and Global Alliance, cash withdrawals with a credit card in the eurozone are charged at the national rate.
 - 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 rate applied to withdrawals in currencies other than the euro are calculated based on the daily Visa or Mastercard price, plus a *mark-up fee* (details on p. 22).
 - Some ATMs may charge additional rate; these are displayed on the ATM before the withdrawal.
 - All fees applicable to credit transfers, cheques, debits and cash payments are set out on pages 8 and 9.

OTHER SERVICES

		CASH DEPOSITS AND CHANGE MACHINE	NIGHT SAFE SERVICE
SECURE PAYMENTS	Subscription	☑	
	Operation	☑	4 operations included/month (EUR 6/additional operation)
INVESTMENT LOANS	Account statement fees	EUR 4/quarter via Web Banking EUR 6.40/quarter by letter	
MISCELLANEOUS FEES	MT 101 credit transfer fees (electronic format for all payment orders)	EUR 1.25/transaction	
	MT 940 credit transfer fees (international electronic format for account statements)	☑	
	Hard copy credit transfer that does not meet scanning requirements	EUR 20/operation	
	Blocking certificate (creation of a company or capital increase)	EUR 50/certificate	
	Account opening for complex structures (involving trusts, foundations, multiple shareholders or intermediaries, etc.)	EUR 200/account	

☑ All fees applicable to request to rent a safe-deposit box, and certificates/statements are set out on p. 10

- 1) For every first credit card charged at the full rate, clients with an Essentiel package enjoy a 50% discount on the price of the second card of the same type (excluding Visa Business). 2) The annual interest rate for the Visa Classic card with payment by instalments is 15% (monthly rate: 1.25%).

GOOD TO KNOW

This document sets out the rates for the main products and services offered by BGL BNP Paribas as at 1 July 2021. 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 our Client Service prior to execution of the operation.

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.

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 EU 2014/92/EU of 23 July 2014.

Online banking: Online access to the account is made available to the client by the account provider.

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 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, BNP Paribas Fortis, 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: fees paid to ensure the safekeeping and servicing of securities/payment of coupons and monitoring of corporate actions. 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.

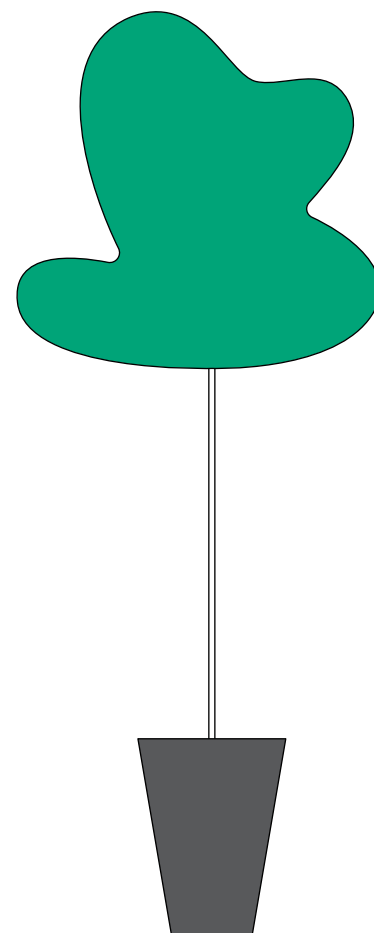
IBAN: the IBAN (*International Bank Account Number*) is a standardised account identification system that can be used to identify each bank account held by each client. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

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



<https://www.bgl.lu/en/branches>

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