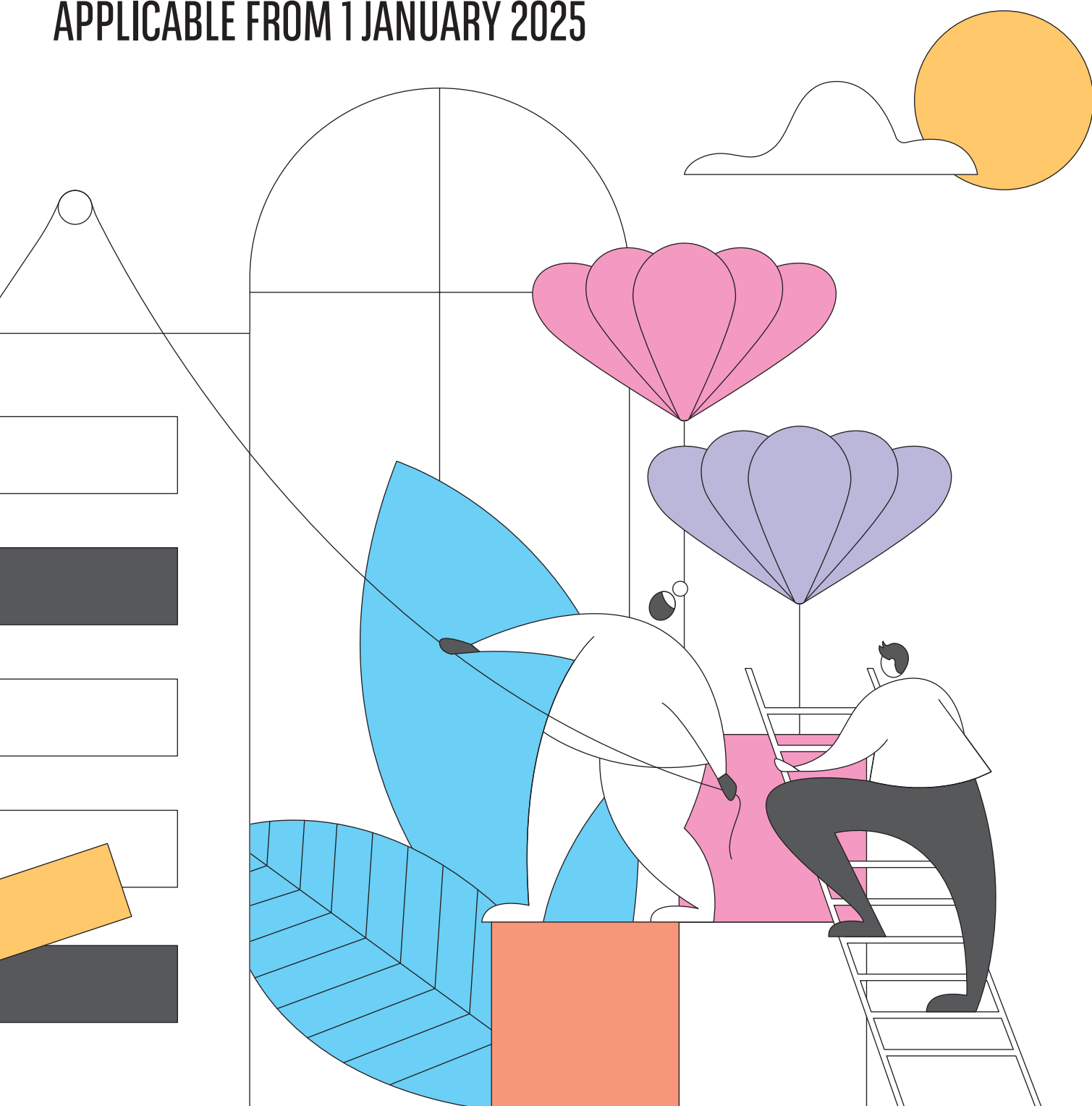


LIST OF KEY BANKING RATES

APPLICABLE FROM 1 JANUARY 2025



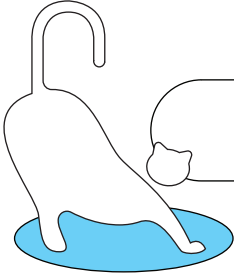
**BGL
BNP PARIBAS**

La banque
d'un monde
qui change

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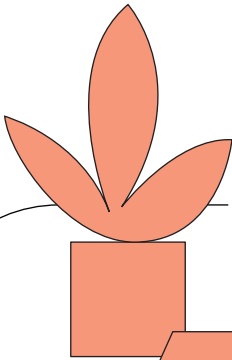
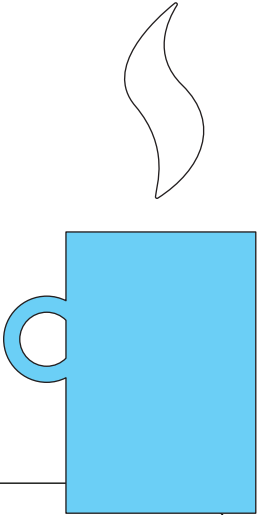


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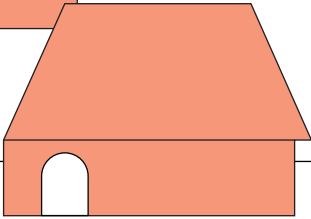
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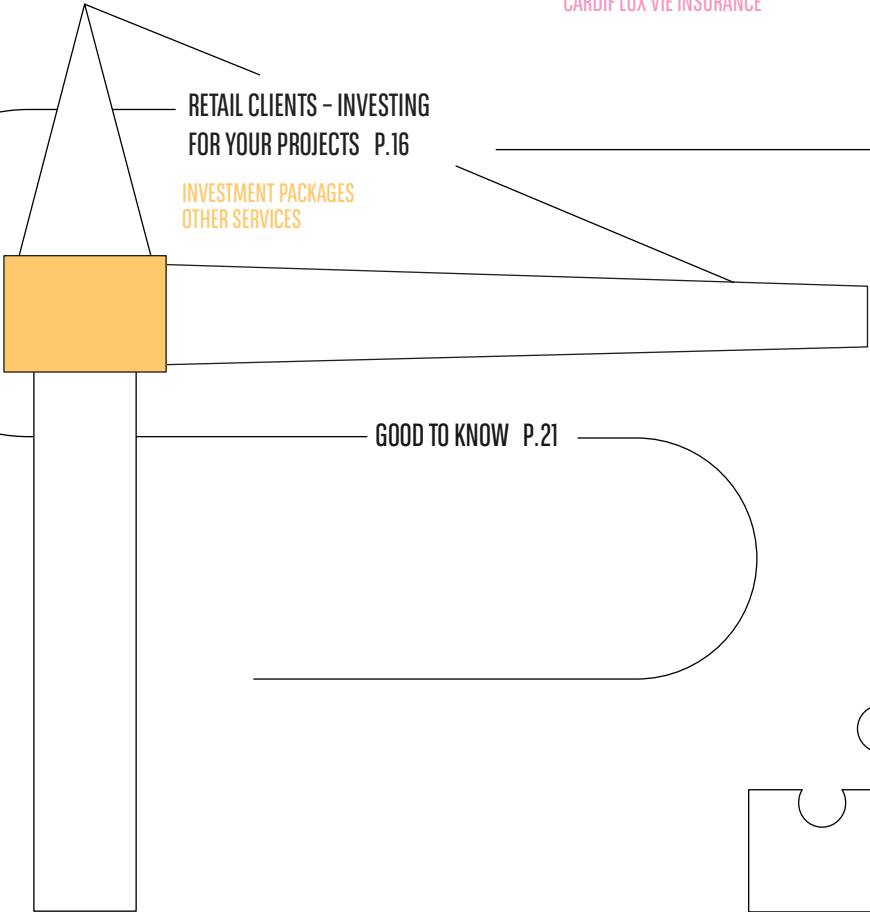
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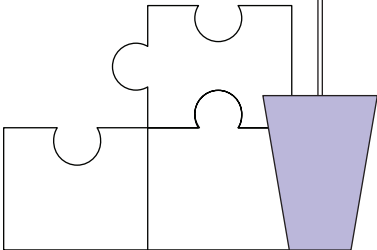
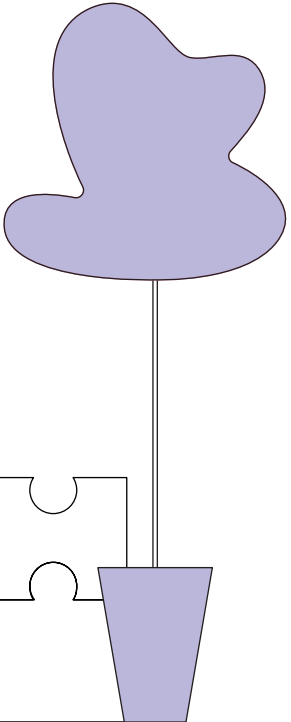


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INTRODUCTION

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.

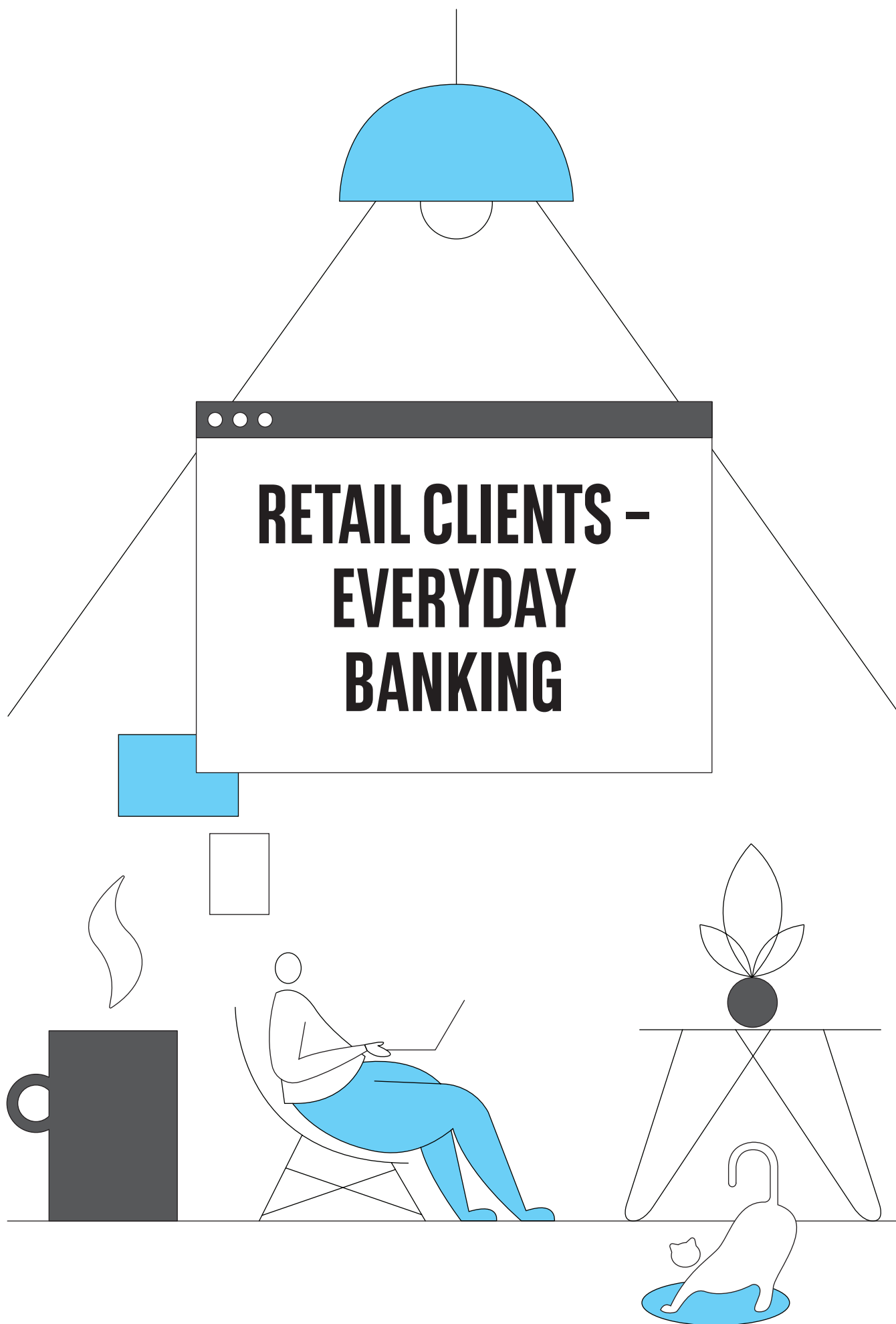
Subscription to the offers presented in this guide is subject to approval by the bank.

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



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 Free for customers aged under 30	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 Transaction and exchange fees	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 One-time advance fee	EUR 250 with Exclusive Pack and/or customers aged under 30 ⁸⁾ Otherwise: 0,50% of the amount (min. EUR 250; max. EUR 2,000)				
	Personal loan Application fees	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 added.

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.

8) Provided that the application is not submitted by a referral agent or mortgage intermediary

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)

- ⑨
- 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
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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)	⊗

- ⑨
- 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

⑨ 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)
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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⁾	

- ⑨
- 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 cullen

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 ⁺	Entry charge	2.5%
	Management fee	1.20%/year

OPTISAVE ⁺	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%

- ⑨ 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 reimburse- ment	Interest and dividends	Security reim- bursement
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.

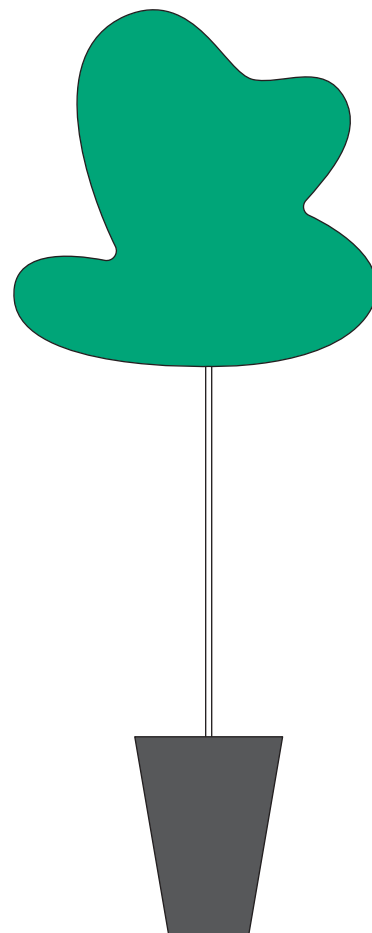
IBAN: the IBAN (*International Bank Account Number*) is a standardised account identification system that can be used to identify each bank account held by each client. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

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](https://www.bgl.lu)

FOLLOW US



BGL BNP PARIBAS

50, avenue J.F. Kennedy

L-2951 Luxembourg

RCS Luxembourg: B 6481

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