

LIST OF KEY BANKING RATES

FROM 1 APRIL 2023



**BGL
BNP PARIBAS**

La banque
d'un monde
qui change

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 December 2022 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
- ℹ More information
- 📌 Good to know
- BD Business day
- CD Calendar day

CURRENT ACCOUNTS AND CARDS

		ESSENTIEL RANGE				CURRENT ACCOUNT OTHER PACKAGES ¹⁾
		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, excluding Essentiel Packages	✗	✗	✗	✗	+ EUR 17/quarter
	Additional account management fees for non-trading companies (e.g. residents' committees)	+ EUR 51/quarter	+ EUR 51/quarter	✗	+ EUR 51/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 (further details on p. 5)	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 ²⁾	✗		Free subscription Basic interest rate: 8,75%	✗	See terms and conditions in-branch
	Electronic account statements	✓				✓
	Paper account statements	✓				Postage charge + EUR 0.35/item
	PROVIDING A DEBIT CARD ³⁾	V PAY or Visa Debit	EUR 1.80/month			
DEBIT CARD OPERATIONS	EUR cash withdrawals at a BGL BNP Paribas ATM	✓				✓
	EUR cash withdrawals 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 and/or non-EUR transactions	EUR 5/withdrawal + any foreign exchange conversion				EUR 6/withdrawal + any foreign exchange conversion
	EUR payments in shops in the EU	✓				✓
	Payments in shops outside the EU and/or non-EUR transactions	EUR 1/transaction + any foreign exchange conversion				EUR 1/transaction + any foreign exchange conversion

📌 Within the global network of BNP Paribas (Global Network) and its partners (Global Alliance), cash withdrawals in EUR with a debit card are free of charge.

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

1) Free for NGOs.

2) 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.

3) 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).

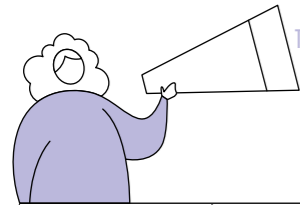


Table cont. from p.20

		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 + any foreign exchange fees				EUR 2.50 + 2% of amount debited/withdrawn + any foreign exchange fees
	EUR payments in shops in the EU	☑				☑
	Payments in shops outside the EU and/or non-EUR transactions	Exchange rate				Exchange rate

- ☑ Within the global network of BNP Paribas (Global Network) and its partners (Global Alliance), EUR cash withdrawals with a credit card are charged at the national rate.
- ☑ Credit card withdrawals and payments must be converted when the operation is conducted in a currency other than EUR. The exchange rate applied to withdrawals in currencies other than EUR is calculated on the basis of 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.

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)	☑	
	Blocking certificate (creation of a company or capital increase)	EUR 49.58/certificate	
	Hard copy credit transfer that does not meet scanning requirements	EUR 20/operation	
	Account opening for complex structures (presence of trusts, foundations, shareholder structures or multiple intermediaries, etc.)	EUR 200/account	

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%).

CREDIT TRANSFERS, PAYMENTS AND CASH WITHDRAWALS

INCOMING AND OUTGOING CREDIT TRANSFERS

		STANDARD ELECTRONIC	INSTANT ELECTRONIC ¹⁾	MANUAL
CREDIT TRANSFERS TO A BGL BNP 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)		
EUR CREDIT TRANSFERS FROM A BGL BNP PARIBAS ACCOUNT TO...	...another account with the same root number	☑		
	...another BGL BNP Paribas account in EUR	☑		EUR 3.50/credit transfer
	...a EUR account in a SEPA country (≤ EUR 125,000)	EUR 0.75/credit transfer (over and above the free operations included in the various packages)	EUR 0.80/credit transfer	EUR 5/credit transfer
	...a EUR account in a SEPA country (> EUR 125,000)		⊗	EUR 15/credit transfer
CREDIT TRANSFERS FROM A BGL BNP PARIBAS ACCOUNT TO...	...an account in a non-SEPA country and/or in a foreign currency	0.15% (min. EUR 5 and max. EUR 180)	⊗	0.20% (min. EUR 10, max. EUR 200)
	...a BNP Paribas Group account 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 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 FEE 2)	0.1% of the amount (min. EUR 5, max. EUR 150)		

1) Instant credit transfers are only possible for SEPA transfers (in EUR and to an account in the SEPA).
2) The exchange rate applied 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.

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 5/notice
Manual operations involving standing orders (creation/modification/deletion) ¹⁾	EUR 5/transaction

ONE-OFF CREDIT TRANSFER FEES

Fee to notify the client that the credit transfer has been rejected owing 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 ²⁾

¹⁾ Please bear in mind that these fees are cumulative. You can avoid them by opting for electronic credit transfers.

DEPOSITING AND DEBITING CASH

		AT BRANCHES ³⁾	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)	✗

¹⁾ 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.
²⁾ 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.

	AT BRANCHES
Issuing a single-use card for cash withdrawals and payments	EUR 5/card
Exchanging notes for coins, or vice versa, in the same currency	EUR 5/transaction

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).
 3) These rates are valid for all types of payment and withdrawals to or from a current or savings account.

OTHER SERVICES

SAFE DEPOSIT BOX RENTAL ¹⁾

DOOR HEIGHT IN CM	ANNUAL FEE
Up to 19	EUR 138.81
From 19.01 to 40	EUR 178.47
From 40.01 to 70	EUR 247.87
From 70.01 to 200	EUR 366.84
Over 200	EUR 594.88

CERTIFICATES AND STATEMENTS

Duplicate account statement over six months old	EUR 29.75/document	
Account statement and securities statement ¹⁾		
Interest or account balance certificate ¹⁾		
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 89.24/statement
On-request "Overview - other than month-end" statement		EUR 99.15/statement
Statement of income from securities	EUR 58/statement	
Tax authorities' form	EUR 116/form	
Exemption from/reduction in withholding at source (min. threshold of EUR 250)	EUR 116/file	
Tax amnesty	EUR 290/request	
Certificate to be requested from the custodian in the case of a tax recovery request	EUR 58/certificate	
Recovery of tax withheld at source (min. threshold of EUR 250)	3% of the amount of the tax recovered (min. EUR 145/request, max. EUR 580/request)	

¹⁾ If you have a complex request, please contact your adviser for a quote (EUR 74.36/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.

SAVINGS ACCOUNTS

MISCELLANEOUS FEES	Account statement fees	EUR 4/year
	Account statements	Electronic : free Print : postage charge + EUR 0.35 ¹⁾

- Interest is accrued on 31 December of each year.
 - In the event of an overdraft on a EUR savings account, an interest rate of 14.25% is applied.
- The deposit charges or interest rates applicable to savings accounts are available in the "Deposit charges and interest rates" sheet at bgl.lu/en/official-documents/rates.html

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

SPECIAL AFFAIRS FEES

Special Affairs application fee	EUR 70/file
Letter of reminder	EUR 20/letter
Management 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

Account opening fees for inheritance portfolios	EUR 49.58/file
Annual maintenance and custody fees – national inheritance <ul style="list-style-type: none"> ▪ Year 1 ▪ Year 2 ▪ Additional year 	EUR 49.58 EUR 74.36 EUR 99.15
Annual maintenance and custody fees – international inheritance ²⁾	0.50% of financial assets (min. EUR 198.3 max. EUR 3,470.09)

MISCELLANEOUS FEES

Maintenance of an account showing no holder-ordered activity for 18 months (see p. 8) ³⁾	EUR 116/half year
Fees for transferring an account to the deposit Custody department	up to EUR 123.94
Custody of cash deposits after termination of the business relationship	1%/year of the total amount deposited (min. EUR 174/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 348/quarter or exchange value in foreign currency)
Letter retained by the bank/letter retained because no valid address was provided	EUR 173.51/year
Manual account statement	EUR 5/statement ⁴⁾
Account management for clients living outside the EU	EUR 40/quarter

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

2) International inheritance is where one or more deceased parties were living abroad at the time of their death.

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

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

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.

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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 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 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).

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: 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.

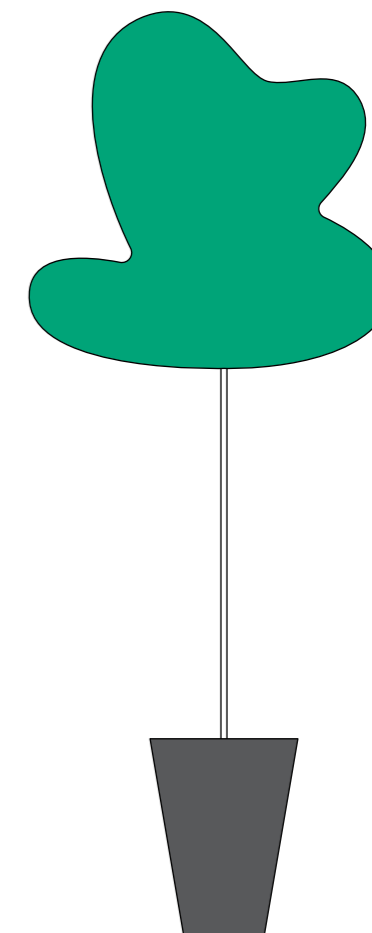
IBAN: the IBAN (*International Bank Account Number*) is a standardised account identification system that can be used to identify each bank account held by each client. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

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>

CONTACT US

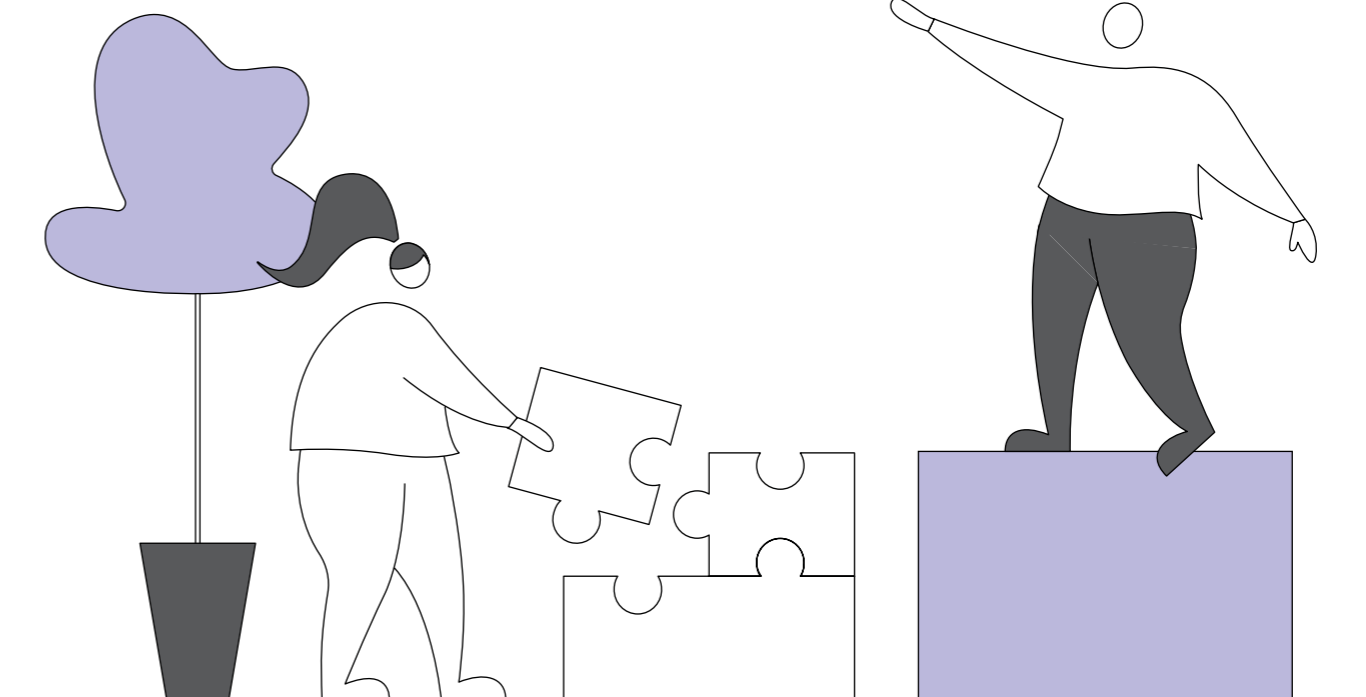
(+352) 42 42-2000 info@bgl.lu bgl.lu

FOLLOW US



BGL BNP PARIBAS
50, avenue J.F. Kennedy
L-2951 Luxembourg
RCS Luxembourg: B 6481

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