

CHARGES FOR CREDIT TRANSFER & EXCHANGE OPERATIONS

NATURAL PERSONS - RETAIL BANKING

EFFECTIVE FROM 1 APRIL 2022

The fees highlighted in orange are those modified compared with 1 July 2021 and valid as of 1 April 2022.

Credit Transfers

Incoming and outgoing credit transfers

	STANDARD ELECTRONIC (STANDING ORDERS INCLUDED)	INSTANTANT ELECTRONIC ²⁾	MANUAL ³⁾
Credit transfer to a BGL BNP Paribas account from an account ...			
... in a SEPA country ¹⁾ in EUR		free of charge	
... in a non SEPA country and/or in a foreign currency		0,2% of the amount (min. EUR 5, max. EUR 40)	
Credit transfer in EUR from a BGL BNP Paribas account to another account in EUR ...			
... belonging to the same root		free of charge	
... BGL BNP Paribas	free of charge		EUR 3.50/credit transfer
... in a SEPA country (≤ EUR 125,000)	1 virement inclus/mois (EUR 0.75/add. credit transfer)	EUR 0.80/credit transfer	EUR 5/credit transfer
... in a SEPA country (> EUR 125,000)	EUR 0.75/credit transfer	⊗	EUR 15/credit transfer
Credit transfer from a BGL BNP Paribas account to another account ...			
... in a non SEPA country and/or in a foreign currency ⁴⁾	0,15% of the amount (min. EUR 5 ; max. EUR 180)	⊗	0,20% of the amount (min. EUR 10 ; max. EUR 200)
... in the BNP Paribas group outside the SEPA and/or in a foreign currency ⁴⁾	EUR 5/credit transfer		0,20% (min. EUR 10 ; max. EUR 15)

Note: instructions specify shared charges

'OUR' correspondent's fees⁵⁾

	SEPA credit transfer in EUR	Credit transfer in a foreign currency or outside the SEPA
For a credit transfer in the amount of ≤ EUR 50,000	EUR 25
	... ≤ EUR 125,000	EUR 50
	... > EUR 125,000	Luxembourg: free of charge Standard fee: EUR 50

¹⁾ EU member states, United Kingdom, Norway, Liechtenstein, Iceland, Monaco, Switzerland, Andorra, San Marino, Vatican, Guernsey, Isle of Man and Jersey.

²⁾ Instant credit transfers are limited to EUR 100,000.

³⁾ Clients aged 75 years and over enjoy free SEPA credit transfers ≤ EUR 125,000.

⁴⁾ A foreign exchange fee is applied to currency conversion operations. 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.

⁵⁾ Charges payable by the instructing party.

Foreign exchange commission

0.10% (min. EUR 5, max. EUR 150)

Other fees

Urgent credit transfer	EUR 15/transaction
Confirmation of a standing order	EUR 15/transaction
Hard copy credit transfer that does not meet scanning requirements ⁶⁾	EUR 10/transaction for retail clients EUR 20/transaction for professional clients
Joint credit transfer submitted in hard copy (at the instructor's expense)	EUR 1.25/transaction + manual credit transfer fees debited at the end of the month
Handling and correctings a paper credit transfer due to an incorrect IBAN/BIC	EUR 5/transaction
Notice of non-execution of a payment 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 fees ⁷⁾	EUR 50/search

Value dates

For funds out	the debit value date corresponds to the transaction execution date
For funds in	the credit value date corresponds to the date on which the funds become available

Receipt of payment order and execution date

	Execution date
Manual credit transfer order received in-branch before 4.30 pm	+ 1 business day at the latest
Credit transfer via Web Banking, Phonebanking or MultiLine received before 3.00 pm on a bank business day	+ 1 business day

⁶⁾ A paper credit transfer that cannot be scanned and must be entered manually (e.g. fax instructions).

⁷⁾ This fee only applies 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).