



Fee Information Document



Name of service provider: **BGL BNP Paribas**

Account name: **Startin' Students**

Date : **01/11/2018**

- This document provides information on the fees for the main services associated with a payment account, and can help you compare these fees with those of other accounts.
- The use of account services may also incur fees not listed in this document. For more information, please consult the "Conditions and Fees" document available on our website, www.bgl.lu/rates
- A glossary of terms used in this document is also available free of charge on our website www.bgl.lu/rates

Service	Fees	EUR
General account services		
Account maintenance	Monthly fees	0
Includes a package of services consulting of: <ul style="list-style-type: none">• 1 paper account statement/month• Quarterly account statement• Online banking• Electronic credit transfers to another account belonging to the same BGL BNP Paribas client root account• Electronic credit transfers to another BGL BNP Paribas account• 15 electronic credit transfers in EUR to an account in the SEPA ≤ EUR 125,000/month• Manual credit transfers to another account belonging to the same BGL BNP Paribas client root account• Direct debit• Creation of a standing order• Providing a V PAY debit card• ATM withdrawals in EUR with a V PAY debit card within the BGL BNP Paribas and BNP Paribas Global Network• 3 ATM withdrawals in EUR/month with a V PAY debit card within the EU (outside BGL BNP Paribas and BNP Paribas Global Network)• Payments in EUR with a V PAY debit card• Providing a credit card Visa Classic• Subscription of an arranged overdraft - OptiLine credit facility Services beyond these quantities will be charged separately.	Total annual fees	0

Payments (excluding credit/debit cards)		
Credit transfer	Electronic credit transfers to:	
	<ul style="list-style-type: none"> • another account in the SEPA ≤ EUR 125,000 (in EUR) 0.75 • another account in the SEPA > EUR 125,000 (in EUR) 10 • an account outside the SEPA and/or in foreign currency 0.15% of the amount (min. 5, max. 180) 	
	Manual credit transfers to:	
	<ul style="list-style-type: none"> • another BGL BNP Paribas account 1 • another account in the SEPA ≤ EUR 125,000 (in EUR) 3.50 • another account in the SEPA > EUR 125,000 (in EUR) 110 • another account in the SEPA > EUR 250,000 (in EUR) 150 • an account outside the SEPA and/or in foreign currency 0.20% of the amount (min. 7, max. 200) 	
Standing orders	Execution	same fees as electronic credit transfer (see above)
Cards and cash		
Providing a debit card	Monthly fee – V PAY	1.25
	Annual fee – V PAY	15
Providing a credit card	Monthly fee – VISA Classic	1.25
	Annual fee – VISA Classic	15
	Monthly fee – Web Credit Card	1
	Annual fee – Web Credit Card	12
Cash withdrawals	ATM withdrawals with a V PAY debit card:	
	• In EUR within the EU	2
	• In EUR outside the EU	5
	• In foreign currencies (within/outside the EU)	5
	In branch	3
Overdrafts and related services		
Arranged overdraft – OptiLine credit facility	Authorised overdraft	
	Annual interest rate	8.05%