

2017 CONDITIONS AND FEES

PRODUCTS AND SERVICES

Rates applicable from 1 July 2017



BGL
BNP PARIBAS

The bank
for a changing
world

For clarity, 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. BGL BNP Paribas advisors are on hand to provide further information or for any transaction not mentioned in this document.

CONTENTS

CURRENT ACCOUNTS FOR PRIVATE INDIVIDUALS	4
CURRENT ACCOUNTS FOR PROFESSIONALS	5
CASH TRANSACTION FEES AND VALUE DATES	6
TRANSACTIONS PERFORMED WITH BANK CARDS	7
Debit cards	7
Credit cards	7
Other fees relating to payment cards	7
TRANSFERS	8
Transfers – Outgoing	8
Transfers – Incoming	9
Value dates and cut-off time	9
Additional fees	9
LOANS AND OVERDRAFTS	10
SAVINGS ACCOUNT	10
Account fees	10
Cash transaction fees and value dates	11
INVESTMENT ADVICE	12
Investors service	12
Advisory service	13
Direct + International service	14
Direct Invest Professional Partners service	16
Self Invest International service	18
SECURITIES TRANSACTIONS	20
Securities account	20
Custody fees	20
Securities transactions	20
Stock market transactions	22
OTHER SERVICES AND FACILITIES	24
Cheques	24
Safe-deposit box hire	25
Night safe	25
Certificates	25
GLOSSARY¹⁾	30

¹⁾ The terms included in the glossary are followed by an asterisk (*).

CURRENT ACCOUNTS FOR PRIVATE INDIVIDUALS

Essentiel*: one monthly fee, no surprises. Products and services for the daily management of your finances.

> The type of current account depends on the client's personal situation.

Products and services included with your Essentiel* account	Startin' LYCEENS (aged 12-17)	Startin' ETUDIANTS (aged 18-29)	Startin' JEUNES ACTIFS (aged 18-29)	Essentiel (30 and over)	DIRECT Account	Standard current account
Account opening	free					free
Current account	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK					any currency
Fixed rate for transactions/month						
Electronic transfers in euro to a BGL BNP Paribas account	unlimited					unlimited
Electronic transfers ¹⁾ < EUR 125,000 and standing orders to another account in the SEPA*	15 free (EUR 0.75/additional transaction)					1 free (EUR 0.75 EUR/additional transaction)
Manual transfers* in euro to a BGL BNP Paribas account	EUR 1/transaction					EUR 1/transaction
Manual transfers*¹⁾ < EUR 125,000 to another account in the SEPA*	EUR 3.50/transaction					EUR 3.50/transaction
V PAY* ATM* withdrawal from BGL BNP Paribas/ BNP Paribas Global Network*	unlimited					unlimited
V PAY* ATM* withdrawal from another EU bank.	3 free (EUR 2/additional transaction)			EUR 2/transaction		EUR 3/transaction
V PAY card*	1 card					EUR 17/year
Account statement	1 print statement per account per month ²⁾ or electronic statements (Web Banking)			Paper: current postage charge Electronic: free		Paper: current postage charge Electronic: free
Remote banking (MultiLine, Web Banking, apps)	free					free
Account statement	free					EUR 3.50/quarter
Investments						
Securities account ³⁾	free					n.a
Private investment advisory service (for more information, call 42 42-2000)	n/a	free				n.a
Monthly subscription fee Essentiel*	free		free ⁴⁾	EUR 2.50	free	n/a

NB: SEPA transfers (electronic and manual) are free for the over 65s.

Libertés: additional products and services you can select as and when you need them.

Bank cards						
Additional V PAY*		EUR 1.25/month				
Mastercard Blue	n/a	1 free card		EUR 1.25/month	EUR 17/year	
Visa Classic						
World Mastercard Gold		n/a	EUR 4.75/month		n/a	EUR 60/year
World Mastercard Gold Priority						
Mastercard Platinum		n/a	n/a	EUR 15/month	n/a	EUR 190/year
Elite Mastercard				EUR 25/month	n/a	EUR 325/year
Web Credit Card		EUR 1/month				EUR 12/year
OptiLine credit line* ≤ EUR 12,500⁵⁾ + Protect* insurance	n/a	free subscription		n/a	the terms and conditions are available at your branch	

Subscription to these offers is subject to acceptance.

¹⁾ Transfers in EUR (limit of EUR 125,000) within Luxembourg and to bank accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican) with the IBAN and BIC of the recipient, stating "shared fees".

²⁾ For any additional print statement, the current postage charge will be applied.

³⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.), which are charged to the client.

⁴⁾ If the employer pays the salary directly into this account by standing order.

⁵⁾ Annual interest rate applied if the account balance is **over the limit*** with or without an **OptiLine*** credit facility: 14.25%

CURRENT ACCOUNTS FOR PROFESSIONALS

Essentiel*: one monthly fee, no surprises. Products and services for the daily management of your finances.

> The type of current account depends on the client's professional situation.

Products and services included in your Essentiel* account	Professional	Self-employed	Non-profit organisation	Entrepreneur	Standard current account
Account opening	free				free
Current Account	EUR, USD, CAD, GBP, CHF, JPY, AUD, DKK, NOK, NZD, SEK				any currency
Fixed rate for transactions/month					
Online transfers to a BGL BNP Paribas account ¹⁾	unlimited				unlimited
Online transfers ¹⁾ < EUR 125,000 and standing orders to another account in the SEPA*	25 free (EUR 0.75/additional transaction)	15 free (EUR 0.75 EUR/additional transaction)	35 free (EUR 0.75 EUR/additional transaction)		1 free (EUR 0.75 EUR/additional transaction)
Manual transfers* ¹⁾ to a BGL BNP Paribas account	EUR 1/transaction				EUR 1/transaction
Manual transfers* ¹⁾ <EUR 125,000 to another account in the SEPA*	EUR 3.50/transaction				EUR 3.50/transaction
V PAY* ATM* withdrawal from BGL BNP Paribas/ BNP Paribas Global Network*	unlimited				unlimited
V PAY* ATM* withdrawal from another EU bank.	4 free (EUR 2/additional transaction)	3 free (EUR 2/additional transaction)	4 free (EUR 2/additional transaction)		EUR 3/transaction
Account statement	1 print statement per account per month ²⁾ or electronic statements (Web Banking)				Paper: current postage charge Electronic: free
Remote banking (MultiLine, Web Banking, apps)	free				free
Account statement	free				EUR 3.50/quarter
Investments					
Securities account(s) ³⁾	free				n.a
Private investment advisory service (for more information, call 42 42-2000)	free				n.a
Monthly subscription fee Essentiel*	EUR 14.50	EUR 18.50	EUR 2.50 ⁴⁾	EUR 28.50	n/a

NB: SEPA transfers (electronic and manual) are free for the over 65s.

DUO OPTION*:
50% REDUCTION
ON THE SECOND CARD
OF THE SAME TYPE

LIBERTÉS: additional products and services you can select as and when you need them.

Bank cards					
V PAY*				EUR 1.25/month	
Mastercard Blue		EUR 1.25/month		n/a	EUR 17/year
VISA Classic					
World Mastercard Gold/ World Mastercard Gold Priority		EUR 4.75/month		n/a	EUR 60/year
Mastercard Platinum		EUR 15/month			EUR 190/year
Elite Mastercard		EUR 25/month			EUR 325/year
Web Credit Card		EUR 1/month			EUR 12/year
Visa Business	1-5 cards		EUR 3.30/card		EUR 40/year
Mastercard Silver	6-50 cards		EUR 2.08/card		EUR 25/year
	> 50 cards		EUR 1.66/card		EUR 20/year
Payment card*		free			free
OptiLine credit facility* ≤ EUR 12,500 ³⁾ + Protect* insurance		n/a	free subscription	n/a	the terms and conditions are available at your branch

Subscription to these offers is subject to approval of your application.

¹⁾ Transfers in EUR (limit of EUR 125,000) within Luxembourg and to bank accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican) with the IBAN and BIC of the recipient, stating "shared fees".

²⁾ For any additional print statement, the current postage charge will be applied.

³⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁴⁾ Free for NGOs.

⁵⁾ Annual interest rate applied if account balance is **over the limit*** with or without an **OptiLine*** credit facility: 14.25%

CASH TRANSACTION FEES AND VALUE DATES

Branch deposits

■ Deposit to own account

without foreign exchange

free

with foreign exchange

0.1% of the amount (min. EUR 5, max. EUR 150)

■ Deposit to a third party account

without foreign exchange

Cash	To an account in...	Fees	Value Dates
EUR	EUR	EUR 3 ¹⁾	D
other currencies	other currencies	EUR 3 ¹⁾	D

with foreign exchange

EUR	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 2 BD ²⁾
other currencies	EUR	0.1% of the amount (min. EUR 5 and max. EUR 150)	D
other currencies	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 2 BD ²⁾

Branch withdrawals

without foreign exchange

Cash	From an account in...	Fees	Value dates
EUR	EUR	EUR 3 ¹⁾	D
other currencies	other currencies	EUR 3 ¹⁾	D

with foreign exchange

EUR	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	D
other currencies	EUR	0.1% of the amount (min. EUR 5 and max. EUR 150)	D
other currencies	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	D

Foreign exchange commission³⁾

0.1% of the amount (min. EUR 5 and max. EUR 150)

¹⁾ Minors and clients aged ≥ 65 , as well as clients requiring special help, are not charged for making deposits into a third party account, or for branch withdrawals.

²⁾ BD= business day

³⁾ The BGL BNP Paribas exchange rate may vary and be different from that of other banks in the country and on the market.

TRANSACTIONS PERFORMED WITH BANK CARDS

Debit cards*

Current Account		
Standard price	Essentiel* rate	Value date

Withdrawals

ATM* withdrawal from BGL BNP Paribas	free		date of debit from this account
V PAY* ATM* withdrawal within the EU	EUR 3/withdrawal	3 free (EUR 2/additional transaction)	
V PAY* ATM* withdrawal outside the EU and/or non-EUR transaction	EUR 6/withdrawal	EUR 5/withdrawal	

Within the **BNP Paribas Global Network*** and **Global Alliance***, withdrawals using the V PAY* card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee (see p.6) still applies when you make a withdrawal in local currency.

Payments

In shops (EU V PAY)*	free	date of debit from this account
In shops (outside EU V PAY zone)*	EUR 1/transaction	

Credit cards*

Current Account	
Standard rate/Essentiel* rate	Value date

Cash advances

Cash-advance fee for ATMs* within the EU (EUR transaction)	EUR 2.48 + 2% of the amount withdrawn	withdrawal date
Cash-advance fee for ATMs* within the EU (non-EUR transaction)	EUR 2.48 + 2% of the amount withdrawn + foreign exchange commission (see p.6)	
Cash-advance fee outside the EU (non-EUR transaction)	EUR 2.48 + 2% of the amount withdrawn + foreign exchange fees ¹⁾	

Within the **BNP Paribas Global Network*** and **Global Alliance***, credit card withdrawals abroad are subject to the same fees and conditions as national transactions.

Payments		
In shops within the EU (EUR transaction)	free	withdrawal date
In shops within the EU/outside the EU (non-EUR transaction)	foreign exchange fee ¹⁾	

Other fees relating to payment cards

Re-issuing PIN for debit or credit card	free
Replacing debit or credit card	free
Blocking debit or credit card	free
Duplicate statement for credit card*	EUR 14.24/statement
Urgent card request for credit or debit card*	EUR 90/request
Urgent PIN request for credit or debit card*	EUR 90/request

¹⁾ Foreign exchange fee: foreign exchange commission (see p. 6) + **mark-up fee***. **Mark-up fee*** applied to transactions (non-EUR):

	Mastercard	Visa
GBP rate	1.00%	1.25%
USD rate	1.00%	1.25%
Other currency rate	1.00%	1.00%
CHF rate	0.85%	0.40%

TRANSFERS

Transfers – Outgoing

Transfers in EUR in Luxembourg and within the SEPA*

		Current Account	
		Standard rate/Essentiel* rate	
Transfer from a BGL BNP Paribas account...			
...to another private account (belonging to the same client root account)	manual	free	
	electronic	free	
...to another BGL BNP Paribas account	manual	EUR 1	
	electronic	free	
...to another account in the SEPA* ²⁾ (≤ EUR 125,000)	manual	EUR 3.50	
	electronic	1 free EUR 0.75/additional trans- action	min. 15³⁾ free EUR 0.75/additional trans- action
...to another account in the SEPA* (>EUR 125,000.00) ⁴⁾			
EUR 125,000-EUR 250,000	manual	EUR 110	n/a
	electronic	EUR 10	
> EUR 250,000	manual	EUR 150	
	electronic	EUR 10	
...to another account within the BNP Paribas group ²⁾ (> EUR 125,000)	manual	EUR 15	n/a
	electronic	EUR 0.75	
Direct debit* (debtor)		free	
Digicash transaction		free	

NB: SEPA transfers (electronic and manual) are free for the over 65s.

Batches of electronic transfers⁵⁾

1-24 transfers	EUR 0.75/transfer
25-49 transfers	EUR 0.70/transfer
50-99 transfers	EUR 0.65/transfer
≥ 100 transfers	EUR 0.60/transfer

Transfer to a country outside the SEPA* and/or in foreign currency⁶⁾

		Standard price
Manual		0.2% of the amount (minimum EUR 7, maximum EUR 200)
Electronic		0.15% of the amount (minimum EUR 5, maximum EUR 180)
...to another account within the BNP Paribas Group²⁾		
≤ EUR 2,500 EUR 2,500-EUR 6,000 > EUR 6,000	manual	EUR 5.98
		EUR 9.92
		EUR 15
≤ EUR 2,500 > EUR 2,500	electronic	EUR 4.34
		EUR 5

NB: a foreign exchange commission is applied to conversion transactions (see p.6).

¹⁾ Standing orders are included in the fixed rate.

²⁾ Fees to be instructed in SHARE mode.

³⁾ 25 for professional and self-employed clients. 35 for entrepreneurs.

⁴⁾ Fees to be instructed in authorised OUR mode. Correspondent's fees may possibly be added.

⁵⁾ Transfers in EUR (limit of EUR 125,000) within Luxembourg and to accounts in the SEPA: EU member states, Norway, Liechtenstein, Iceland, Monaco, Switzerland (+ Andorra, San Marino, Vatican) with the IBAN and BIC of the recipient, stating "shared fees".

⁶⁾ When charges are to be paid by the originator, these charges are cumulative in the event of correspondent bank charges.

Transfers – Incoming

Transfers in EUR originating in a **SEPA*** country

free

Transfers in EUR received from a country outside the **SEPA*** or in foreign currency¹⁾

Amount of the transaction or exchange value in foreign currency

0.2% of the amount (minimum EUR 5, maximum EUR 40)

Value dates and cut-off time *

Receipt of payment order	Execution date
Funds out	value date of debit corresponding to the transaction implementation date = D
Funds in: EUR or SEPA foreign currency * ²⁾	value date of credit corresponding to the date the funds are available D
Other currencies	+ 1 BD
In case of foreign exchange	+ 2 BD
Hard copy transfer received in branch before 16:30 , Monday to Friday	+ 1 BD at the latest
Hard copy transfer received in branch, Saturday	+ 2 BDs at the latest
Transfer via Web Banking, Phone Banking or MultiLine received after 15:00 on a business day	+ 1 BD
Transfer via Web Banking, Phone Banking or MultiLine received on a non-business day	The next BD

Additional fees

Urgent transfer	EUR 12.39/transaction
Fax confirmation of a transfer order (including VAT)	EUR 12.60/transaction
Hard copy transfer that does not meet scanning requirements *	EUR 5/transaction
Joint transfer submitted in hard copy (at the instructor's expense)	EUR 0.62/transaction ³⁾
Action in the event of missing, incorrect or incomplete IBAN * or BIC * account number	EUR 5/transaction
MT 101 transfer fees (SWIFT* format for all payment orders)	EUR 1.25/transaction
MT 940 transfer fees (international electronic format for account statements)	free

¹⁾ When charges are to be paid by the originator, these charges are cumulative in the event of correspondent bank charges; for foreign exchange transactions, a foreign exchange commission will be added. Correspondents' fees available on www.bgl.lu under General Information.

²⁾ SEPA currencies: BGN, CHF, CZK, DKK, EEK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON SEK.

³⁾ Manual transfer fees are debited at the end of the month.

LOANS AND OVERDRAFTS

Statement fees (mortgage, investment loan)	EUR 3.50/quarter
Mortgage rearrangement fees	EUR 150
Mortgage change fees	EUR 100
Release fees (mortgage)	EUR 150

SAVINGS ACCOUNT

Account fees

	Young people < 18 years old	Natural persons > 18 years old / Businesses
Account opening		free
Account statement fees	free	EUR 3.50 per year
Account statements: • sent by post • electronic statements	free	free

Interest is accrued on 31 December of each year.

Cash transaction fees and value dates

Branch deposits

■ Deposit to own account

without foreign exchange

free

with foreign exchange

0.1% of the amount (min. EUR 5, max. EUR 150)

■ Deposit to a third party account

without foreign exchange

Cash	To an account in...	Savings account		Savings book		Term deposits	
		Fees	Value dates	Fees	Value dates	Fees	Value dates
EUR	EUR	EUR 3	+ 5 BD	EUR 3	+15 CD	free	+ 2 BD
other currencies	other currencies	EUR 3	+ 10 BD	n/a	n/a	free	+ 10 BD

with foreign exchange

EUR	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 10 BD	n/a	n/a	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 2 BD
other currencies	EUR	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 5 BD	0.1% of the amount (min. EUR 5 and max. EUR 150)	+15 CD	free	+ 2 BD
other currencies	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	+ 10 BD	n/a	n/a	free	+ 2 BD

D= transaction day, BD= business day, CD= calendar day.

Branch withdrawal

Without foreign exchange

From an account in...	To cash	Savings account		Savings book		Term deposits	
		Fees	Value dates	Fees	Value dates	Fees	Value dates
EUR	EUR	EUR 3	- 2 BD	EUR 3	- 15 CD	free	D
other currencies	other currencies	EUR 3	- 2 BD	n/a	n/a	0.50% with a minimum of EUR 2.48	D

With foreign exchange

EUR	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	- 2 BD	n/a	n/a	0.1% of the amount (min. EUR 5 and max. EUR 150)	D
other currencies	EUR	0.1% of the amount (min. EUR 5 and max. EUR 150)	- 2 BD	free	- 15 CD	free	D
other currencies	other currencies	0.1% of the amount (min. EUR 5 and max. EUR 150)	- 2 BD	n/a	n/a	free	D

INVESTMENT ADVICE

Investors service

You want to manage your investments **independently** while receiving **advice on request**.

Eligibility threshold		
When opening an account		EUR 50,000
Account management		
Multi-currency international account management		contact us
Custody fees (excl. tax ¹⁾)		
Assets < EUR 300,000		0.15% (min. EUR 50/quarter)
Assets ≥ EUR 300,000 ²⁾		0.10%/quarter
BNP Paribas Group funds		free
Transactions		
FUND		
Entry charges ³⁾	Web Banking	Other channels ⁴⁾
Equity funds	2.00%	2.50%
Mixed funds, Real estate funds, Funds of funds	1.60%	2.00%
Bond funds	1.20%	1.50%
Money market funds	0.80%	1.00%
Exit charges ⁵⁾		free
EQUITIES		
Brokerage fees ⁶⁾	Web Banking	Other channels ⁴⁾
Order < EUR 50,000	0.36% (min. EUR 40)	0.45% (min. EUR 50)
Order ≥ EUR 50,000 to < EUR 100,000	0.26%	0.325%
Order ≥ EUR 100,000	0.20%	0.25%
BONDS		
	Web Banking	Other channels ⁴⁾
Primary market purchases		contact us
Secondary market purchase ⁷⁾	0.80%	1.00%
Sell orders on secondary market ⁸⁾	0.80%	1.00%
STRUCTURED PRODUCTS		
Entry and exit charges, depending on the product offered		contact us

¹⁾ Custody fees are subject to VAT. NB: clients residing outside the European Union do not pay VAT; in the event of a change in your residency status, please contact your financial advisor for information on your situation.

²⁾ Example: for a portfolio of EUR 350,000, the first EUR 300,000 are invoiced at 0.15% and the subsequent EUR 50,000 at 0.10%.

³⁾ Excluding entry charges payable to the fund, where applicable.

⁴⁾ Telephone, fax, etc.

⁵⁾ Excluding specific terms and conditions for certain funds.

⁶⁾ ON purchases and sales; excluding any external broker fees that the client may incur.

⁷⁾ Value date = order execution date.

⁸⁾ Value date + 5 business days.

Advisory service

You want to **be helped** with the management of your investments, and to receive **proactive advice**.

Eligibility threshold		
When opening an account		EUR 50,000
Account management		
Multi-currency international account management		contact us
Custody fees (excl. tax ¹⁾)		
Assets < EUR 300,000		0.15% (min. EUR 50/quarter)
Assets ≥ EUR 300,000 ²⁾		0.10% per quarter
BNP Paribas Group funds		free
Advisory agreement (excl. tax ¹⁾)		
		0.20% (min. EUR 100; max. EUR 250)/quarter
Transactions		
FUND		
Entry charges ³⁾	Web Banking	Other fees ⁴⁾
Equity funds	0.80%	1.00%
Mixed funds, Real estate funds, Funds of funds	0.80%	1.00%
Bond funds	0.80%	1.00%
Money market funds	0.80%	1.00%
Exit charges ⁵⁾	free	
EQUITIES		
Brokerage fees ⁶⁾	Web Banking	Other channels ⁴⁾
Order < EUR 50,000	0.36% (min. EUR 20)	0.45% (min. EUR 25)
Order ≥ EUR 50,000 to < EUR 100,000	0.26%	0.325%
Order ≥ EUR 100,000	0.20%	0.25%
BONDS		
	Web Banking	Other channels ⁴⁾
Primary market purchases		contact us
Primary market subscriptions ⁷⁾	0.40%	0.50%
Sell orders on secondary market ⁸⁾	0.40%	0.50%
STRUCTURED PRODUCTS		
Entry and exit charges, depending on the product offered		contact us

¹⁾ Custody fees are subject to VAT; the advisory agreement is subject to VAT.

NB: clients residing outside the European Union do not pay VAT; in the event of a change in your residency status, please contact your financial advisor for information on your situation.

²⁾ Example: for a portfolio of EUR 350,000, the first EUR 300,000 are invoiced at 0.15% and the subsequent EUR 50,000 at 0.10%.

³⁾ Excluding entry charges payable to the fund, where applicable.

⁴⁾ Telephone, fax...

⁵⁾ Excluding specific terms and conditions for certain funds.

⁶⁾ ON purchases and sales; excluding any external broker fees that the client may incur.

⁷⁾ Value date = order execution date.

⁸⁾ Value date + 5 business days.

Direct Invest+ International service

ELIGIBILITY THRESHOLD

When opening an account	EUR 50,000
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ACCOUNT MANAGEMENT

Management fees ¹⁾	0.5% per year
Essentiel International fee	EUR 15/month
▪ Multi-currency account(s)	
▪ Securities account(s) ²⁾	
▪ V PAY* card	
▪ Mastercard Gold ⁶⁾	
▪ Tailored advice	
▪ SEPA or non-SEPA electronic transfers	

TRANSACTIONS

Funds (equity, mixed, bond, money market)

Entry charges ³⁾	1%
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Exit charges ⁴⁾	free
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Equities

Brokerage fees ⁵⁾	0.45% (min. EUR 50)
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Bonds

Purchase and sale	0.65%
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Structured products	contact us
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CREDIT CARD: MASTERCARD GOLD⁶⁾

Annual fee	Included in the Essentiel International fee
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LIFE INSURANCE⁷⁾

Minimum investment amount	EUR 10,000
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Maximum entry charges	max. 2.50 %
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Annual management fees	max. 1.44%
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Switching charges	1%
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Exit charges	free
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¹⁾ Management fees include:

- Holding and monitoring of assets (including the collection of income, returns, dividends, coupons, annuities and, if applicable, capital);
- The definition and monitoring of your investor profile in accordance with 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

²⁾ Excluding transaction charges, collection fees, etc.

³⁾ Excluding entry charges payable to the fund, where applicable.

⁴⁾ Excluding specific terms and conditions for certain funds.

⁵⁾ On purchases and sales; excluding any external broker fees that the client may incur.

⁶⁾ Subscription to these offers is subject to approval of your application.

⁷⁾ Savings and investment products offered by our insurance partner, Cardiff Lux Vie, a Luxembourg insurance company.

LOMBARD LOAN (CURRENT ACCOUNT OVERDRAFT FACILITY)⁶⁾

Subject to approval by the Management of the Bank. For this purpose, specific conditions may apply.

Minimum credit line amount ⁶⁾	EUR 75,000
Term	12 months renewable by tacit agreement
EUR interest rate	3-month Euribor + 2%
Application fees:	max. EUR 500

ACCESS TO THE WEBSITE FOR CONSULTATION AND TRANSACTIONS (www.directinvest.bgl.lu)

Membership and annual subscription	Free
Stock market and economic information	Free
LuxTrust Token (electronic certificate)	Free

Direct Invest Professional Partners service

ELIGIBILITY THRESHOLD

When opening an account	EUR 50,000
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ACCOUNT MANAGEMENT

Administrative fees ¹⁾ :	EUR 100 per year
<ul style="list-style-type: none">Multi-currency account(s)Securities account(s)²⁾International transfersElectronic monthly account statementsElectronic summary securities statement each quarter	
Custody fees (excl. tax ³⁾ and excluding group shares)	
<ul style="list-style-type: none">Assets < EUR 300,000Assets ≥ EUR 300,000⁴⁾	 0.60% per year 0.40% per year

TRANSACTIONS

Funds (equity, mixed, bond, money market)

Entry charges ⁵⁾	to be determined with your independent financial advisor
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Exit charges ⁶⁾	free
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Equities

Brokerage fees ⁷⁾	to be determined with your independent financial advisor
------------------------------	--

Bonds

Purchase and sale	to be determined with your independent financial advisor
-------------------	--

Structured products	Contact us
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CASH MANAGEMENT

Term deposit	
<ul style="list-style-type: none">Minimum paymentInterest rates⁸⁾ in the currency of your choice	EUR 5,000 or equivalent contact us

LOMBARD LOAN (CURRENT ACCOUNT OVERDRAFT FACILITY)⁶⁾

Minimum credit line amount ⁹⁾	EUR 75,000
Term	12 months renewable by tacit agreement
EUR interest rate	3-month Euribor + 2%
Application fees:	max. EUR 500

ACCESS TO THE WEBSITE FOR CONSULTATION AND TRANSACTIONS (www.directinvest.bgl.lu)

Membership and annual subscription	free
Stock market and economic information	free
LuxTrust Token (electronic certificate)	free

¹⁾ Management fees include:

- Safe-keeping and monitoring of assets (including the collection of fruits and revenues, dividends, coupons, income and, if applicable, capital);
- The definition and monitoring of your investor profile in accordance with 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.

²⁾ Excluding transaction charges, custody fees, etc.

³⁾ Custody fees are subject to VAT. NB: clients residing outside the European Union do not pay VAT; in the event of a change in your residency status, please contact your financial advisor for information on your situation.

⁴⁾ Example: for a portfolio of EUR 350,000, the first EUR 300,000 are invoiced at 0.60% and the subsequent EUR 50,000 at 0.40%.

⁵⁾ Excluding entry charges payable to the fund, where applicable.

⁶⁾ Excluding specific terms and conditions for certain funds.

⁷⁾ On purchases and sales; excluding any external broker fees that the client may incur.

⁸⁾ These interest rates vary according to interbank rates, the amount invested, the term and the currency concerned.

⁹⁾ Terms and conditions apply

Payment methods

You also have the option to request the debit card and credit card of your choice.

A V PAY DEBIT CARD

A V PAY debit card

EUR 17/year

MASTERCARD CREDIT CARDS ⁹⁾

- Mastercard Gold EUR 57 per year
- Mastercard Platinum EUR 190/year
- Elite Mastercard EUR 325/year

Self Invest International Service

ELIGIBILITY THRESHOLD	
When opening an account	EUR 50,000

ACCOUNT MANAGEMENT	
Essentiel International fee	EUR 15/month
<ul style="list-style-type: none">Multi-currency account(s)Securities account(s)¹⁾V PAY cardMastercard GoldSEPA and non-SEPA electronic transfers	
Custody fees (excl. tax ²⁾ and excluding group shares)	0.20% per year

TRANSACTIONS	
Fund entry charges³⁾	
Equity funds	2%
Mixed funds	2%
Bond funds	1.50%
Money market funds	1%
Exit charges ⁴⁾	free
Equities	
Brokerage fees ⁵⁾	0.75% (min. EUR 50)
Bonds	
Purchase and sale	0.65%
Structured products	
	contact us

CREDIT CARD: MASTERCARD GOLD ⁶⁾	
Annual fee	Included in the Essentiel International fee

CASH MANAGEMENT	
Term deposit	
<ul style="list-style-type: none">Minimum paymentInterest rates⁷⁾ in the currency of your choice	EUR 5,000 or equivalent contact us

LIFE INSURANCE ⁸⁾	
Minimum investment amount	EUR 10,000
Maximum entry charges	max. 2.50 %
Annual management fees	max. 1.44%
Switching charges	1%
Exit charges	free

LOMBARD LOAN (CURRENT ACCOUNT OVERDRAFT FACILITY) ⁶⁾

Minimum credit line amount	EUR 75,000
Term	12 months renewable by tacit agreement
EUR interest rate	3-month Euribor + 2%
Application fees:	max. EUR 500

ACCESS TO THE WEBSITE FOR CONSULTATION AND TRANSACTIONS (www.directinvest.bgl.lu)

Membership and annual subscription	free
Stock market and economic information	free
LuxTrust Token (electronic certificate)	free

¹⁾ Excluding transaction charges, custody fees, etc.

²⁾ Custody fees are subject to VAT. NB: clients residing outside the European Union do not pay VAT; in the event of a change in your residency status, please contact your financial advisor for information on your situation.

³⁾ Excluding entry charges payable to the fund, where applicable.

⁴⁾ Excluding specific terms and conditions for certain funds.

⁵⁾ On purchases and sales; excluding any external broker fees that the client may incur.

⁶⁾ Subscription to these offers is subject to approval of your application.

⁷⁾ These interest rates vary according to interbank rates, the amount invested, the term and the currency concerned

⁸⁾ Savings and investment products offered by our insurance partner, Cardif Lux Vie, a Luxembourg insurance company

SECURITIES TRANSACTIONS

Securities account

Deposits

At BGL BNP Paribas branches

free

Through a bank: (= incoming transfer)

- free of payment
- for payment

free
EUR 45

Custody fees

Custody fees are debited quarterly, at the start of each quarter.

The securities placed in custody are held free of charge until the end of the quarter.

The **custody fee** * charged is not reimbursed by the bank even if the security is withdrawn before the end of the quarter.

BNP Paribas Group shares

Shares in BNP Paribas Group, including the shares of Group entities issued under their former names (FBL, BGL, Fortis Group), are free of **custody fees**.*

Other securities and precious metals

Value of the deposit in EUR (or foreign currency equivalent)	Securities (+VAT)	Precious metals (+VAT)
< EUR 500,000.00	0.200%	0.300%
EUR 500,000.00 - EUR 1,250,000.00	0.150%	0.225%
> EUR 1,250,000.00	0.100%	0.150%

Minimum/deposit

EUR 10/quarter

Minimum/item (line)

EUR 3.10/quarter

Fixed price/item for which the security price is not available

EUR 12.39/quarter

Securities transactions

Physical delivery of securities linked to a buy transaction (by securities item)

BGL BNP Paribas securities

free

Subscription to other issuers

EUR 60

Stock market purchase of other issuers

EUR 60

Delivery to home address

contact us

Entry of registered shares

BNP Paribas Group equities and bonds	free
Investment funds held by BGL BNP Paribas	free
Other issuers	EUR 90

Transfer of securities from BGL BNP Paribas custody

To custody elsewhere within BGL BNP Paribas	free
To the custody of BNP Paribas Fortis	free
To the custody of another bank:	
• free of payment	EUR 60/transfer
• for payment	EUR 75/transfer

Important: any taxes or fees that may be payable by the bank in connection with the receipt or withdrawal of securities are not included in our commission. They are charged separately, for example:

- registered security registration fees;
- taxes associated with changes in security ownership (0.50% in the United Kingdom).

NB: physical delivery of securities in relation to securities transactions (reinvestment, swap, allocation, stamping, bond conversion, etc.) is free.

Collection of securities in custody

Paying agent	Collection fees (per security)			
	Interest and dividends		Security reimbursement	
BNP Paribas Group products	free			
Other products ¹⁾	Tranche	Interest rate	Tranche	Interest rate
	< EUR 2,479	1.25% with minimum of EUR 2.48	< EUR 123,946	0.25%
	EUR 2,479 – EUR 12,394	0.50%	≤ EUR 123,946	0.125%
	≤ EUR 12,394	0.25%		
Additional fees	foreign exchange commission correspondent's fees*			

¹⁾ For securities held physically by the bank, the collection fees are doubled.

Stock market transactions

Shares and warrants

Purchase/sale fees	Luxembourg stock exchange	Other stock exchanges ¹⁾	Over the counter
Minimum fee	EUR 24.79	EUR 74.37	EUR 74.37
≤ EUR 49,578.70 (or exchange value in foreign currency)	0.80%	1.50%	0.65%
EUR 49,578.71 - EUR 123,946.76 (or foreign currency equivalent)	0.60%	1.25%	0.50%
> EUR 123,946.77 (or exchange value in foreign currency)	0.40%	1.00%	0.30%

Options

Purchase/sale fees	Stock exchange, all countries
Minimum fee	EUR 74.37
≤ EUR 2,478.94 (or exchange value in foreign currency)	5.00%
> EUR 2,478.95 (or exchange value in foreign currency)	4.00%

Bonds

Purchase/sale fees	Luxembourg stock exchange	Other stock exchanges ¹⁾	Over the counter
Minimum fee	EUR 24.79	EUR 74.37	EUR 24.79
≤ EUR 49,578.70 (or exchange value in foreign currency)	0.50%	fees available on request from our branch advisors	0.65%
EUR 49,578.71 - EUR 123,946.76 (or foreign currency equivalent)	0.40%		0.50%
EUR 123,946.77 - EUR 247,893.52 (or foreign currency equivalent)	0.30%		0.30%
> EUR 247,893.53 (or exchange value in foreign currency)	0.20%		0.20%

Purchases and sales of structured products are charged according to the "Bonds - Over-the-Counter" rates.

Investment funds

	Purchase fees	Sale fees
BGL BNP Paribas Investment Partners	Net asset value (NAV) + commission, as per prospectus	as per prospectus
Other funds ^{2) 3) 4)}	NAV + commission, as per prospectus + 0.15% fee	prospectus conditions - fee of 0.65%

¹⁾ Any stock exchange taxes are not included in our commission and are charged separately, for example:

- United Kingdom: 0.50% on purchases of securities;
- Switzerland: 0.09% on purchases and sales of securities.

²⁾ Funds without entry charges are invoiced according to the "Shares and warrants - Over the counter" prices.

³⁾ Funds domiciled outside the EU are invoiced according to the "Shares and warrants - Over the counter" prices + commission, as per prospectus.

⁴⁾ US mutual funds are invoiced according to the "Shares and warrants" prices.

Primary market subscriptions

	Purchase fees
Bonds and structured products in EUR	free
Bonds and structured products in foreign currency	0.15% with a minimum of EUR 6.20/purchase
Equities	0.50% with a minimum of EUR 12.39/purchase

NB: a foreign exchange fee is applied to conversion transactions (see Transfer and Foreign Exchange Transaction charges).

Easinvest

Entry charge	1.5% (instead of 3% for a standard fund subscription)
Exit charge	0%
Securities account Quarterly statement Standing orders	free

OTHER SERVICES AND FACILITIES

Cheques

Collection fees

Cheques in EUR from a Luxembourg account (without foreign exchange)	Fees					Value date
Cheques from a BGL BNP Paribas account	free					receipt date +1 BD
Cheques from another high street bank: direct deposit under usual reserve: • cheque ≤ EUR 50,000 • cheque > EUR 50,000 credit after collection	EUR 3/transaction EUR 3/transaction EUR 18 + correspondent's fees*					receipt date +2 BD receipt date +4 BD date funds available +2 BD

Cheques in EUR drawn on an account in a foreign country (or foreign currency cheque)	Fees					Value date
Cheque amount or exchange value in foreign currency	≤ EUR 125.00	EUR 125.01 - EUR 2,500.00	EUR 2,500.01 - EUR 12,500.00	EUR 12,500.01 - EUR 25,000.00	> EUR 25,000.00	
Direct deposit	EUR 10	EUR 15	EUR 30	EUR 50	EUR 65	receipt date ¹⁾ +4 BD
Credit after collection	direct deposit fee + EUR 15 + correspondent's fees*					date funds available +2 BD

NB: a foreign exchange commission is applied to conversion transactions.

Issuance fees

Cheque issuance (the fees are borne by the BGL BNP Paribas issuer)	Fees
BGL BNP Paribas cheque: • issuance fees ²⁾ (cheque in EUR) + any transfer fees ²⁾ if beneficiary bank non-LU + any foreign exchange fee in the event of foreign exchange ²⁾	EUR 3 hard copy transfer outside the SEPA and/or in foreign currency ⁴⁾ foreign exchange commission ⁴⁾
Cashier's cheque: • issuance fees ³⁾ (cheque in EUR) + any transfer fees ³⁾ if beneficiary bank non-LU + any foreign exchange fee in the event of foreign exchange ³⁾	EUR 4.96 hard copy transfer outside the SEPA and/or in foreign currency ⁴⁾ foreign exchange commission ⁴⁾

Additional fees

Return of unpaid cheques: • from a Luxembourg account • from an account in a foreign country	EUR 2.50/cheque EUR 12.50/cheque + correspondent's fees*⁵⁾
Tracer request	EUR 12.50/request
Blocking and cancellation of a cashier's cheque from a foreign correspondent bank (in foreign currency)	EUR 25 + correspondent's fees* / cheque

Important:

- cashier's cheques drawn on our bank are paid in accordance with the transfer fees;
- the **correspondent's fees*** for cheque collections are borne by the remitter.

¹⁾ Cheque received by BGL BNP Paribas Cheque Department before 10:00.

²⁾ These fees are payable by the issuer when the beneficiary cashes the cheque.

³⁾ These fees are payable by the issuer when the cheque is issued.

⁴⁾ See "Transfer Operations" prices.

⁵⁾ + any foreign exchange commission.

Safe-deposit box hire

Door height in cm	Annual rate
up to 19.00	EUR 95
19.01 to 40.00	EUR 130
40.01 to 70.00	EUR 200
70.01 to 200.00	EUR 300

Price applied for a standard width of 30 cm
For double the width: double the standard fee
For half the width: half the standard fee

NB: the rental charge is payable in advance.

Night depository

Monthly payment.

10 deposits free each month, 11th and above: EUR 6 per night safe deposit made.

Additional fees

Management of accounts inactive* for more than 18 months	EUR 117 per half year
Mail holding	EUR 117 per year
Garantie Compte Plus *¹⁾	
<ul style="list-style-type: none"> For \geq 18 years old For minors (12-17 years old) 	EUR 3.72/year/root free
Exchange of banknotes	Charges/transaction
<ul style="list-style-type: none"> Clients holding an account with BGL BNP Paribas Third party (up to EUR 250 or equivalent) 	0.50% of the amount (minimum of EUR 2.48) 1% of the amount (minimum of EUR 4.96)
CHF deposit charge	see pricing guide on bgl.lu under General Information

Certificates

Statement of income from securities	EUR 58.50/statement
Securities statement	EUR 5/statement
Recovery of tax withheld at source (minimum threshold of EUR 250)	3% of the amount of the tax recovered Minimum: EUR 143.75/request Maximum: EUR 575/request
Tax authorities' forms	EUR 117/form
Exemption from withholding at source (minimum threshold of EUR 250)	EUR 117/dossier
Certificates of interest or of account balance:	
<ul style="list-style-type: none"> \leq 5 years $>$ 5 years 	EUR 2.50/certificate EUR 2.50/certificate + EUR 50/hour of searching
Search on request for a specific transaction :	
<ul style="list-style-type: none"> within 3 months of it being carried out after 3 months of it being carried out 	free EUR 29.25
<ul style="list-style-type: none"> Reference letter (Certificate of good repute) Certificate of monthly payment of a standing order Certificate of ownership (confirmation of holding an account) Confirmation of having had a relationship with the Bank Certificate of account closure Confirmation of studies Payment confirmation 	EUR 18.92
Tax adjustment charges	EUR 292.50/root account/year of adjustment

¹⁾ Only for resident clients.

GLOSSARY

ATM or Automatic Teller Machine: Automatic teller machine enabling the withdrawal of banknotes, the performance of some account operations (withdrawing cash, checking balance, etc.) using a bank card and your PIN.

BIC or Bank Identifier Code: the bank identifier code (or SWIFT code) must be indicated on international transfers. **Example:** the BIC for BGL BNP Paribas is BGLLLULL.

BNP Paribas Global Network: the BNP Paribas Group ATM network for cardholder to make withdrawals abroad with the V PAY card at the same rate as 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 West. For more information, please visit www.bgl.lu

Credit card (VISA or Mastercard): international means of paying merchants and making ATM withdrawals; payments made with credit cards are added together and debited to your account on a monthly basis after a monthly summary statement is sent. The annual fee is debited on the first day of the month after the current year's card was ordered. Validity period: 3 years.

Custody fees: fees payable to ensure the safekeeping and servicing of securities (payment of coupons or dividends, monitoring of corporate actions, etc.).

Cut-off time: deadline after which any payment order or incoming payment in is deemed to have been received on the next bank business day.

Direct debit: a payment instrument that can be used for automatic debt collection throughout the SEPA, in accordance with the same execution standards and rules. This payment method can be used to pay recurring bills that fall due on fixed dates (telephone, electricity, taxes, etc.), as well as one-off bills, provided that the creditor has a valid mandate signed by the debtor.
This system applies to transactions denominated in EUR and carried out between accounts located in one of the 32 SEPA countries.

DUO option: the DUO option applies only to cards offered with Libertés. Selecting at least two cards from within the same family from the Libertés range, a 50% reduction applies to the second card. Identical cards (two debit cards, two Mastercard Blue cards or two Web Credit Cards, etc.) are counted as the same family.

Essentiel: the Essentiel account combines all of the banking services needed for the day-to-day management of your current account. Essentiel accounts differ according to your personal situation:
From 12 to 17 years old: Startin' Lycéens
From 18 to 29 years old: Startin' Etudiants or Startin' Jeunes Actifs
30 and over: Essentiel (branch account) or DIRECT account (fully online account)

EU V PAY: consult www.vpay.com.

Garantie Compte Plus: insurance covering any holder or joint holder of one or more accounts with BGL BNP Paribas, subject to the payment of an annual premium. It pays the named beneficiary or beneficiaries an amount equal to the debit or credit balance of the account in the event of the accountholder's accidental death.

Global Alliance : agreement between the BNP Paribas Group and several major global banks including Deutsche Bank, allowing you to withdraw money by debit or credit card from the network of ATMs abroad, 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, please visit www.bgl.lu

IBAN or International Bank Account Number: international standard for identifying bank accounts. The IBAN is used to identify each of the client's bank accounts. It comprises the code for the country where the account is located (LU for Luxembourg), the check digits and the national account identifier.

Inactive account: a BGL BNP Paribas account is deemed to be inactive if, after 18 months, no transactions initiated by the client have been recorded in said account and if the account holder has not made him/herself known and has not carried out any transactions from an account opened in his/her name with the same bank.

Manual transfers: transfers requiring manual intervention (hard copy transfers, transfers initiated via BGL BNP Paribas Direct or in-branch).

Mark-up fee: commission applied to non-euro transactions (credit card).

OptiLine: credit facility granted on an Optiflex current account with a set limit for an indefinite period. The client is free to use and reuse the credit facility, without restriction or requirement to justify the use. The account balance is topped up as and when money is paid in. OptiLine is a transparent and flexible cash reserve that allows clients to cover their everyday needs.

“OUR” correspondent’s fees: fees paid by the client ordering a payment in addition to the bank’s fees if the “OUR” instruction is selected (all fees charged to the ordering party) Correspondents’ fees available on www.bgl.lu.

Overdraft: exceeding the account’s authorised credit limit.

Payment card: issued free of charge upon request in-branch, enables you to deposit or withdraw cash at BGL BNP Paribas ATMs.

Protect: insurance covering repayment of the outstanding balance of the Global Line or Réserve Privilège facility in the event of death.

Remote banking: agreement covering Web Banking, Mobile Banking and NetAgence.

Réserve Privilège : revolving credit facility on a separate account, requiring monthly repayment or a supplement, without any restriction or requirement to justify the use.

SEPA transfers: payment instruction in EUR intended for the transfer of funds between accounts located in the SEPA. SEPA transfers eliminate disparities between domestic transfers and cross-border transfers within the SEPA, and process all ordinary EUR transfers identically.

SEPA: EU countries + Norway + Iceland + Monaco + Switzerland (+ San Marino, the Vatican and Andorra).

SWIFT : unique identification code for financial and non-financial institutions.

Transfer that does not meet scanning requirements: a paper transfer that cannot be scanned and must be entered manually by the transfer department (e.g. fax instructions).

V PAY debit card: European means of paying merchants and making ATM withdrawals; payments made with the V PAY card are debited directly to the bank account. The annual fee is debited on the first day of the month after the current year’s card was ordered. Validity period: 5 years

OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie
Cloche d'Or
Gare
Grand-Rue
Kirchberg Europe

Kirchberg Headquarters
Limpertsberg
Merl-Belair
Merl-Jardins de Luxembourg
Royal Monterey

OUR BRANCHES IN THE GRAND DUCHY

Bascharage Kordall
Bereldange
Bettembourg
Clervaux
Diekirch
Differdange
Dudelange
Echternach
Esch Belval
Esch Benelux
Esch Centre
Ettelbruck
Grevenmacher
Howald
Junglinster
Larochette

Mamer
Mersch
Mondorf-les-Bains
Niederanven
Pétange
Redange-sur-Attert
Remich
Schifflange
Steinfort
Strassen
Tétange Käldall
Vianden
Wasserbillig
Weiswampach
Wiltz

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**BGL
BNP PARIBAS**

The bank
for a changing
world