

# CHARGES FOR TRANSFER & EXCHANGE OPERATIONS<sup>1)</sup>

EFFECTIVE FROM 1 JANUARY 2018

The tariffs highlighted in orange are those modified compared with July 1, 2017 and valid as of January 1, 2018.

## Transfers – Outgoing

### Transfers in EUR within Luxembourg and the SEPA area<sup>2)</sup>

	Manual transfer	Electronic transfer
<b>Transfers from a BGL BNP Paribas account...</b>		
...to another BGL BNP Paribas account (under the same root account number)	free	free
...to another BGL BNP Paribas account	EUR 1.00	free
...to another account within the SEPA area (≤ EUR 125,000)	EUR 3.50	EUR 0.75 1 free transfer/month
...to another account within the SEPA area (> EUR 125,000)		
EUR 125,000,01 - EUR 250,000,00	EUR 110	EUR 10
> EUR 250,000,00	EUR 150	
...to another BNP Paribas Group account	EUR 15	EUR 0.75

**Note:** instructions specify shared charges

### Transfers to a country outside the SEPA area and/or in foreign currency<sup>3)</sup>

Manual transfer	0.20% (min. EUR 7, max. EUR 200)
Electronic transfer	0.15% (min. EUR 5, max. EUR 180)

**Note:** in case of exchange an Exchange Fee is charged

## Transfers – Incoming

Transfer in EUR from Luxembourg and from the SEPA area	free
Transfer in EUR or foreign currency outside the SEPA area	0.20% (min. EUR 5, max. EUR 40)



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# Exchange commission

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

## Additional charges

Issue of a private cheque	EUR 3
Issue of a bank cheque / SWIFT cheque	EUR 4.96
Urgent transfer	<b>EUR 15</b>
Fax confirmation of a transfer order	<b>EUR 15</b>
Transfer unsuitable for optical scanning devices <sup>4)</sup>	EUR 5
Collective bank transfers on paper (fees always payable by the payer)	EUR 0.62/payment (min EUR 12.39)
Additional intervention required due to missing, erroneous or inaccurate IBAN and BIC numbers	EUR 5

## Value dates

For outgoing funds	the debit value date is the date of the transaction
For incoming funds	the credit value date is the availability date

## Receipt of payment order and execution date

Receipt of payment order	Execution date
Manual transfer order received in-branch before 4.30 pm	no later than + 1 BD
Order received via Web Banking, Phonebanking or MultiLine before 3.00 pm on a bank business day	+ 1 BD
Order received via Web Banking, Phonebanking or MultiLine on a bank holiday	next BD

BD= business day

<sup>1)</sup> For clients whose accounts are managed in-branch. All other clients are requested to consult their account manager.

<sup>2)</sup> EU countries + Norway, Liechtenstein, Iceland, Switzerland, Monaco (+ Andorre, Saint-Marin, Vatican + Jersey, Guernsey, Isle of Man).

<sup>3)</sup> Under the charges payable by the instructing party option, these charges are added to any charges levied by the correspondent.

<sup>4)</sup> A payment order that is unsuitable for optical scanning devices is an order that cannot be scanned and has to be input manually, such as an instruction sent by fax.



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