

CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 JULY 2017

STARTIN' STUDENTS

18 to 29 years old

FREE

BANQUE AU QUOTIDIEN

OptiFlex current account(s) (11 currencies)	
1 V PAY debit card	
4 account statements per account per year	
Web Banking on your computer (PC/MAC) and on your smartphone and tablet (Android/Apple)	
Electronic statements (Web Banking)	

CARD TRANSACTIONS

per additional transaction

V PAY BGL BNP Paribas / Global Network withdrawals ¹⁾	free
3 V PAY withdrawals excluding BGL BNP Paribas LU-EU/month	EUR 2.00

BANK TRANSFERS IN EUROS ²⁾

per additional transaction

BGL BNP Paribas electronic transfers ³⁾	free
15 SEPA electronic transfers/month ³⁾	EUR 0.75
BGL BNP Paribas manual transfer ⁴⁾	EUR 1.00
SEPA manual transfer ⁴⁾	EUR 3.50

INVESTMENTS

Securities account ⁵⁾	free
Investment advice (for more information call us at 42 42-2000)	free

Make day-to-day transactions with authentication on (+352) 42 42-2000

"LIBERTÉS"

"Libertés" are options you can add to your current account:

**DUO OPTION:
50% DISCOUNT
ON THE 2nd CARD
(OF THE SAME TYPE) ⁶⁾**

BANK CARDS

per month

V PAY Startin' debit card	EUR 1.25
1 Mastercard Blue card or VISA Classic credit card (your choice)	free
Web Credit Card	EUR 1.00

CREDIT FACILITY

per quarter

OptiLine ⁷⁾	lending rate
Assurance Protect	insurance premium

- ¹⁾ With a V PAY debit card: Free EUR withdrawals in Luxembourg from BGL BNP Paribas ATMs and from all BNP Paribas cash machines in Europe. Please see the bgl.lu website for other partner banks.
- ²⁾ Transfers in EUR (up to EUR 125,000) in Luxembourg and to an account in the SEPA zone: EU countries, Norway, Liechtenstein, Iceland, Monaco and Switzerland (+ Andorra, San Marino and Vatican City) with the beneficiary's IBAN and BIC, "shared charges" selected.
- ³⁾ Includes standing orders.
- ⁴⁾ Standard TUP form (automated processing or manual).
- ⁵⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.
- ⁶⁾ The second "Liberté" card from the same family of cards is eligible for a 50% discount. Two identical cards are considered to be from the same family (2 debit cards, 2 Mastercard Blue cards or 2 Web Credit Cards, etc.).
- ⁷⁾ The amount of the OptiLine facility (in EUR) is a maximum of EUR 12,500 after acceptance of the application.

The prices shown are valid as from 1/03/2017. Subscription to these offers is subject to acceptance of your application. Call tel.: (+352) 42 42-2000 for offer terms and conditions.



**BGL
BNP PARIBAS**

The bank
for a changing
world