

CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 JULY 2017



ONLINE DIRECT ACCOUNT

FREE

DAILY BANKING

- 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

- V PAY BGL BNP Paribas / BNP Paribas Global Network withdrawals ¹⁾ **free**

BANK TRANSFERS IN EUROS ²⁾ per additional transaction

- BGL BNP Paribas electronic transfers ³⁾ **free**
- 15 SEPA electronic transfers/month ³⁾ EUR 0.75

INVESTMENTS

- Securities account ⁴⁾ **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) ⁵⁾**

BANK CARDS per month

V PAY debit card	EUR 1.25
Mastercard Blue	EUR 1.25
Visa Classic	EUR 1.25
Web Credit Card	EUR 1.00

- 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. All withdrawals made from other ATMs in Luxembourg or in Europe will be charged EUR 2.00 per transaction plus a currency exchange commission if the withdrawal isn't made in EUR.
- 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 + Jersey, Guernsey, Isle of Man) with the beneficiary's IBAN and BIC, "shared charges" selected. All manual transfers with a standardised TUP form (automated processing or manual) will be billed EUR 1.00 per transaction to a BGL BNP Paribas account and EUR 3.50 to accounts at other banks (SEPA).
- ³⁾ Includes standing orders.
- ⁴⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.
- ⁵⁾ 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 V PAY cards, 2 Mastercard Blue cards or 2 Web Credit Cards, etc.).

The prices shown are valid as from 1/07/2017. 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

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 / 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 + Jersey, Guernsey, Isle of Man) 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 V PAY 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 1/07/2017. 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

CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 JULY 2017

STARTIN' JOB STARTERS

18 to 29 years old

FREE¹⁾

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 / BNP Paribas
Global Network withdrawals²⁾

free

3 V PAY withdrawals excluding
BGL BNP Paribas LU-EU/month

EUR 2.00

BANK TRANSFERS IN EUROS³⁾

per additional transaction

BGL BNP Paribas electronic transfers⁴⁾

free

15 SEPA electronic transfers/month⁴⁾

EUR 0.75

BGL BNP Paribas manual transfer⁵⁾

EUR 1.00

SEPA manual transfer⁵⁾

EUR 3.50

INVESTMENTS

Securities account⁶⁾

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)⁷⁾

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

OptiLine⁸⁾

lending rate

Assurance Protect

insurance premium

- ¹⁾ Offer valid if the salary is being paid in by standing order to BGL BNP Paribas.
- ²⁾ 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.
- ³⁾ 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 + Jersey, Guernsey, Isle of Man) with the beneficiary's IBAN and BIC, "shared charges" selected.
- ⁴⁾ Includes standing orders.
- ⁵⁾ Standard TUP form (automated processing or manual).
- ⁶⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.
- ⁷⁾ 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 V PAY cards, 2 Mastercard Blue cards or 2 Web Credit Cards, etc.).
- ⁸⁾ 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 1/07/2017.
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