

CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 JULY 2017

THE ESSENTIEL

EUR 2.50/MONTH

DAILY BANKING

OptiFlex current account(s) (11 currencies)
4 quarterly statements/account/year
1 printed statement/account/month ¹⁾ or electronic statements (Web Banking)

MEANS OF PAYMENT

1 V PAY debit card

TRANSACTIONS²⁾ per additional transaction

BGL BNP Paribas wire transfers	free
15 electronic transfers ^{3)/month, SEPA}	EUR 0.75
BGL BNP Paribas manual transfer ⁴⁾	EUR 1.00
Manual transfers ^{4), SEPA}	EUR 3.50
Withdrawals at BGL BNP Paribas and BNP Paribas Global Network ⁵⁾	free
3 non-BGL BNP Paribas ATM withdrawals/month, LU-EU	EUR 2.00

INVESTMENTS

Securities account ⁶⁾	free
Investment advice	free

FOR YOUNG PEOPLE

Startin' High School Students (aged 12-17)	free⁷⁾
Startin' Students (aged 18-29)	free⁸⁾
Startin' Job Starters (aged 18-29)	free⁹⁾

REMOTE BANKING

Web Banking (bgl.lu) PC/Mac	free
Web Banking Applications (iPhone, Android, iPad and tablets)	free
BGL BNP Paribas Direct (tel.: 42 42-2000)	free

¹⁾ Current postage rates will be charged for each additional statement.

²⁾ EUR-denominated transfers (up to EUR 125,000) in Luxembourg and to an account in the SEPA zone: i.e. the EU countries, Norway, Liechtenstein, Iceland, Monaco and Switzerland (+ Andorra, San Marino and Vatican City) with the payee's IBAN and BIC, specifying "shared charges".

³⁾ Includes standing orders.

⁴⁾ Standard "TUP" payment form (processed electronically or manually).

⁵⁾ Free ATM withdrawals at BGL BNP Paribas, all BNP Paribas ATMs in Europe and Deutsche Bank in Germany.

⁶⁾ Does not include fees incurred in connection with account administration (custody fees, transaction fees, etc.) that are charged to the client.

⁷⁾ Free for young people aged 12 to 17. Includes the "Essentiel".

⁸⁾ Free for students aged 18 to 29 inclusive (subject to proof of student status). Includes the "Essentiel" and one Mastercard Blue or VISA Classic credit card.

⁹⁾ Free for job starters aged 18 to 29 inclusive (provided that income is paid into a BGL BNP Paribas account). Includes the "Essentiel" and one Mastercard Blue or VISA Classic credit card.



**BGL
BNP PARIBAS**

The bank
for a changing
world

THE "LIBERTÉS" OPTIONS

**DUO OPTION:
50% DISCOUNT
ON THE 2ND CARD
(OF THE SAME TYPE)
WITH THE "LIBERTÉS"
OFFER ¹⁰⁾**

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

BANK CARDS	monthly
V PAY debit card	EUR 1.25
Mastercard Blue	EUR 1.25
VISA Classic	EUR 1.25
World Mastercard Gold/Gold Priority	EUR 4.75
World Mastercard Platinum	EUR 15.00
World Elite Mastercard	EUR 25.00
Web Credit Card	EUR 1.00
CREDIT LINE	quarterly
OptiLine ⁹⁾	lending rate
Protect insurance	insurance premium

⁹⁾ The amount of the OptiLine facility (in EUR) is a maximum of EUR 12,500 after acceptance of the application.

¹⁰⁾ The second "Libertés" card from the same family of cards is eligible for a 50% discount. Cards that are identical are considered to be from the same family (2 V PAY cards, 2 Mastercard Blue cards or 2 Web Credit Cards, etc.).

Subscription to these offers is subject to acceptance of your application. Terms and conditions available in branch.

