

CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 MARCH 2016

DIRECT ACCOUNT

> 29 years old

FREE

DAILY BANKING

OptiFlex current account(s) (11 currencies)

4 account statements per account per year

Electronic statements (Web Banking)

MEANS OF PAYMENT

1 V PAY debit card

CARD TRANSACTIONS

V PAY BGL BNP Paribas/ Raiffeisen Luxembourg / 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

**DUO OPTION:
50% DISCOUNT
ON THE 2nd CARD
(OF THE SAME TYPE)
WITH THE "LIBERTÉS"
OFFER ⁴⁾**

"LIBERTÉS"

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

BANK CARDS	per month
V PAY debit card	EUR 1.00
MasterCard Blue	EUR 1.00
VISA Classic	EUR 1.00
Web Credit Card	EUR 1.00

Manage your accounts remotely with our Web Banking.

Download our mobile app for Apple and Android (smartphone and tablet).



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

- ¹⁾ With a V PAY debit card: Free EUR withdrawals in Luxembourg from BGL BNP Paribas and Raiffeisen 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 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) 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 paper transfers using a standard TU per transaction to a BGL BNP Paribas account and EUR 3.50 to accounts at other banks (SEPA).
- ³⁾ Includes standing orders.
- ⁴⁾ The second 'Liberté' 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 is discounted 50%. Two identical cards are considered to be from the same family (2 debit cards, 2 MasterCard Blue cards or 2 Web Credit Cards, etc.).

The prices shown are valid as from 1/03/2016. 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 MARCH 2016

STARTIN' STUDENTS

18 to 29 years old

FREE

DAILY BANKING

OptiFlex current account(s) (11 currencies)

4 account statements per account per year

Electronic statements (Web Banking)

MEANS OF PAYMENT

1 V PAY Startin' debit card

CARD TRANSACTIONS

per additional transaction

V PAY BGL BNP Paribas/ Raiffeisen Luxembourg / Global Network withdrawals¹⁾ **free**

3 V PAY withdrawals excluding BGL BNP Paribas LU-EU/month EUR 2.00

BANK TRANSFERS IN EUROS²⁾

per additional transaction

BGL BNP Paribas electronic transfers³⁾ **free**

15 SEPA electronic transfers/month³⁾ EUR 0.75

BGL BNP Paribas manual transfer⁴⁾ EUR 1.00

SEPA manual transfer⁴⁾ EUR 3.50

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BANK CARDS per month

V PAY Startin' debit card EUR 1.00

1 MasterCard Blue card or VISA Classic credit card (your choice) **free**

Web Credit Card EUR 1.00

CREDIT FACILITY per quarter

OptiLine⁵⁾ lending rate

Assurance Protect insurance premium

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- ³⁾ Includes standing orders.
- ⁴⁾ Standard TUP form (automated processing or manual).
- ⁵⁾ The amount of the OptiLine facility (in EUR) is a maximum of EUR 12,500 after acceptance of the application.
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per additional transaction

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1 MasterCard Blue or VISA Classic credit card (your choice)	free
Web Credit Card	EUR 1.00
CREDIT FACILITY	per quarter
OptiLine ⁵⁾	lending rate
Assurance Protect	insurance premium

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