

TRANSACTIONS PERFORMED WITH BANK CARDS

V PAY debit cards

	Standard price	Essentiel rate	Value date
Withdrawals			
Withdrawals from BGL BNP Paribas ATMs	free		date of debit from this account
ATM withdrawals in the EU	EUR 3/withdrawal	3 free (EUR 2/additional transaction)	
ATM withdrawals outside the EU and/or non-EUR transactions	EUR 6/withdrawal	EUR 5/withdrawal	

Within the BNP Paribas Global Network and Global Alliance, withdrawals using the V PAY card are free in the eurozone. In countries that are not members of the eurozone, a foreign exchange fee still applies when you make a withdrawal in local currency.

Payments			
In shops (EU V PAY area)	free		date of debit from this account
In shops (outside EU V PAY area)	EUR 1/transaction		

Visa or Mastercard credit cards

	Standard rate/Essentiel rate	Value date
Withdrawals (cash advances)		
ATM withdrawal in the EU (EUR transaction)	EUR 2.50 +2% of the debited amount/withdrawal	withdrawal date
ATM withdrawal in the EU (non-EUR transaction)	EUR 2.50 +2% of the debited amount/withdrawal + foreign exchange commission	
ATM withdrawals outside the EU (non-EUR transaction)	EUR 2.50 + 2% of the debited amount/withdrawal + foreign exchange fees ¹⁾	

Within the BNP Paribas Global Network and Global Alliance, credit card withdrawals abroad are subject to the same fees and conditions as national transactions.

Payments		
In shops within the EU (EUR transaction)	free	withdrawal date
In shops within the EU/outside the EU (non-EUR transaction)	foreign exchange fee	

Other fees relating to payment cards

Re-issuing PIN for debit or credit card	free
Replacing debit or credit card	free
Blocking debit or credit card	free
Duplicate statement for credit card	EUR 15/statement
Urgent card request for credit or debit card	EUR 90/request
Urgent PIN request for credit or debit card	EUR 90/request

¹⁾ Foreign exchange fee: daily Mastercard or Visa foreign exchange rate + mark-up fee. Mark-up fee applied to transactions (non-EU):

	Mastercard	Visa
GBP rate	1.00%	1.25%
USD rate	1.00%	1.25%
Other currency rate	1.00%	1.00%
CHF rate	0.85%	0.40%