

## Contact Center: (+352) 42 42-2000

For more information please contact one of our advisers from Monday to Friday.

### Our branch

in Luxembourg:

Royal-Monterey

Bonnevoie

Cloche d'Or

Gare

Grand-Rue

Kirchberg - Europe

Kirchberg - Siège social

Limpertsberg

Merl-Belair

Bascharage/Kordall

Bereldange

Bettembourg

Clervaux

Diekirch

Differdange

Dudelange

Echternach

Esch/Centre

Esch/Place Benelux

Ettelbruck

Grevenmacher

Howald

Junglinster

Larochette

Mamer

Mersch

Mondorf-Les-Bains

Niederanven

Redange-sur-Attert

Remich

Schifflange

Steinfort

Strassen

Tétange/Käldall

Troisvierges

Vianden

Wasserbillig

Wiltz



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BNP PARIBAS**

| The bank for a changing world



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in touch with my bank



**BGL  
BNP PARIBAS**

The bank for a changing world

[bgl.lu/mybank](http://bgl.lu/mybank)

# Your bank, the way you want it

Whatever your way of life, whatever your requirements, your bank remains accessible and available. For your daily banking needs or to discuss your plans, find out more about how you can keep in contact with your bank.

## → Online

Log in to [bgl.lu](http://bgl.lu) and to your Web Banking session with your **client number** and your **secret code** for an at-a-glance view of your accounts (Quick Access). To carry out transactions, add your Card Code or **Token** (Full Access).

Web Banking is a **free**<sup>1)</sup> and **secure** service, accessible simply on request at your branch, or by calling **(+352) 42 42 - 2000**.



## → By telephone

Dial **(+352) 42 42 - 2000**. To access your accounts 24/7 or talk to advisers from Monday to Friday, 8.30 am to 5.00 pm, give your client number and secret code when you call.

Phone Banking is a **free**<sup>2)</sup> and **secure** service, accessible simply on request at your branch, or by calling **(+352) 42 42 - 2000**.



<sup>1)</sup> Apart from connection costs and excluding LuxTrust products (optional for Quick Access/required for Full Access) and only up to the number of free electronic transfers. For more information on the LuxTrust security services and the pricing schedule for certificates, see [www.luxtrust.lu](http://www.luxtrust.lu) - <sup>2)</sup> Excluding communication costs



## → By smartphone

View your accounts in two clicks, by entering your **client number** and your **secret code** (Quick Access). To carry out transactions, add your access **Token** (Full Access).

Mobile Banking is a **free**<sup>2)</sup> and **secure** service, accessible simply on request at your branch, or by calling **(+352) 42 42 - 2000**.



## → At a branch

Your in-branch personal adviser will support you in your plans and projects.

A team is available to guide you and keep you informed about banking products.

Find out the opening hours and address of your branch by calling **(+352) 42 42 - 2000** or at **bgl.lu**



# Daily banking

## → Online 24/7

- View all your **accounts**
- Make **transfers**, set up direct debits and standing orders
- Contact your **personal adviser** via our secure messaging system



## → By smartphone 24/7

- View all your **accounts**
- Make **transfers** to predetermined accounts via Web Banking or private accounts
- Request a call back by your **personal adviser**



## Your accounts in two clicks

Online or on your smartphone, simply enter your client number followed by your secret code and select the **Quick Access** option for an at-a-glance view of your accounts and transfers between your accounts.



→ By telephone with advisers  
Monday to Friday, 8.30am to 5.00pm

- Make **transfers**
- Talk to **advisers**
- Schedule an **appointment** with your personal financial advisor
- Order a new **payment card**
- Request a new **secret code**

→ By telephone **24/7**

- View all your **accounts**
- Make **transfers** between your accounts
- Check the outstanding balances on your **credit cards**

→ At a branch

- **Withdraw money** and view the **balance** of your accounts at an ATM in your branch
- Set up a **meeting** with your **personal adviser**

# Realising your projects

## → Your personal adviser

- They are your **preferred point of contact** to discuss your needs: property, retirement, loans, etc. They will support you in your plans and projects.
- You can contact your personal adviser on their **direct line\*** or by visiting your branch.



\* You should have received the contact details for your personal adviser by letter or when you visited your branch.  
If not, please call (+352) 42 42 - 2000.



## → Online 24/7

- Work through a **simulated loan scenario**
- Contact your personal adviser via our **secure messaging system**

## → By smartphone 24/7

- Work through a **simulated loan scenario**
- Contact your personal adviser via our **secure messaging system**

## → By telephone with advisers Monday to Friday, 8.30 am to 5.00 pm

- Work through a **simulated loan scenario**
- **Set up a meeting** with your personal adviser



# Save and invest for the future

## → Online 24/7

- Place **stock exchange** orders
- View your **portfolio**
- Open a **savings account** or a **fixed term deposit**
- Define your **investor profile**
- Subscribe to **investment products**



## → Your personal adviser

Your personal adviser will guide you in your investment and/or savings decisions. You can establish your investor profile with them, and they will guide you according to your plans and your needs





→ By telephone with advisers  
Monday to Friday, 8.30 am to 5.00 pm

- Place **stock exchange** orders
- Get hold of **financial information**: stock prices, interest rates, etc.

→ By smartphone 24/7

- View your **portfolio**
- Get hold of **financial information**: stock prices, interest rates, etc.

→ By telephone 24/7

- View your **portfolio**

# Practical advice

The following tips will help you use the e-banking service more easily (monitor your accounts, assistance of an advisor, etc.).

## → Your client number

Keep your client number and the secret code that has been sent to you absolutely secret. You will need them to contact your bank.



**You should have received your customer number and your PIN code by mail, or when you visited your branch. If not, please call (+352) 42 42 - 2000.**

## → Security is key: order your LuxTrust Token

Remember that online fraud doesn't just happen to other people! To limit the risk of fraudulent use, we suggest you acquire an electronic certificate in the form of a Token\*.

### → Advantages of the Token:

- Protect your banking transactions
- Useful for your online administrative formalities
- Handy and practical
- Compatible with BCEE, P&T, Raiffeisen and BIL
- Your own private key



\*For more informations on services, please visit [luxtrust.lu](http://luxtrust.lu)

## → Things to note about your remote banking

We offer a **high-performance level of security** for your remote banking services. However, any online or mobile telephone communication network remains vulnerable to various forms of piracy. We therefore **recommend that you adhere to some best practices** when you log on:

- Obtain a Luxtrust certificate (e.g. a Token) via your Web Banking service. For more information, please see [www.luxtrust.lu](http://www.luxtrust.lu)
- Never tell anyone your access codes or passwords, and change your password regularly.
- Don't store your bank details, identification numbers or passwords on your smartphone.
- Use 3G connections when you log on via Internet on your mobile phone.
- Deactivate your Bluetooth option or configure your smartphone to be non-detectable for Bluetooth connections.
- Log out by using the «log out» button after each time you use the service.
- Check the URL displayed in the address bar on your Internet browser when you log on to Web Banking (<https://webbanking.bgl.lu>).
- Ensure that the last log-on date and time are correct.
- Install a firewall and antivirus software, and keep it updated regularly.
- Install the most recent updates on your computer and your smartphone and keep your Internet browser updated.



**A preferential relationship with your personal financial advisor**

**Access to your accounts 24/7**

**Advisors available online to support you on a daily basis**