



GLOBAL INVEST FIRST

Independent investment management

Banking benefits with GLOBAL INVEST FIRST

OptiFlex current account

- Interest on your cash assets
- Quarterly statements and capitalization of interest
- 45 free transfers a quarter¹⁾
- Choice of accounts in a wide variety of currencies (EUR, USD, CAD, CHF, GBP, JPY)
- Personal Cash: sight cash advance on request²⁾

Web Banking

- On-line account operation
- Regularly updated list of preferred BNP Paribas investment funds

All-inclusive securities account

Inclusive:

- Custody
- Coupon processing
- Corporate actions
- Quarterly statements

Cards

- Primo debit card: 25 EUR a year
- American Express Gold (**without** traveller assistance): 1st and 2nd cards included

Extras

- **20%** off entry fees for BNP Paribas investment funds
- **30%** off share trades via Web Banking
- Reinvestment of coupons in BNP Paribas L1 Diversified **included**

Fee

- 0.20% of assets on your securities account with a minimum of 53 EUR a quarter³⁾

To get the full benefit of this offering, a minimum of 20,000 EUR is advised.

1) 15 paper transfers between BGL BNP Paribas accounts, 20 electronic transfers and standing orders to other banks in Luxembourg or other EU countries, 10 paper transfers to other banks in Luxembourg or other EU countries. Applicable to euro-denominated transfers of amounts below 50,000 EUR showing BIC and IBAN and specifying «fees shared».

2) Subject to approval of application

3) Plus 15% VAT





GLOBAL INVEST ACTION

Equity execution and advisory services for active investors

You are an active investor on financial markets. You want a straightforward, effective platform for placing online and over-the-phone orders, competitive pricing (from EUR 25/order) and proactive advisory services.

Benefits of GLOBAL INVEST ACTION

- Proactive advice on stocks, ETFs and certificates across an investment universe of more than 8,000 securities and 40 financial centres
- Direct access to financial markets
- Personalised monitoring of portfolio positions with buy and sell recommendations based on technical analyses
- Phone/email access to an investment advisor from Personal Investors¹⁾ between 8:30 am and 7:00 pm (including public holidays if the main stock exchanges are open)
- Fast execution of orders placed over-the-phone²⁾, without additional costs, or online via BGL BNP Paribas Web Banking
- Daily news updates sent by email and accessible via Web Banking
- Regular emails with daily and weekly index analyses and trading ideas

Additional banking benefits with OptiFlex current account

- Interest on cash assets
- Quarterly statements and capitalisation of interest
- 45 free transfers a quarter⁴⁾
- Choice of accounts in a wide range of currencies (EUR, USD, CAD, CHF, GBP, JPY, HKD, AUD)

1) BNP Paribas Personal Investors, the BGL BNP Paribas markets and equities specialist.

2) Conversations are recorded for more security

3) +15% VAT

4) 15 paper transfers to another BGL BNP Paribas account (denominated in EUR only and without limit on the amount), 10 paper transfers to an account in the SEPA zone, 20 electronic transfers to an account in the SEPA zone. Transfers are denominated in EUR and limited to EUR 125,000 to accounts in Luxembourg and in the SEPA zone (EU countries + Norway, Liechtenstein, Iceland, Monaco, Switzerland, Andorra, San Marino and the Vatican) showing BIC and IBAN and specifying "fees shared". Printed transfers will have to be made on standardised TUP form (automated processing).

Terms and conditions

- Initial investment of EUR 50,000 (cash or securities)
- Preferential brokerage fees: 0.40% per order (min. EUR 25/order)
- Management fees³⁾: 0.30% of assets on your securities account (min. EUR 65/quarter)
- All-inclusive securities account: custody, coupon processing, corporate actions, quarterly statements





GLOBAL INVEST ACTIVE

Customized management support

Banking benefits with GLOBAL INVEST ACTIVE

OptiFlex current account

- Interest on your cash assets
- Quarterly statements and capitalization of interest
- 45 free transfers a quarter¹⁾
- Choice of accounts in a wide variety of currencies (EUR, USD, CAD, CHF, GBP, JPY)
- Personal Cash: sight cash advance on request²⁾

Web Banking

- On-line account operation
- Regularly updated list of BNP Paribas investment funds

All-inclusive securities account

Inclusive:

- Custody
- Coupon processing
- Corporate actions
- Quarterly statements

Securities account insurance

Indemnity equal to 35% of assets on account in the event of accidental death

Cards

- Primo debit card: **included**
- American Express Gold (**without** traveller assistance) 1st and 2nd cards included
- American Express Gold **with** traveller assistance: reduced fee of 80 EUR a year (plus 2nd card)

Extras

- **20%** off entry fees for all BNP Paribas and other investment funds
- **30%** off share trades via Web Banking
- **Included:** free reinvestment of coupons in compartments of BNP Paribas L1 Diversified and in BNP Portfolio Fund and BNP Portfolio Fund of Funds

Fee

- 0.25% of assets on your securities account with a minimum of 100 EUR a quarter³⁾

To get the full benefit of this offering, a minimum of 50,000 EUR is advised.

1) 15 paper transfers between BGL BNP Paribas accounts, 20 electronic transfers and standing orders to other banks in Luxembourg or other EU countries, 10 paper transfers to other banks in Luxembourg or other EU countries. Applicable to euro-denominated transfers of amounts below 50,000 EUR showing BIC and IBAN and specifying «fees shared».

2) Subject to approval of application

3) Plus 15% VAT

