

# CUSTOMISED CURRENT ACCOUNT

EFFECTIVE FROM 1 JULY 2017

## THE ESSENTIEL

### MONTHLY RATE

NGOs	<b>free</b>
Non-profit organisations	EUR 2.50
Professionals and small businesses	EUR 14.50
Self-employed professionals	EUR 18.50
Entrepreneurs	EUR 28.50

### DAILY BANKING

OptiFlex current account(s) (11 currencies) interest-bearing <sup>1)</sup>
4 account statements per account/year
1 paper statement per account/month <sup>2)</sup>

### TRANSACTIONS<sup>3)</sup>

per additional transaction

BGL BNP Paribas wire transfers <sup>3)</sup>	<b>free</b>
25 electronic transfers/month, SEPA	EUR 0.75
BGL BNP Paribas manual transfer <sup>5)</sup>	EUR 1.00
Manual transfer, SEPA <sup>5)</sup>	EUR 3.50
Withdrawals at BGL BNP Paribas and BNP Paribas Global Network <sup>6)</sup>	<b>free</b>
4 non-BGL BNP Paribas LU-EU V PAY withdrawals/month <sup>7)</sup>	EUR 2.00

### INSURANCE COVER

Death/Personal Accident <sup>8)</sup>	up to EUR 50,000
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### REMOTE BANKING

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



<sup>1)</sup> Valid only for self-employed professionals and small businesses offers. Interest is paid into the client's account at the end of the quarter and may be subject to withholding tax for individuals.

<sup>2)</sup> Current postage costs will be applicable for any additional account statements.

<sup>3)</sup> 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 + Jersey, Guernsey and Isle of Man) with the payee's IBAN and BIC, specifying "shared charges".

<sup>4)</sup> Includes standing orders. The "Essentiel" small business account offering includes 35 electronic transfers.

<sup>5)</sup> Standard TUP form (processed automatically or manually).

<sup>6)</sup> Free ATM V PAY withdrawals at BGL BNP Paribas and all BNP Paribas ATMs in Europe and Deutsche Bank in Germany.

<sup>7)</sup> Associations and NGO's: 3 non-BGL BNP Paribas LU-EU V PAY withdrawals a month.

<sup>8)</sup> This cover corresponds to the value of the balance (credit or debit) of the customer's accounts. For the small business account offering, this insurance policy also covers permanent disability, up to a maximum of EUR 75,000.



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# THE "LIBERTÉS" OPTIONS

**DUO OPTION:  
50% DISCOUNT  
ON THE 2<sup>ND</sup> CARD  
(OF THE SAME TYPE)  
WITH THE "LIBERTÉS"  
OFFER<sup>9)</sup>**

"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
Visa Business <sup>10)</sup>	EUR 3.30
Payment card	<b>free</b>

  

CREDIT LINE	quarterly
On-demand advance	lending rate

  

BATCH TRANSFERS	per unit
26-50 transfers	EUR 0.70
51-100 transfers	EUR 0.65
> 100 transfers	EUR 0.60

<sup>9)</sup> 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.). The DUO option is not available for the VISA Business cards.

<sup>10)</sup> This card is only proposed in the Professionals / small businesses and Self-employed offers.

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



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