

BIL ACTIO Classic

Pricing for services and financial instruments (1st January 2023)

With our **BIL ACTIO Classic** package, you manage your own investments on the financial markets and make the most of the broad range of products available to you.

Pricing for services

ONGOING ANNUAL FEE (+VAT if applicable)

	BIL ACTIO Classic
Ongoing fee	0.25% per year on non-BIL securities
Minimum fee	Minimum EUR 12.50 per line Minimum EUR 50 per securities account
BILnet Terms & Conditions	Free during the year of purchase Standard items apply in subsequent years

The first year's fee is calculated according to the date on which the securities are acquired, and is payable at the time of acquisition. For the following years, the fee is payable in advance.

Transaction pricing

The pricing below represents the non-recurring charges for transactions and is applicable to the most common investment products.

FEES FOR BUY AND SELL TRADES¹

Transaction amount in EUR (or equivalent value)	Equities & Exchange traded funds ² *	Bonds & External structured products [*]	External money market funds	BIL money market funds	Other external funds	Other BIL funds	BIL structured products	Dual currency deposits ³	Options ⁴	Futures	Mini futures on individual securities lines
All amounts	1.00%	0.75%	0.20%	0.10%	1.00%	0.50%	0.30% capital protected 1.00% unprotected capital	3.00% of the amount	2.00% of the premium	EUR 25 per contract	1.00%
Minimum fee	EUR 75	EUR 75	EUR 75	-	EUR 75	-	-	EUR 100	EUR 75	EUR 75	EUR 100
BILnet Terms & Conditions (discounts on standard tariffs)	-70%	-50%	-30%	-50%	-30%	-50%	-50%			Not applicable	
Minimum BILnet fee	EUR 30	EUR 30	EUR 50	-	EUR 50	-	-			Not applicable	

* and equivalents

¹ Excluding local taxes, brokerage fees (correspondent fees due to a financial intermediary) and handling fees (processing fees due to a third party custodian), excluding transaction fees on derivatives and foreign exchange transactions and excluding any fees charged by a fund. ² Details of fees are available in-branch or on request from your Relationship Manager ³ Fee calculated pro rata temporis over the term of the deposit ⁴ Excluding OTC foreign exchange options (OTC: Over the Counter), whose rates are available on request.

Equities & Exchange traded funds

BILnet terms and conditions apply to buy and sell trades placed on the 13 stock exchanges available in real time on BILnet: Euronext (Paris, Brussels, Amsterdam), Xetra, Nasdaq, Amex, Nyse, Toronto, Vancouver, Zurich, London, Copenhagen and Stockholm.

Bonds & External structured products

BILnet terms and conditions apply only to buy and sell trades on securities already held in the portfolio.

Investment funds

BILnet terms and conditions apply only to the following trades:

- purchase and sale of BIL investment funds
- purchase and sale of external investment funds if these funds are already held in the portfolio.

BIL structured products

BILnet terms and conditions apply only to subscriptions for BIL structured products.

FUND INVESTMENT ARRANGEMENT FEES

Arrangement fees for investments in complex and alternative investment funds are available on request from your Relationship Manager.

FOREIGN EXCHANGE TRANSACTION FEES

The fees are calculated on the basis of the transaction amount and are not cumulative, the rates apply to the total amount.

Transaction amount in EUR (or equivalent value)	BIL ACTIO <i>Classic</i>
Up to EUR 50,000	1.20%
Up to EUR 150,000	1.10%
Up to EUR 500,000	1.00%
Up to EUR 1,000,000	0.80%
Up to EUR 5,000,000	0.50%
More than EUR 5,000,000	0.30%

Fees charged by third parties on financial instruments

RECURRING CHARGES FOR THE MOST COMMON INVESTMENT FUNDS

Management fee	between 0 and 3%
Performance fee	between 0 and 25% of relative or absolute performance

These fees are included in the net asset values of the funds.

TRANSACTION FEES – ONE-OFF CHARGES FOR THE MOST COMMON SECURITIES

The indicative price ranges listed below are valid for most countries. The rates or amounts applied depend on the place of execution.

Equities & Exchange traded funds (and equivalent)

Handling fees	between EUR 0 and EUR 95
Brokerage fees	between 0% and 0.14% with a minimum of between EUR 0 and EUR 20
Local taxes	between 0% and 1%

Bonds & External structured products (and equivalent)

OTC* and non-OTC handling fees	between EUR 0 and EUR 95
Non-OTC brokerage fees	between 0.085% and 0.125% with a minimum of between EUR 10 and EUR 15

BIL structured products

Handling fees	EUR 2.50 for all buying and selling on the secondary market
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External investment funds

Entry fees	between 0% and 5% (minimum fee indicated in the fund's prospectus)
Exit charges	between 0% and 5% (minimum fee indicated in the fund's prospectus)

* OTC: Over the Counter

Inducements received from or paid to third parties

Inducements received from third parties	Retrocessions collected by the distributor under commercial agreements negotiated between the product originator and the distributor. The amount paid corresponds to a percentage (usually 50%) of the management fees invoiced to the fund by the management company.
Inducements paid to third parties	The advisor or external investment manager may receive retrocessions collected by the distributor. For structured products issued by the bank and distributed by third parties, the bank may pay distributors a maximum fee of 1% per annum. An account intermediary may receive a percentage of the fees received by the bank.
Inducements received from third parties and paid on to clients	Retrocessions collected by the distributor under commercial agreements negotiated between the product originator and the distributor. The amount paid corresponds to a percentage (usually 50%) of the management fees invoiced to the fund by the management company.

Illustration of the impact of prices for services and financial instruments on the portfolio's return

		BIL ACTIO Classic					
		EUR 50,000	EUR 125,000	EUR 300,000			
Portfolio	Total invested		EUR 50,000	EUR 125,000	EUR 300,000		
	Allocation between the various asset classes	Cash	35%	35%	25%		
		Equities	5%	5%	10%		
		Bonds	5%	5%	5%		
		Fund	40%	40%	40%		
		Structured products	15%	15%	20%		
	Number and amount of transactions carried out during the year	Equities	BILnet	–	2 purchases x EUR 1,000	4 purchases x EUR 5,000	
			Branch	–	–	4 sales x EUR 4,000	
		BIL funds	Branch	–	1 purchase x EUR 5,000	2 purchases x EUR 5,000	
		External funds	Branch	1 purchase x EUR 2,000	1 purchase x EUR 3,000	2 purchases x EUR 5,000	
1 sale x EUR 2,000				2 sales x EUR 5,000	4 sales x EUR 7,000		
Structured products with capital protection	Branch	1 purchase x EUR 1,000	1 purchase x EUR 5,000	2 purchases x EUR 5,000			
Portfolio turnover rate		5% - Low activity investor	10% - Active investor	15% - Active investor			
Charges for services and financial instruments	Pricing for services	Ongoing charges - Recurring annual fee		EUR 87.50	EUR 141	EUR 375	
		Transaction fees - Fees for buy and sell trades	Equities	BILnet	–	EUR 60	EUR 120
				Branch	–	–	EUR 300
			BIL funds	Branch	–	EUR 25	EUR 50
			External funds	Branch	EUR 75	EUR 75	EUR 150
					EUR 75	EUR 150	EUR 300
	Structured products with capital protection	Branch	EUR 3	EUR 15	EUR 30		
	Fees charged by third parties on financial instruments		–	EUR 12	EUR 46		
	Inducements received from third parties or paid to third parties		EUR 100	EUR 250	EUR 600		
	Inducements received from third parties and paid on to clients		–	–	–		
	Hypothetical portfolio return	Relative value		2.50%	3.00%	3.50%	
		Absolute value (EUR)		EUR 1,250	EUR 3,750	EUR 10,500	
	Total charges		EUR 341	EUR 728	EUR 1,971		
Effect of charges on the portfolio's performance		0.68%	0.58%	0.66%			



We do not expect spikes or fluctuations in the total costs that will be disclosed in your annual costs and charges report included in your Portfolio report. The same level of costs will apply every year for the same level of activity unless there are changes in BIL fees. In case of changes in BIL fees, the changes would be communicated separately.

This document lists the charges for services provided by Banque Internationale à Luxembourg (the "Bank"), as well as the charges for the most commonly used financial instruments, subject to the charges that you have negotiated directly with the Bank.

If you wish to invest in particular financial instruments not mentioned in this document, please contact your Relationship Manager, who will provide you with information on all the applicable charges before you invest in these financial instruments. You may also wish to contact your Relationship Manager for a more detailed breakdown of the charges that apply to the services and financial instruments described in this document.

The rates listed in this document without stating VAT are understood to be exclusive of VAT. The rates contained in this document that do state VAT are only subject to Luxembourg VAT if the place of delivery of the taxable service is Luxembourg, subject to the current VAT rules (the place of delivery is defined in terms of the VAT status (taxable or not) and of the country of residence/incorporation of the client).

If the service is delivered outside Luxembourg or if the beneficiary of the services resides or is established outside the European Union, please consult your tax advisor in order to determine the VAT (or equivalent tax) applicable to this service.

This document should be read in conjunction with the Bank's service offering and is subject to the Bank's General Terms and Conditions. Please do not hesitate to contact your Relationship Manager for any further information. Charges applicable on 1st January 2023, subject to changes, and errors and/or omissions excepted. The services described in this document may not be available in all countries.