

Large Companies and Corporate Finance



Valid as of 01.02.2018.
Subject to amendment by the Bank without prior notice.

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PRICING OF PRODUCTS AND SERVICES

Valid as of 01.02.2018

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1. DAY-TO-DAY OPERATIONS

1.1. PRIMARY SERVICES

1.1.1. Account administration fees

The account administration service is free of charge.

1.1.2. Mailings

The tariff for mailings depends on the postal tariff in force.

1.1.3. Cash payments to third parties

The charge for a cash payment to a third party is EUR 5 per payment.

1.1.4. Conditional standing orders

The tariff for a conditional standing order executed daily is EUR 500 per annum.

1.1.5. Mailing of transfer forms

The charge for the mailing of transfer forms is EUR 2.50.

1.1.6. Swift copies/duplicates

All requests for document duplicates or Swift copies will be billed at EUR 15, with the exception of statements of account, which will be billed at EUR 5.

1.1.7. Auditor's letter

The charge for an auditor's letter is EUR 100 (VAT excluded).

1.1.8. Banker's references

The charge for the issue of a banker's reference is EUR 125.

1.1.9. Notarised certificates

The charge for the issue of a notarised certificate is EUR 250.

1.2. ELECTRONIC SERVICES

BILnet e-banking	free
BILnet Mobile e-banking	free
MultiLine	free ¹
EBICS	
Activation fee	EUR 1,250
Fee for files exchanged electronically	by volume
Amendment fee (services, signatories, etc.)	EUR 7.50 per amendment
BIL e-Reporting (subscription to electronic reporting, via SFTP)	
Activation fee, including one report subscription	EUR 1,250
Additional report subscription	EUR 200
Change subscription	EUR 125
Regular provision of reports	free
ArchiBIL (bank notices in PDF format with indexed files, via SFTP)	
Activation fee	EUR 1,250
Regular provision of notices	free ²
SWIFT Member Concentrator (access to SWIFT network via BIL)	tariff varies depending on the required service level
SWIFT Address setup fee	EUR 250

¹ Except LuxTrust certificate fees

² Subject to cancellation of paper copies by post

LuxTrust Certificate

Token Signing Server (BILnet)	EUR 30 (excl. VAT) ³
Smartcard (Bilnet, MultiLine)	
Smartcard	EUR 75 (excl. VAT) ⁴
Smartcard rush order	EUR 150 (excl. VAT) ⁴
Card reader	free from BIL
Signing Stick (BILnet, MultiLine)	EUR 75 (excl. VAT) ⁴

1.3. TERMINATION OF ACCOUNT RELATIONS WITH BIL

1.3.1. Accounts

The charge for termination of an account is EUR 50.

1.3.2. Relations (basic contract)

The charge for termination of an account relation (basic contract) is EUR 100.

2. END OF PERIOD ACCOUNT STATEMENTS

2.1. STATEMENT CHARGES

2.1.1. Current accounts

Current account end of period account statements are charged at EUR 7.50 per statement.

2.1.2. Savings accounts

Savings account end of period account statements are charged at EUR 5 per statement.

2.2. APPLICABLE RATES

2.2.1. Current accounts and interbank overdraft facilities

Debit rate	Credit rates	Parameters
<ul style="list-style-type: none">Eonia (daily rate) +3% (EUR, GBP, CHF, USD, CAD, SEK, DKK, AUD, NZD, JPY)Monthly average daily debit interest rate +3% (all other currencies)	<ul style="list-style-type: none">Eonia (daily rate) -2.25% (EUR, GBP, CHF, USD, CAD, SEK, DKK, AUD, NZD, JPY)Monthly average daily credit interest rate -2.25% (all other currencies)	<ul style="list-style-type: none">QuarterlyBasis of calculation 365/360 (all currencies)

2.2.2. Euribor overdraft facilities

Debit rate	Credit rates	Parameters
<ul style="list-style-type: none">Euribor 1 month +3% (EUR)Monthly average daily debit interest rate +3% (all other currencies)	<ul style="list-style-type: none">Eonia (daily rate) -2.25% (EUR, GBP, CHF, USD, CAD, SEK, DKK, AUD, NZD, JPY)Monthly average daily credit interest rate -2.25% (all other currencies)	<ul style="list-style-type: none">QuarterlyBasis of calculation 365/360 (all currencies)

³ Free from BIL with first order

⁴ LuxTrust fee



3. TRANSFERS

3.1. BIL EURO-TRANSFERS

Definition

Charges for BIL euro-transfers apply :

- in accordance with European Regulation 260/2012, to all transfer orders in euro to or originating from any member country of the European Union quoting the IBAN and BIC codes.

Incoming funds to a BIL account

- free of charge ;
- same day value.



Outgoing funds – standard transfers

Transfers debited from your BIL account	Electronic channels	Paper transfer form	Paper transfer via mail, fax, ...
To your own BIL account	free	free	EUR 5
To another BIL account	free	EUR 5	EUR 10
To another bank in Luxembourg or the EU	EUR 0.50	EUR 7.50	EUR 15

Outgoing funds – collective transfers

Transfers debited from your BIL account	Electronic channels	Paper transfer via mail, fax, ...
To another BIL account	free	tarif: EUR 5 ^(*)
To another bank in Luxembourg or the EU	tarif: EUR 0.50 ^(*)	tarif: EUR 10 ^(*)

^(*) per credit posting

Additional charges applicable to the "Paper transfer forms" fees

Transfer "Same day value"	EUR 25
Urgent transfer	EUR 7.50

Correspondent fees

Transfer fees are charged on a "shared fee" basis (SHARE): BIL transfers the full amount requested by the customer; domestic charges may be deducted in the beneficiary's country.

If the instruction is for "fees to be charged to the originator" of the transfer order (OUR) on international transfer orders, correspondent fees will be added to the euro-transfer tariff applied by BIL.

■ 3.2. INTERNATIONAL TRANSFER ORDERS OUTSIDE THE SCOPE OF EUROPEAN REGULATION 260/2012

Definition

Charges for international transfers outside the scope of European Regulation 260/2012 apply to:

- all international transfer orders;
- all transfer orders to a non-EU country (irrespective of the amount and currency);
- all transfer orders in a currency other than the euro (irrespective of the amount and country of destination);
- all transfer orders containing no IBAN and/or BIC code.

Incoming funds to a BIL account

- free of charge;
- account credited with same-day funds.

Outgoing funds from a BIL account

- Digital transfer: EUR 5;
- Paper transfer: EUR 17.50;
- Same day value.

Correspondent fees

The sum to be credited to the beneficiary will be transferred in full and all costs are charged to the BIL customer if the option OUR (all costs charged to the originator of the order) is selected.

Fee: 0.20% of the amount
(minimum EUR 10, maximum EUR 100).

In this case the following standard correspondent fees are added to the transfer charges. BIL reserves the right to bill for correspondent fees actually charged if they are substantially higher than EUR 100.

Note: Charges for transfers in USD are always shared (SHA) or charged to the beneficiary. The option of charging the remitter (OUR) will be automatically changed to "shared charges".

The cut-off times currently in force are available on demand.

4. BANK CARDS

■ 4.1. CARD TYPES

- MasterCard Webcard
The annual charge for the MasterCard Webcard is EUR 25;
- MasterCard Company
The annual charge for the MasterCard Silver Company is EUR 75;
- MasterCard Platinum International
The annual charge for the MasterCard Platinum International is EUR 500;
- Visa Business Company
The annual charge for the Visa Business Company is EUR 65.

■ 4.2. CARD ORDERING

The charge for an urgent order of a MasterCard/Visa card is EUR 75.

■ 4.3. LOST OR STOLEN CARDS

In case of loss, the charge for stopping and replacing a MasterCard/Visa card is EUR 16.

■ 4.4. WITHDRAWALS

There are no charges for direct withdrawals with MasterCard/Visa cards from BIL ATMs.

■ 4.5. CASH ADVANCE

Cash advances using MasterCard/Visa cards are charged at EUR 4 +2.5% of the amount advanced.

5. SAVINGS PRODUCTS

5.1. CASH + SAVINGS ACCOUNT

- base rates in line with market rates;
- growth premium;
- loyalty premium;
- net interest, payable on a bi-annual basis;
- half-yearly end of period statements;
- value date:
 - deposits: on accounting day;
 - withdrawals: -15 accounting days;
- end of period statement charges according to tariff;
- regular monthly statement;
- mailing charges according to tariff.

5.2. TIME DEPOSITS (DAT) AND CASH DEPOSITS (DDT)

- minimum amount:
 - DAT: EUR 25,000 or exchange value;
 - DDT: EUR 500,000 or exchange value;
- term:
 - DAT: 7 or 14 days and 1, 2, 3, 6 or 12 months;
 - renewal of DAT: unless otherwise indicated by the customer, 2 working days prior to maturity, the deposit will be automatically renewed for the same term at the rate applicable on the date of renewal;
 - DDT: to be agreed with the BIL dealing room;
- rates dependent on the amount, the term, the currency and the market conditions;
- net interest credited at maturity;
- no mailing charges for confirmations;
- penalty for early closure repayment of principal PLUS interest earned computed on the principal up to the date of closure less a penalty calculated at the debit rate on the principal for the period remaining to maturity.

6. SECURITIES

6.1. CHARGE FOR A PHYSICAL DELIVERY

- BIL rights and securities purchased on the stock exchange and physically delivered free of charge;
- other rights and securities purchased on the stock exchange and physically delivered EUR 250.

6.2. COUPON CREDIT

This service is free of charge for all coupons (domiciled, non-domiciled, other). The value date applicable is the date of maturity.



6.3. SAFE CUSTODY FEES FOR PRECIOUS METALS

Standard charges	0.275% (VAT excluded)
Entries pro rata temporis: Safe custody fees are calculated on a pro rata basis in the first year with reference to the entry date	
Entries from 01.01 to 30.06: 100% of the standard fees	
Entries from 01.07 to 31.10: 50% of the standard fees	
Entries from 01.11 to 31.12: free of charge	
Minimum annual charge per deposit	EUR 50 (VAT excluded)
Minimum daily charge per category	EUR 12.50 (VAT excluded)
Sealed deposits	
Minimum annual charge per deposit	EUR 50 (VAT excluded)
Minimum daily charge per category	EUR 12.50 (VAT excluded)

6.4. CORPORATE ACTIONS

Securities (domiciled, non-domiciled) are redeemed free of charge with value date at maturity.

- the allocation, conversion and exchange of securities is carried out free of charge with value date at the execution date;
- a change of name or split in securities is free of charge with value date at the accounting date;
- takeover bids;
 - EUR 100;
 - value date at execution date +7;
- the subscription and exercise of warrants is billed at EUR 100 with value date at the execution date.

6.5. MANDATE FOR TAX RECOVERY

10% of the amount to be recovered, with a minimum of EUR 50 and a maximum of EUR 500 per payment (VAT excluded).

6.6. TRANSFERABLE SECURITIES

- acceptance of securities if free of payment (incoming securities);
 - free of charge;
 - value date at settlement date;
- acceptance of securities if against payment;
 - EUR 75 per item;
 - value date at settlement date;
- delivery of securities if free of payment (outgoing securities);
 - EUR 125;
 - value date at accounting date;
- delivery of securities if against payment;
 - 0.15% of the stock exchange value, subject to a minimum of EUR 125;
 - value date at settlement date;
- withdrawal of BIL securities at the counter;
 - free of charge;
 - value date at accounting date;
- withdrawal of non-BIL securities at the counter;
 - EUR 250;
 - value date at accounting date.

7. LEASING

Equipment type	Residual value	Term
Cars, trucks and other rolling stock	10%	32 to 54 months
Computer hardware and office furniture	1%	24 to 60 months
Machinery and operating tools	1%	36 to 60 months

- rate: see BIL Lease tariffs;
- arrangement fees: 1% with a minimum of EUR 100 (excl. VAT);
- minimum amount of investment: EUR 15,000 (excl. VAT);
- early closing charge: 2% with a minimum of EUR 300.

8. CREDIT TYPES

- overdraft facility;
- fixed-term advance (ATF);
- investment credit (fixed or variable rate);
- SNCL credit;
- export credit;
- syndicated loan;
- collateral loan.

The conditions of the credit and arrangement fees will depend on the type of credit granted and the risk analysis.

9. BANK GUARANTEES

Bank guarantee for commercial or private needs	Tariff
Guarantee not covered by deposits	½% per quarter with a minimum of EUR 250
Guarantee covered by cash or securities	¼% per quarter with a minimum of EUR 250
Guarantee undertaking	Tariff
Flat fee	EUR 250
Execution of a guarantee	Tariff
Flat fee	EUR 125
Amendment of a guarantee	Tariff
Increase and reduction of amount	1% on the difference between the old and new amount with a minimum of EUR 125
Extension of maturity	1% of the amount of the guarantee with a minimum of EUR 125

10. FIDUCIARY OPERATIONS

- arrangement fees: 1%;
- minimum amount: EUR 12,500.

11. OTHER CHARGES

11.1. CHEQUES

11.1.1. Cheques issued in Luxembourg

- Charge per cheque issued: EUR 5;
- Value date at accounting date -1.

11.1.2. Cheques issued elsewhere

- Charge per cheque issued: EUR 12;
- Value date at accounting date -1.

11.1.3. Cashing of cheques

- **Euro-denominated cheques ;**
 - cheques drawn on BIL in Luxembourg:
 - free-of-charge;
 - value date at accounting date +5.
 - cheques drawn in other countries:
 - amount < EUR 2,500 EUR 18;
 - EUR 2,500 à 10,000 EUR 23;
 - EUR 10,000 à 25,000 EUR 33;
 - > EUR 25,000 EUR 53;+ charges levied by correspondent bank
 - value date at accounting date +2.
- **Foreign currency cheques ;**
 - cheques drawn in Luxembourg and other countries :
 - amount < EUR 2,500 EUR 18;
 - EUR 2,500 to 10,000 EUR 23;
 - EUR 10,000 to 25,000 EUR 33;
 - > EUR 25,000 EUR 53;+ charges levied by correspondent bank
 - value date at accounting date +2.

11.1.4. Cheque discounting

- **Cheques denominated in euro and other currencies;**
 - Cheques denominated in euro and other currencies;
 - Cheques drawn on BIL and in Luxembourg: free of charge;
 - Cheques drawn in other countries:
 - amount < EUR 2,500 EUR 18;
 - EUR 2,500 to 10,000 EUR 23;
 - EUR 10,000 to 25,000 EUR 33;
 - > EUR 25,000 EUR 53;+ charges levied by correspondent bank
 - value date at accounting date +10.

11.2. DOCUMENTARY CREDITS

Delivery of documents for import (payment, cancellation) and export (payment, discounting and cancellation).

- collection fee for BIL customers of 0.15% with a minimum of EUR 125;
- collection fee for non-BIL customers at 0.30% with a minimum of EUR 250.

11.3. SAFE-DEPOSIT BOXES

- minimum rental period: 1 year;

Volume in dm ³	Fixed price in EUR (VAT excluded)
7-15	75
16-25	115
26-35	140
36-45	165
46-85	210
86-125	265
126-175	320
231-285	540
± 479	850

- BIL has a limited number of strong rooms at the Centre and Indépendance branches;
- in the case of non-resident customers, BIL requires a guarantee deposit of EUR 750, refundable at the end of the contract;
- fixed rate to replace a lock on a safe: EUR 475 (VAT excluded);
- fixed rate to force the lock of a safe: EUR 575 (VAT excluded).



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