



# SME FEE SCHEDULE

1<sup>st</sup> July 2025

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N.B.:

This document provides an overview of the fees applied for the main products and services for small and medium-sized enterprises; it does not cover BIL's full range of services. For any fees not listed below, please do not hesitate to contact us.

All of these prices are quoted exclusive of VAT, unless specifically mentioned and if applicable to the customer as below:

- (a) 17% VAT in force
- (b) 14% VAT in force

## 1. BIL packages for professionals

	BIL Pro	BIL Pro Silver	BIL Pro Gold	BIL Pro Payment	BIL Pro Platinum
Monthly fee	EUR 5 / account EUR 25 / account for Association / co-ownership customers	EUR 15 / package	EUR 25 / package	EUR 59 / package (excl. VAT) <sup>(a)</sup>	EUR 75 / package*
Invoicing	by account	by package**			
Current account in EUR	1	Unlimited			
Current account in currencies	EUR 5 / month	Unlimited			
Invest account	Unlimited				
Savings account CASH+ in EUR	EUR 5 / semester	Unlimited			
Electronic account statements	Included				
LuxTrust Certificate LuxTrust Mobile/ Token	Included				
EBICS	EUR 50 / month***				Included***
Eurotransfers via BILnet/Instant Payments	5 free	30 free	50 free		500 free
Deposit card	1 included				
BIL Visa Debit card	EUR 2 / month	1 included / 2 <sup>nd</sup> half price			2 included
Cash withdrawals in EUR from non-BIL ATMs	EUR 2.50 per transaction	1 free	2 free		
Visa Business	EUR 5.20	1 included / 2 <sup>nd</sup> half price			2 included
Visa Business Gold	EUR 6.50		1 included / 2 <sup>nd</sup> half price		2 included
Payment terminal	-	-	-	1 included Additional terminal: EUR 40 (excl. VAT) <sup>(a)</sup>	-

To benefit from a BIL Pro Silver / BIL Pro Gold / BIL Pro Payment / BIL Pro Platinum offer, a current account is required.

The commission is deducted on the 5<sup>th</sup> of each month. The reference period is from the 5<sup>th</sup> of the current month to the 4<sup>th</sup> of the following month.

\* The monthly fee may be higher, with a maximum of EUR 250 per month, depending on the complexity of the company's structure.

\*\* Invoicing is to be considered by package.

\*\*\* - Configuration: initial activation of the service: EUR 1,250;  
 - Monthly subscription: included.

## 2. Daily banking and miscellaneous services

### Account keeping

Account handling charges for professionals* (half-yearly end of period statement fees)	EUR 5 / month
Benchmarked current account fees (quarterly end of period statement fees)	EUR 5 / month
Account handling charges for Association (quarterly end of period statement fees)	EUR 25 / month
Savings account statement fee (half-yearly)	EUR 5 / statement
Invest account maintenance fee	free

\* Including the option of a deposit card.

### Account closure

Account termination (including securities and cash accounts)	EUR 100
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### Account statements

Paper-free	free
Mailing within Luxembourg	Monthly fixed price / account
Daily frequency	EUR 24.00
Weekly frequency	EUR 9.00
Fortnightly frequency	EUR 4.00
Monthly frequency	EUR 1.80
Quarterly frequency	EUR 0.70
Mailing to another EU country / rest of the world	Monthly fixed price / account
Daily frequency	EUR 36.00
Weekly frequency	EUR 13.50
Fortnightly frequency	EUR 6.00
Monthly frequency	EUR 2.70
Quarterly frequency	EUR 1.00
Sending copies / Mail for lack of address	according to sending mail rate

### Miscellaneous services

Simple enquiry fees (copies, certificates, bank reference)	EUR 10 / document (excl. VAT) <sup>(a)</sup>
Complex enquiry fees	EUR 50 / hour minimum EUR 25 (excl. VAT) <sup>(a)</sup>
Notarised certificate	EUR 10
Audit letter	EUR 100 (excl. VAT) <sup>(a)</sup>
Conditional standing order	EUR 125 / year
Sending TUP transfer forms	EUR 25
Sealed envelope	EUR 50 / year (excl. VAT) <sup>**(a)</sup>
Safe deposit box key	EUR 50 per year (excl. VAT) <sup>**(a)</sup>
Change of structure / UBO / Administrator of the co-ownership account	EUR 150 ***

\*\* Reduced rates charged pro rata.

\*\*\* : The bank reserves the right to quote a fee depending on the file and the complexity of the structure

### 3. Online banking services

BILnet online banking service	free
BILnet Mobile app	free
MultiLine	free <sup>(1)</sup>
EBICS access	
Activation fee	EUR 1,250 (excl. VAT) <sup>(a)</sup>
Monthly subscription	EUR 50 (excl. VAT) <sup>(3)</sup>
BIL e-Reporting (subscription to electronic reporting, via SFTP)	
Activation fee, including one report subscription	EUR 1,250 (excl. VAT) <sup>(a)</sup>
Additional report subscription	EUR 200 (excl. VAT) <sup>(a)</sup>
Change subscription	EUR 125 (excl. VAT) <sup>(a)</sup>
Regular provision of reports	free
ArchiBIL (bank notices in PDF format with indexed files, via SFTP)	
Activation fee	EUR 1,250 (excl. VAT) <sup>(a)</sup>
Regular provision of notices	free <sup>(2)</sup>

<sup>(1)</sup> Except LuxTrust certificate fees.

<sup>(2)</sup> Subject to cancellation of paper copies by post.

<sup>(3)</sup> Included in the BIL Pro Platinum package.

#### LuxTrust certificate

Card reader	free from BIL
Scan Pro	
Scan Private	
LuxTrust application	
Smartcard Private	
Smartcard Private (urgent)	

Smartcard Pro
Smartcard Pro (urgent)

LuxTrust fee (Scan Pro, Scan Private, LuxTrust application, Smartcard Private, Smartcard Private (urgent), Smartcard Pro and Smartcard Pro (urgent)) are available on [www.luxtrust.com](http://www.luxtrust.com).

## 4. SEPA credit transfers

### BIL Eurotransferts

#### Definition

In accordance with European Regulation No. 260/2012, the BIL Eurotransfert fee schedule applies to transfers that:

- are denominated in euro;
- are to or from SEPA zone countries (including Luxembourg);
- contain the beneficiary's IBAN and BIC.

#### Outgoing funds – standard credit transfers from a BIL professional account

Credit transfer	Electronic: BILnet, MultiLine, EBICS, standing orders	Paper credit transfer form (TUP)	Other non-electronic medium: fax, letter, etc.
to own BIL account	free	free	free
to another BIL account	free	EUR 4	EUR 10
to another bank in the SEPA zone	EUR 0.50 5 free credit transfers / month	EUR 6	EUR 15

#### Additional fees from a BIL professional account

Manual transfer	EUR 5
Non-electronic group credit transfer	EUR 2 per accounting entry
Credit transfer with same credit and value date	EUR 25
Instant payment	free
Receiving an instant payment	free
Direct debit (debtor)	free
Credit transfer outside Luxembourg with IBAN and/or incorrect BIC	EUR 5
Summons to pay	EUR 25
Exchange fee	1.20%

#### Outgoing funds – collective credit transfers from a professional account

Credit transfer	Electronic: MultiLine, EBICS, etc.	Other non-electronic medium: fax, letter, listing, etc.
to another BIL account	free	EUR 2*

to another bank in the SEPA zone	EUR 0.50*	EUR 2*
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\* Per credit posting.

### Correspondent fees

Eurotransfert fees are allocated in accordance with the shared fee principle (SHARE). BIL transfers the full amount requested by the client; local fees may be deducted in the country of the beneficiary. Where the "fees payable by the ordering client" (OUR) instruction is in place for international transfer orders, correspondent fees are charged in addition to the BIL eurotransfert fees (see "Non-SEPA transfers").

## 5. Non-SEPA credit transfers

### International credit transfers outside the scope of European Regulation No. 260/2012

#### Definition

The fee schedule for international credit transfers outside the scope of European Regulation No. 260/2012 applies to all transfer orders:

- all transfer orders to a country outside the SEPA zone (regardless of the amount and currency of the order),
- all transfer orders in a currency other than the euro (regardless of the amount and the recipient country of the order),
- all transfer orders that do not indicate IBAN and/or BIC codes,
- all transfer orders for where the direction of fees differs from split fees (SHARE).

#### Cash inflow (fees deducted from the amount transferred)

	0.20%
	min. EUR 5 / max. EUR 40

#### Outgoing payments (any destination)

	0.15%
Electronic format	min. EUR 5 / max. EUR 100
	0.20%
Other formats	min. EUR 20 / max. EUR 150

#### Additional fees

Urgent credit transfer	EUR 6.20
Credit transfers with same day value	EUR 25
Exchange fee	1.20%

### Correspondent fees

Credit transfers	0.20% min. EUR 20 / max. EUR 100
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When the OUR (fees payable by the ordering client) option is selected, the full transfer amount is credited to the beneficiary and all charges are borne by the BIL client. In this case, the flat-rate correspondent fees are added to the transfer fee.

BIL reserves the right to invoice the actual amount of correspondent fees deducted if they are significantly higher than EUR 100.

## 6. Corporate credit cards

	VISA	
	Business	Business Gold
Monthly fee	EUR 5.20 <sup>(1)</sup>	EUR 6.50 <sup>(1)</sup>
Foreign exchange fee (BGN, HRK, CZK, DKK, HUF, PLN, RON, SEK, ISK, CHF, NOK, GBP)*	1.35%	
Foreign exchange fee (other currencies)*	2.25%	

<sup>(1)</sup> For the first five cards, then at a reduced rate.

\* The exchange rate applied to withdrawals and payments in currencies other than the EUR is calculated on the basis Visa price, plus a bank mark-up fee.

### Additional fees

Urgent order (card or PIN)	EUR 75
Blocking and replacement (lost or stolen card)	EUR 18
Replacement (faulty card)	free
Direct withdrawals from BIL ATMs (per transaction)	free
Cash advance in EUR	EUR 4 + 2.5% of the advance amount
Foreign currency cash advance	

## 7. Savings account



	Cash+ savings account
Currencies	EUR
First deposit (minimum)	EUR 100
Interest rate	base rate
Interest	payable at the end of the reporting period
Credit value date <sup>(1)</sup>	accounting day
Debit value date <sup>(1)</sup>	- 10 working days
Account statement frequency	half-yearly
Account statement fee	EUR 5
Transaction statement frequency	monthly
Mailing charge	at sending mail rate
Eligibility restriction	legal entities

<sup>(1)</sup> If the Savings Plus Account / Cash+ Savings Account shows a debit balance, overdraft interest may be charged.

## 8. Safe deposit boxes

Rental – volume in dm <sup>3</sup>	Monthly rent / Tariff (excl. VAT) <sup>(a)</sup>
<25.99	EUR 15
26 – 35.99	EUR 20
36 – 175	EUR 30
231 – 479 ±	EUR 60

Other conditions and fees	Fee / Condition (excl. VAT) <sup>(a)</sup>
Replacing the lock of a safe-deposit box	EUR 475
Forcing a safe-deposit box	EUR 575
Bailiff's fixed charge for the forced opening of a safe-deposit box	EUR 250
Non-resident clients	Security deposit of EUR 750 returned at the end of the contract*
Minimum rental period	1 year

\* This amount is not subject to VAT.

## 9. Loans and bank guarantees

### Recurrent fees for credit-lines

Management fee (all types of credit)	EUR 7.50 / quarter
Maintenance fee (authorized overdraft with unlimited term – legal persons)	2‰ min. EUR 100 / year

## One-off fees for credit-line opening

Overdraft facility	2‰ min. EUR 150
Investment loan (all types)	0.5% min. EUR 250

## Interest on arrears

All types of loan	5.14% / year
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## Special transaction fees

Changes to an existing loan agreement	EUR 75
Suspension/change of repayment schedule	EUR 100
Issuance of certificates on request	EUR 75
Mortgage release	EUR 250 + notary fees and expenses
Renewal of mortgage registration (excluding stamp duty and registration charges)	EUR 150

## Bank guarantees

Guarantee backed by cash or securities	0.25% / quarter minimum EUR 25
Guarantee not backed by deposits	0.5% / quarter minimum EUR 25
Loan application fees	2‰ of the amount managed minimum EUR 75
Guarantee commitment	EUR 100
Activation of guarantee	EUR 50
Increase and reduction of the amount	1‰ of the difference minimum EUR 25
Extension of the term	1‰ of the amount minimum EUR 25

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