



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

# SME FEE SCHEDULE

1<sup>st</sup> January 2022

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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 contact your Relationship Manager.

# 1. Daily banking and miscellaneous services

## Account keeping

Account handling charges current or loan*	EUR 5 per month
Savings account statement fee (half-yearly)	EUR 5 per statement

\* Including the option of a deposit card.

## Account closure\*\*

Contract termination	EUR 100
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\*\* Per basic contract. Covers all related cash and securities accounts.

## Bank notices

Paperless (electronic documents on BILnet)	free
Mailing	at sending mail rate
Mail holding by BIL/Incorrect mailing address	EUR 150 a year
Account statement copies	at sending mail rate

## Miscellaneous services

Simple enquiry fees (copies, certificates, bank reference)	EUR 10 per document (excl. VAT)
Complex enquiry fees	EUR 50 per hour minimum EUR 25 (excl. VAT)
Notarised certificate	EUR 10
Audit letter	EUR 100 (excl. VAT)
Conditional standing order	EUR 125 a year
Sending TUP transfer forms	EUR 2.50

## 2. Online banking services

BILnet online banking service	free
BILnet Mobile app	free
MultiLine	free <sup>(1)</sup>
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 <sup>(2)</sup>

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

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

### LuxTrust certificate

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

<sup>(3)</sup> Free from BIL with first order.

<sup>(4)</sup> LuxTrust fee.

## 3. 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 professional account

Credit transfer	Electronic: BILnet, MultiLine, EBICS, direct debits, standing orders	Paper credit transfer form (TUP)	Other non-electronic medium: fax, letter, etc.
to own BIL account	free	free	EUR 5
to another BIL account	free	EUR 4	EUR 15
to another bank in the SEPA zone	EUR 0.50 5 free credit transfers per month	EUR 6	EUR 20

### Additional fees

Credit transfer with same day value	EUR 25
Incorrect IBAN and/or BIC charge (outside Luxembourg)	EUR 5

## 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*

\* 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").

## 4. 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:

- to a non-SEPA zone country (regardless of the amount and currency of the order);
- in a currency other than the euro (regardless of the amount and destination country of the order);
- without the IBAN and/or BIC.

## Outgoing payments (any destination)

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

## Additional fees

Urgent credit transfer	EUR 6.20
Credit transfers with same day value	EUR 25

## Correspondent fees

Credit transfers	0.20% min. EUR 10/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.

## USD correspondent fees

For USD credit transfers with shared responsibility for fees (SHA), or where fees are payable by the beneficiary (BEN)

Tranches in USD	Charge
0 – 50	0
50.01 – 100	USD 10
100.01 – 1,000	USD 20
1,000.01 – 5,000	USD 25
5,000.01 – 12,500	USD 45
12,500.01 – 25,000	USD 55
25,000.01 – 50,000	USD 65
50,000.01 – 75,000	USD 75
75,000.01 – 100,000	USD 95
>100,000	USD 110

The bank cannot guarantee the effective amount credited to the beneficiary of an account in the US, as US banks apply their own fees in addition to correspondent fees.

## All credit transfers

Fees in the amount of EUR 5, plus any fees charged to us by our correspondent(s), shall be invoiced to the client in respect of any reversion of funds from the beneficiary's bank. These fees shall not be invoiced in the event that the bank has committed an error.

## 5. Cash handling

All handling of cash is entrusted to a qualified external service provider, whose services are re-invoiced at the preferential rates granted to BIL. Should the external service provider make any change to these rates, the bank reserves the right to adjust its own rates as soon as they take effect and without prior notice.

Collection of funds and cheques/Delivery of funds	EUR 42.28 per scheduled transport (excl. VAT) EUR 232.97 per unscheduled transport (excl. VAT)
Processing of deposited envelopes (incl. night deposits)	EUR 4.45 per booked slip (excl. VAT)
Processing of coin wrappers (incl. night deposits)	EUR 0.16 per roll counted or delivered (excl. VAT)

## 6. Corporate credit cards

	VISA	
	Business	Business Gold
Annual fee	EUR 60 <sup>(1)</sup>	EUR 75 <sup>(1)</sup>
Foreign exchange fee <sup>(2)</sup>	2,09%	

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

<sup>(2)</sup> Transactions in foreign currencies. For details, please contact your Relationship Manager.

### Additional fees

Urgent order (card or PIN)	EUR 75
Blocking and replacement (lost or stolen card)	EUR 16
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	EUR 5 per transaction



## 7. Savings account

	Cash+ savings account
Currencies	EUR
First deposit (minimum)	EUR 100
Interest rate	base rate + growth premium + loyalty premium
Interest	net, payable at the end of the reporting period
Credit value date	accounting day
Debit value date	- 15 calendar 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

## 8. BIL packages for professionals valid from 01/01/2022

	BIL Pro	BIL Pro Silver	BIL Pro Gold	BIL Pro Payment	BIL Pro Platinum
Monthly fee	EUR 5	EUR 15	EUR 25	EUR 59 + VAT	EUR 75
Invoicing	by account	by package			
Current account	1	Unlimited			
Savings account	EUR 5 p.a.	Unlimited			
Electronic account statements	Included				
BILnet-Multiline/ LuxTrust certificate	Included				
EBICS	-				Included
Eurotransfers using BILnet	5 free	50 free			500 free
Instant payments using BILnet	EUR 0.80 per transaction	Unlimited			
Deposit card	1 included				
V PAY debit card	EUR 16	1 included			2 included
Cash withdrawals in EUR from non-BIL ATMs	EUR 2.50 per transaction	1 free	2 free		
Visa Business	EUR 60	1 included			2 included
Visa Business Gold	EUR 75		1 included		2 included
Payment terminal	-	-	-	1 included Additional terminal: EUR 40 + VAT	-

## 9. Securities

For purchases and sales as well as safe custody fees, please consult the relevant fee schedule.



## 10. Securities – Miscellaneous

### Corporate actions

	BIL-domiciled	Non-BIL domiciled
Corporate actions	free	0.50% min. EUR 15
<ul style="list-style-type: none"> <li>• Transcription of registered certificate (fee per transcription)</li> <li>• Reconversion of Belgian certificates into originals (fee per conversion)</li> <li>• Blocking securities for general meetings</li> </ul>	EUR 50	

### Immobilisation of bearer securities issued by Luxembourg companies

Creation of register	EUR 300 per security
Account entry	EUR 150 per deposit
Modification	EUR 150 per amendment
Annual custody services for securities	EUR 100 per deposit
All non-specified tasks	EUR 120 per hour

### Other deposits (non-securities)

Sealed envelope	EUR 50 per year (excl. VAT)*
Safe deposit box key	EUR 50 per year (excl. VAT)*
Minimum daily fee per category	EUR 12.50 (excl. VAT)

\* Reduced rates charged pro rata.

Deposited between 1/1 and 30/6	100% of the fee
Deposited between 1/7 and 31/10	50% of the fee
Deposited after 31/10	free

### Acceptance of securities

Free of payment	free
Against Payment	EUR 75 per item

### Delivery of securities

BIL to BIL	free	
BIL to other banks (Luxembourg or abroad)	Free of payment	EUR 125 per item
	Against payment	0.15% of the stock market value Min. EUR 62.50 per item

## Withdrawal and delivery of securities

BIL securities/rights	free
Non-BIL rights, all stock exchanges	EUR 7.50 per item
Non-BIL securities*	EUR 75 per item
Repatriation and provision charges	

\* Belgian tax in the event of the repatriation of securities: + 0.60% on all physical deliveries of Belgian securities, calculated based on the last official listing, or on the nominal amount for unlisted fixed income securities.

## 11. Tax Relief and Reclaim

Formalities with regard to double taxation treaties in respect of income on foreign securities (equities and bonds):

- annual fee: EUR 100 per securities account
- tax relief (application of a lower withdrawing tax rate): 10% of the relief with a minimum of EUR 50 and a maximum of EUR 500 per payment (VAT excluded)
- tax reclaim (ex-post recovery of taxes): 10% of the amount reclaimed with a minimum of EUR 50 and a maximum of EUR 500 per payment (VAT excluded)

These fees are subject to 17% VAT. The conditions relating to our investment services as well as the list of foreign countries of issue may be obtained from your Relationship Manager.

## 12. Safe deposit boxes

Rental – volume in dm <sup>3</sup>	Fee excl. VAT
7 – 15.99	EUR 75
16 – 25.99	EUR 115
26 – 35.99	EUR 140
36 – 45.99	EUR 165
46 – 85.99	EUR 210
86 – 125.99	EUR 265
126 – 175	EUR 320
231 – 285	EUR 540
+/- 479	EUR 850

Other conditions and fees	Fee / Condition
Replacing the lock of a safe-deposit box	EUR 475 (excl. VAT)
Forcing a safe-deposit box	EUR 575 (excl. VAT)
Bailliff'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.

## 13. Loans and bank guarantees

### One-off fees for credit-line opening

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

### Overdraft charge

All types of loan	1/7‰ per day
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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% per quarter minimum EUR 25
Guarantee not backed by deposits	0.5% per 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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