



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

# SME fee schedule

February 2018

Together for you

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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 management fees	<b>free</b>
Incoming funds	<b>free</b>
Current account (half-yearly) or credit (quarterly) statement fees	EUR 7.50 per statement
Savings account statement fee (half-yearly)	EUR 5 per statement

## 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)	<b>free</b>
Mailing	at postal rate
Mail holding by BIL/Incorrect mailing address	EUR 150 a year
Account statement copies	EUR 5 per copy

## 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. Electronic services

BILnet e-banking	<b>free</b>
BILnet Mobile e-banking	<b>free</b>
MultiLine	<b>free</b> <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	<b>free</b>
ArchiBIL (bank notices in PDF format with indexed files, via SFTP)	
Activation fee	EUR 1,250
Regular provision of notices	<b>free</b> <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	<b>free from BIL</b>
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 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 transfers

Transfer	Electronic: BILnet, MultiLine, EBICS, direct debits, standing orders	Paper 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 8
to another bank in the SEPA zone	EUR 0.50 24 free transfers per month	EUR 6	EUR 12

### Additional fees

Urgent transfer	EUR 6.20
Transfer with same day value	EUR 25
Incorrect IBAN and/or BIC charge (outside Luxembourg)	EUR 5

### Outgoing funds – collective transfers

Transfer	Electronic: MultiLine, EBICS, etc.	Other non-electronic medium: fax, letter, listing, etc.
to another BIL account	free	EUR 3 (*)
to another bank in the SEPA zone	EUR 0.50 (*)	EUR 7 (*)

(\*) 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 transfers

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

#### Definition

The fee schedule for international 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 12/max. EUR 150

### Additional fees

Urgent transfer	EUR 6.20
Transfer with same day value	EUR 25

### Correspondent fees

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 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 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. These services are re-invoiced at the preferential rate granted to BIL.

Collection of funds and cheques/Delivery of funds (excluding ATM deposits)	EUR 39.70 per scheduled transport (excl. VAT) EUR 218.75 per unscheduled transport (excl. VAT)
Processing of deposited envelopes (incl. night deposits)	EUR 4.17 per booked slip (excl. VAT)
Processing of coins (incl. night deposits)	EUR 0.15 per roll counted or delivered (excl. VAT)

## 6. Corporate credit cards

	MasterCard		VISA
	Webcard	Silver	Business
Annual fee	EUR 10	EUR 75 <sup>(1)</sup>	EUR 55 <sup>(1)</sup>
Foreign exchange fee <sup>(2)</sup>	from 1.35% to 2.25%		2.09%

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

<sup>(2)</sup> 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 postal rate
Eligibility restriction	legal entities

## 8. Securities

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

## 9. 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) <sup>(*)</sup>
Safe deposit box key	EUR 50 per year (excl. VAT) <sup>(*)</sup>
Minimum daily fee per category	EUR 12.50 (excl. VAT)

<sup>(\*)</sup> 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	<b>free</b>

## Acceptance of securities

Free of payment	<b>free</b>
Against Payment	EUR 75 per item

## Delivery of securities

BIL to BIL		<b>free</b>
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	<b>free</b>
Non-BIL rights, all stock exchanges	EUR 7.50 per item
Non-BIL securities <sup>(*)</sup> Repatriation and provision charges	EUR 75 per item

<sup>(\*)</sup> 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.

## 10. 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.

## 11. 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 – 175.00	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)
Non-resident clients	Security deposit of EUR 750 returned at the end of the contract
Minimum rental period	1 year

## 12. 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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