



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

## TAKE ADVANTAGE OF THE BEST RATES FOR OUR BANK ACCOUNTS

### An account adapted to your needs

Need a global, practical solution, making your day-to-day banking transactions easier? BIL has developed three service packages customised to suit your needs and help you take advantage of various preferential rates.

### Choice of three account types

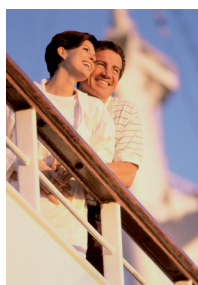
#### BIL Home



#### BIL City



#### BIL World



### The key services include

- Current account
- Providing a credit and/or debit card
- SMS banking for any transaction on your account
- BILnet online banking

#### BILnet, your 24/7 online banking service

- Consult card and account transactions
- Free unlimited Eurotransfert transactions
- Set up of standing orders
- Stock market orders registered in real time and at preferential rates

### Account benefits

- Flat monthly fee
- A Luxembourg exclusive: customisable debit card
- Visa Classic credit card (with BIL City and BIL World)
- Visa Gold credit card with free additional insurance cover (exclusively with BIL World)
- Additional cards also available to the joint account holder (maximum two per type, per account)
- LuxTrust token included
- Online banking service with unlimited electronic transfers
- Free paperless option: BILnet provides you with all your banking documents in PDF format

### Preferential terms

Free account in the year of your wedding or civil partnership

Choose the option that best suits your needs together with your Relationship Manager!  
**Contact us on 4590 – 5000 or set up your account directly using BILnet**

	BIL Home	BIL City*	BIL World*
<b>30 years and older</b>	<b>€2.50/month</b>	<b>€6.50/month</b>	<b>€10/month</b>
Current account	•	•	•
Quarterly account statements	•	•	•
Electronic account statements	•	•	•
Paper statements	-	quarterly	monthly
Debit card provided	1 V PAY	1 V PAY	1 V PAY
Personalised debit card	•	•	•
Free cash withdrawals (BIL ATMs)	•	•	•
Free cash withdrawals within the eurozone	1/month	2/month	4/month
Credit card provided*	-	1 Visa Classic	1 Visa Classic + 1 Visa Gold
BILnet online banking service	•	•	•
LuxTrust token	•	•	•
Electronic transfers (Eurotransferts)	•	•	•
Standing orders (Eurotransferts)	•	•	•
Direct debits	•	•	•
SMS banking	•	•	•
Credit line	-	€1,250	€5,000
Borrowing rate	-	reduced rate of 0.25%	reduced rate of 0.50%
Personal loan application fee	-	-	-50%
Personal loan preferential interest rate	-	-	reduced rate of 0.25%

\* Maximum two per account

See offer conditions in-branch. Bank cards will only be provided once your application has been approved. The terms and conditions that are applied to loans depend on the guarantees provided and the purpose of the loan. The definitive applicable rate can only be determined following submission of an application. The granting of a loan is subject to the approval of your application. The preferential terms of this offer may not be combined with other preferential terms or special conditions available in respect of any special offers. The information provided on this page is purely indicative. This information is published without any guarantee as to its being exhaustive, accurate or up to date. It does not constitute an offer or solicitation to buy or sell in any way. It has no value as legal, accounting or tax advice and is only applicable at the time it was provided, or up to date. It does not constitute an offer or solicitation to buy or sell in any way. It has no value as legal, accounting or tax advice and is only applicable at the time it was provided.

Together for you

Our documentation is available at:



Access your BIL accounts on your smartphone or tablet with BILnet



Stay in touch with BIL on



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