



BANQUE
INTERNATIONALE
À LUXEMBOURG

TARIFF OVERVIEW

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N.B.:

This document provides an overview of the fees applicable to the main products and services of Banque Internationale à Luxembourg («BIL») and should be used in conjunction with the documentation for the different services offered. This document is not exhaustive and is subject to BIL's General Terms and Conditions. Please do not hesitate to contact us, preferably by sending us a secure message via BILnet, or local branch for any further information.

Charges applicable are subject to changes, and errors and/or omissions excepted. The services described in this document may not be available in all countries and/ or interrupted during the year.

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

- (a) 16% VAT in force
- (b) 13% VAT in force

1. BIL packages for individuals

	General fee	BIL Direct	BIL Gold	BIL Platinum
Monthly fee	EUR 3.50 free for customers aged 12-17	free* / EUR 5.00	EUR 9.90 free for customers aged 18-29	EUR 19.90
Invoicing	by account		by package**	
Current account	1		Unlimited	
Savings account	EUR 5 p.a.		Unlimited	
Electronic account statements	Included			
BILnet/LuxTrust certificate	Included			
Eurotransfers using BILnet	Unlimited			
Instant payments using BILnet	EUR 0.80 per transaction		Unlimited	
V PAY debit card	1 included			
Cash withdrawals in EUR from non-BIL ATMs	EUR 2.50 per transaction	1 free then EUR 2 per transaction		2 free then EUR 2 per transaction
Visa Classic	EUR 21	EUR 15	1 included	
Visa Gold	EUR 66		1 included	
Visa Platinum	EUR 204			1 included
Bank guarantee application fee/rate	2% min. EUR 75 / 0.50% min. EUR 25 per quarter		free	
Current account overdraft application fee/rate	1% min. EUR 75 / -		free / -25 bps	free / -50 bps
Personal loan application fee/rate	min. EUR 250 / -		-50% min. EUR 125 / preferential rate	
Mortgage application fee/rate	0.50% min. EUR 350 / -			-25% min. EUR 350 / -

To benefit from a BIL Direct/BIL Gold/BIL Platinum offer, a current account is required.

* Free of charge if you have at least EUR 1,000 of accumulated monthly funds. Otherwise you will be charged EUR 5/month.

** Invoicing by package is to be considered by basic contract.

2. BIL packages for professionals

	BIL Pro	BIL Pro Silver	BIL Pro Gold	BIL Pro Payment	BIL Pro Platinum
Monthly fee	EUR 5	EUR 15	EUR 25	EUR 59 (excl. VAT) ^(a)	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	Not available				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 18	1 included			2 included
Cash withdrawals in EUR from non-BIL ATMs	EUR 2.50 per transaction	1 free	2 free		
Visa Business	EUR 63	1 included			2 included
Visa Business Gold	EUR 78		1 included		2 included
Payment terminal	-	-	-	1 included Additional terminal: EUR 40 (excl. VAT) ^(a)	-

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

* Invoicing by package is to be considered by basic contract.

** - Configuration: initial activation of the service: EUR 1,250 (excl. VAT)^(a)

- Monthly subscription: included

3. BIL Wealth Management Service Fees⁽¹⁾

	General fee/monthly	Clients with Advisory or Discretionary Management Service
BIL Wealth Management Luxembourg	EUR 75 (excl. VAT) ^(a)	free
BIL Wealth Management International	EUR 250 (excl. VAT) ^(a)	free

⁽¹⁾ Fixed monthly fee. The amount of the commission may be higher depending on the complexity of the case, as justified to the client. Clients who have subscribed to an advisory or discretionary management service are exempt from this flat fee, unless the case is complex.

4. Current account transactions and miscellaneous services

Maintaining the account*

Current account management fees for individuals clients* (half-yearly end of period statements)	EUR 3.50 per month
Account handling charges for professionals** (half-yearly account statements)	EUR 5 per month
Credit account management fees (quarterly end of period statements)	EUR 2.50 per month
Account management fee Invest	free
Plus savings account management fees (annual end of period statements)	EUR 5 per statement
Cash+ savings account management fees (half-yearly end of period statements)	EUR 5 per statement

* Including a V PAY debit card.

** Including a deposit card.

Account closure***

Cash accounts	EUR 50
Cash and securities accounts	EUR 100

*** Only if the account relationship has existed for less than one year and if the client severs all relations with BIL.

Account statements

Paper-free	free
Mailing within Luxembourg	Monthly fixed price per account
Daily frequency	EUR 18
Weekly frequency	EUR 6.50
Fortnightly frequency	EUR 3
Monthly frequency	EUR 1.50
Quarterly frequency	EUR 0.50
Mailing to another EU country/rest of the world	Monthly fixed price per account
Daily frequency	EUR 27
Weekly frequency	EUR 9.75
Fortnightly frequency	EUR 4.50
Monthly frequency	EUR 2.25
Quarterly frequency	EUR 0.75
Mail held by BIL/Incorrect mailing address	EUR 150 a year (excl. VAT) ^(a)
Sending copies	according to sending mail rate

Miscellaneous services

Audit letter	EUR 100 (excl. VAT) ^(a)
Overdraft rate on current account without authorised overdraft	EUR, USD, GBP, CHF, AUD, NOK, SEK, DKK, CAD, JPY, NZD, ZAR, HKD, PLN, SGD, HUF, CZK, THB, CNH: 15% TRY, RUB, AED, MXN, ISK, ILS, INR, RON, MAD, KRW, ARS, BRL, KWD, SAR, TND, MYR: 30%*
Reminder for unauthorised overdraft	EUR 25
Letter of formal notice	EUR 40
Conditional standing orders	EUR 125
Administrative fee on inheritance files	EUR 250 (excl. VAT) ^(a)
Sending TUP credit transfer forms	EUR 2.50

* If, due to extraordinary events in the financial markets, market participants apply extraordinary measures and/or additional charges on interest rates or currencies, BIL reserves the right to apply the same measures and/or additional charges on interest rates or currencies.

	Branch fees	Documents available on BILnet
Requests for simple certificates		
Issuance costs for simple certificates enquiries:		
Account ownership certificate	EUR 17 (excl. VAT) ^(a) /document	no
Account closure/Loan termination certificate		
Solvency certificate		
Account balance certificate		
Creditworthiness certificate/Reference letter	EUR 120 (excl. VAT) ^(a) /document	no
Debit/Credit advice	EUR 17 (excl. VAT) ^(a) /document	yes
Certificate of debit/credit interest		
Copies of (securities) account statements		
Bank account details slip (RIB)		
Requests for complex certificates		
Multiple debit/credit advice (e.g. maintenance payments, salary, etc.)	EUR 25 (excl. VAT) ^(a) + handling fees	no
Other certificates		
Additional handling fee for complex certificates	Less than one hour: EUR 25 (excl. VAT) ^(a) More than one hour: EUR 50 (excl. VAT) ^(a) /hour	

5. SEPA credit transfers

BIL eurotransferts

Definition

In accordance with European Regulation N°. 260/2012, the BIL eurotransfert fee schedule applies to credit transfers that:

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

Incoming payments to a BIL account free

Outgoing payments from a BIL individuals account

Credit transfers debited from a BIL account...	Electronic credit transfers, SEPA direct debits & standing orders	Paper credit transfer form	Non-electronic medium: fax, letter, etc.
...to BIL's own accounts	free	free	EUR 0
...to another BIL account	free	EUR 1*	EUR 3
...to another bank in Luxembourg or in the SEPA zone	free	EUR 2*	EUR 5

Additional fees from a BIL individual and 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 to another BIL account	free
Instant payment to another bank in Luxembourg or the SEPA zone	EUR 0.80
Receiving an instant payment	free
Credit transfer outside Luxembourg with IBAN and/or incorrect BIC	EUR 5
Summons to pay	EUR 25

* Individuals born before 1950 as well as certain clients that require special assistance are entitled to use this service free of charge.

Outgoing funds from a BIL 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 0
to another BIL account	free	EUR 4	EUR 10
to another bank in the SEPA zone	EUR 0.50 5 free credit transfers per month	EUR 6	EUR 15

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 client. 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 (fee schedule: see "Non-SEPA transfers").

6. Non-SEPA credit transfers

International credit transfers outside the scope of European Regulation N°. 260/2012

Definition

The fee schedule for international credit transfers outside the scope of European Regulation N°. 260/2012 applies to:

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

Incoming payments (fees deducted from the amount transferred)

0.20%
min. EUR 5/max. EUR 40

Outgoing payments (to any destination)

Electronic format 0.15%
min. EUR 5/max. EUR 100

Other formats 0.20%
min. EUR 20/max. EUR 150

Additional fees

Credit transfer with same credit and value date EUR 25

Correspondent fees

0.20%
min. EUR 10/max. EUR 100

The full transfer amount is credited to the beneficiary and all charges are borne by the BIL client when the OUR (fees payable by the ordering client) option is selected. In this case, the following 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	Flat rate for outgoing transfers
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.

7. Cash withdrawals and payments

Counter cash withdrawals

Individuals born before 1950 as well as certain clients that require special assistance are entitled to use this service free of charge.

EUR amount (or EUR equivalent)	
≤ 5,000	EUR 5
> 5,000 with no denominations specified	0.30% of the amount
> 5,000 with denominations specified	0.45% of the amount
Surcharge: urgent withdrawal (not ordered in advance)	EUR 250

Foreign currency cash withdrawals at BIL ATMs

Currency	Applied commercial margin
GBP	2.00%
USD	2.00%
CHF	2.85%
CAD	3.60%

Other expenses

Exotic currency orders	EUR 6.20
Cashier's desk tax (occasional clients)	EUR 5
Collection of funds and cheques/Delivery of funds	EUR 51.66 per scheduled transport (excl. VAT) ^{*(a)} EUR 251.54 per unscheduled transport (excl. VAT) ^{*(a)}
Processing of deposited envelopes	EUR 4.92 per booked slip (excl. VAT) ^{*(a)}
Processing of coin wrappers	EUR 0.16 per roll counted or delivered (excl. VAT) ^{*(a)}

* The rates applied correspond to the preferential rates that BIL has negotiated with the external service provider and include no additional sales margin. 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.

8. Providing debit cards

	V PAY	V PAY Young
Annual fee	EUR 18	free
Blocking and replacing a lost or stolen card	EUR 18	EUR 6
Making amendments and issuing a new card	EUR 18	free
Replacement of a damaged card	free	
BIL Servibank network ATM withdrawal	free	
ATM cash withdrawal in EUR on the V PAY network within the European Union	EUR 2.50	free
ATM cash withdrawal in EUR on the V PAY network outside the EU	EUR 5	free
ATM cash withdrawal in local currency within and outside the EU	EUR 5	free
V PAY electronic payment in EUR within the EU	free	
V PAY electronic payment in EUR outside the EU	EUR 0.90	free
Electronic payment in local currency within and outside the EU	EUR 0.90	EUR 0.90
Foreign exchange fee*	2.09%	

* For details, please contact us, preferably by sending us a secure message via BILnet.

9. Providing credit cards

	Visa						
	Classic	Gold	Gold International	Platinum	Infinite	Business	Business Gold
Annual fee	EUR 21	EUR 66	EUR 102	EUR 204	EUR 420	EUR 63 ⁽¹⁾	EUR 78 ⁽¹⁾
Urgent order (card or PIN)	EUR 75						
Blocking and replacement (lost or stolen card)	EUR 18						
Making amendments and issuing a new card	EUR 18						
Replacement (faulty card)	free						
Direct cash withdrawals from BIL ATMs (per transaction)	free						
Cash advance	in EUR: EUR 4 + 2.5% of the advance amount in currency: EUR 5 per transaction						
Foreign exchange fee ⁽²⁾	2.09%						
Borrowing rate for cards with a deferred payment option	1.25% per month					-	

⁽¹⁾ For the first five cards, then on a sliding scale.

⁽²⁾ For details, please contact us, preferably by sending us a secure message via BILnet.

10. Savings accounts

	Plus savings account		Cash+ savings account
First payment	EUR 100		
Currencies	EUR	CHF / DKK / GBP / AUD / CAD / NZD / USD / NOK / SEK / CZK / HUF / PLN	EUR
Interest rate	base rate		
Interest	net, payable at the end of the year	net, payable at the end of the year	net, payable at the end of the reporting period
Credit value date	+ 2 business days	+ 2 business days	accounting day
Debit value date	- 2 business days	- 2 business days	- 15 calendar days
Reporting period	annual	annual	half-yearly
Management fee	EUR 5 per end of period statement		
Periodic statement	monthly		
Mailing charge	at sending mail rate		
Eligibility	account reserved for natural persons	-	account reserved for legal entities

11. Stock exchange transactions

Fees for buy and sell trades

General fee – equities, bonds

Equities and exchange traded funds (and equivalent)*

All amounts	1.00%
Minimum fee	EUR 75
BILnet Terms & Conditions	-70% on pricing conditions
Minimum BILnet fee	EUR 30

BILnet terms and conditions apply to buy and sell trades placed on the 13 stock exchanges available in real time on BILnet: Euronext (Paris, Brussels, Amsterdam), Xetra, Nasdaq, Amex, Nyse, Toronto, Vancouver, Zurich, London, Copenhagen and Stockholm.

Bonds and external structured products (and equivalent)*

All amounts	0.75%
Minimum fee	EUR 75
BILnet Terms & Conditions	-50% on pricing conditions
Minimum BILnet fee	EUR 30

BILnet terms and conditions apply only to buy and sell trades on securities already held in the portfolio. Other trades cannot be placed on BILnet.

* Excluding local taxes, brokerage fees and handling fees.

Brokerage fees and handling fees on equities

Stock exchange	Brokerage fees (%)	Minimum (EUR)	Handling Fees
Australia	0.07%	EUR 10	AUD 13
Austria	0.02%	-	EUR 6.95
Belgium	0.03%	-	-
Canada	0.03%	EUR 6	CAD 10
Denmark	0.02%	-	DKK 29
Finland	0.02%	-	EUR 3.50
France	0.03%	-	-
Germany (local markets)	0.09%	EUR 15	EUR 3.95
Germany (XETRA)	0.03%	EUR 5	EUR 3.95
Great Britain	0.03%	EUR 6	GBP 4
Greece	0.06%	-	EUR 95
Hong Kong	0.07%	-	HKD 100
Italy	0.02%	EUR 8	-
Japan	0.07%	-	JPY 3,200
Luxembourg	0.00%	EUR 2.50	-
Netherlands	0.03%	-	-
New Zealand	0.10%	EUR 20	NZD 45
Norway	0.05%	-	NOK 29
Portugal	0.02%	-	-
Singapore	0.07%	EUR 10	SGD 120
South Africa	0.10%	-	ZAR 50
Spain	0.02%	-	EUR 5
Sweden	0.05%	-	SEK 29
Switzerland	0.03%	EUR 10	CHF 25
United States	0.03%	EUR 6	USD 3.65
Other stock exchanges	0.60%	EUR 50	-

If an order is executed over several days, broker fees and handling fees will apply for each order execution day.

Brokerage fees and handling fees on bonds

Stock exchange	Broker fees (%)	Minimum (EUR)	Handling Fees
Belgium	0.085%	EUR 10	EUR 2.50
Denmark	0.085%	EUR 10	EUR 2.50
France	0.085%	EUR 10	EUR 2.50
Germany	0.125%	EUR 15	EUR 2.50
Italy	0.085%	EUR 10	EUR 2.50
Netherlands	0.085%	EUR 10	EUR 2.50
Sweden	0.085%	EUR 10	EUR 2.50
Switzerland	0.100%	EUR 15	EUR 2.50
Other stock exchanges	0.085%	EUR 10	EUR 2.50

There are no brokerage fees for transactions not made through a stock exchange.

Options, futures and foreign exchange forwards transactions

Options	2% of the premium (min. EUR 75) + brokerage fees
Option assignments	0.50%
Option exercises	0.50%
Futures	EUR 25 per contract (min. EUR 75) + brokerage fees
Foreign exchange forwards	0.075%-1.20%

12. Investment funds

Fees for buy and sell trades

BILnet terms and conditions apply only to the following trades:

- purchase and sale of BIL investment funds
- purchase and sale of external investment funds if these funds are already held in the portfolio.

General fee schedule*

BIL money market funds

All amounts	0.10%
Minimum fee	-
BILnet Terms & Conditions	-50% on pricing conditions
Minimum BILnet fee	-

External money market funds

All amounts	0.20%
Minimum fee	EUR 75
BILnet Terms & Conditions	-30% on pricing conditions
Minimum BILnet fee	EUR 50

Other BIL funds

All amounts	0.50%
Minimum fee	-
BILnet Terms & Conditions	-50% on pricing conditions
Minimum BILnet fee	-

Other external funds

All amounts	1.00%
Minimum fee	EUR 75
BILnet Terms & Conditions	-30% on pricing conditions
Minimum BILnet fee	EUR 50

* Excluding fees paid to the promoter and/or fund.

Arrangement fees

Arrangement fees for investments in complex and alternative investment funds are available on request from us, preferably by sending us a secure message via BILnet.

13. Other products

BILnet terms and conditions apply only to subscriptions for BIL structured products. Other trades cannot be placed on BILnet.

Capital-protected BIL structured products

All amounts	0.30%
Minimum fee	-
BILnet Terms & Conditions	subscription: -50% on pricing conditions
Minimum BILnet fee	-

Purchases on the secondary market will incur handling fees.

Non-capital-protected BIL structured products

All amounts	1,00 %
Minimum fee	-
BILnet Terms & Conditions	subscription: -50% on pricing conditions
Minimum BILnet fee	-

Purchases on the secondary market will incur handling fees.

Dual currency deposits

All amounts	3.00% of the amount*
Minimum fee	EUR 100

* Fee calculated pro rata temporis over the term of the deposit.

14. Foreign exchange transaction fees

The fees are calculated on the basis of the transaction amount and are not cumulative as the rates apply to the total amount.

Up to EUR 50,000	1.20%
Up to EUR 150,000	1.10%
Up to EUR 500,000	1.00%
Up to EUR 1,000,000	0.80%
Up to EUR 5,000,000	0.50%
More than EUR 5,000,000	0.30%

15. Recurring fee

Recurring annual fee

	General fee schedule in branches	
Equities, investment funds, bonds and other securities	0.25% (excl. VAT) ^(b)	min. EUR 12.50 (excl. VAT) per line and min. EUR 50 (excl. VAT) per category/ securities account per annum
Precious metals	0.275% (excl. VAT) ^(a)	
Products issued by BIL (funds, bonds, BIL structured products)	free	–

The recurring fee is calculated on the total amount of your securities.

Recurring fee applied for the year of acquisition

The fee depends on the acquisition date and is payable on acquisition.

Rates on a sliding scale charged pro rata (according to date of entry)	in-branch	using BILnet
from 1/1 to 30/6	100% of standard fee	free
from 1/7 to 31/10	50% of standard fee	free
from 1/11 to 31/12	free	

For the following years, the recurring annual fee is payable in advance.

This amount is therefore debited at the beginning of the year, on the basis of the securities account at 31/12, for the following year.

16. Discount of securities and coupons

Securities in BIL custody

	Domiciled at BIL	Not domiciled BIL
Coupons	free of charge	1.50% min. EUR 5
Stock & Shares	free of charge	0.25% min. EUR 5

Value difference (number of working days after receipt or maturity):

If domiciled at BIL	0 day
If not domiciled at BIL	3 days

Securities not in BIL custody*

	Domiciled at BIL	Not domiciled BIL
Coupons	free of charge	3.00% min. EUR 7.50
Stock & Shares	free of charge	0.50% min. EUR 15

Value difference (number of working days after receipt or maturity):

If domiciled at BIL	3 days
If not domiciled at BIL	10 days

* Either credited to account, or reinvested

Securities of non-customers**

	Domiciled at BIL	Not domiciled BIL
Coupons	free of charge	5.00% min. EUR 15
Stock & Shares	free of charge	2.50% min. EUR 15

Value difference (number of working days after receipt or maturity):

If domiciled at BIL	3 days
If not domiciled at BIL	10 days

** Cash payment.

17. Miscellaneous securities

Corporate actions

Corporate actions	0.50% min. EUR 15
<ul style="list-style-type: none">• Transcription of registered certificate (fee per transcription)• Reconversion of Belgian certificates into originals (fee per conversion)	EUR 50

"Shareholder rights" service

This service is only available for shares covered by the Shareholder Rights Directive 2 (SRD 2). It is thus limited to companies having their registered office in a member state of the European Union and whose shares are admitted for trading on a regulated market established or operating in an EU member state.

To sign up for this service, please contact us, preferably by sending us a secure message via BILnet to provide you with the subscription mandate for you to sign.

Notifications received via BILnet	EUR 100 per year and per basic contract (excl. VAT) ^(a)
Notifications received by post	EUR 250 per year and per basic contract (excl. VAT) ^(a)
Voting by proxy at a general meeting	EUR 250 (excl. VAT) ^(a)
Administrative management of physical participation in a general meeting	EUR 450 (excl. VAT) ^(a)

Exercise of certain rights of shareholders

Voting by proxy at a general meeting	EUR 450 (excl. VAT) ^(a)
Administrative management of physical participation in a general meeting	EUR 750 (excl. VAT) ^(a)

Sealed envelope

Minimum annual fee per non-securities deposit	EUR 50 (excl. VAT) ^(a)
Minimum daily fee per category	EUR 12.50 (excl. VAT) ^(a)

Rates on a sliding scale 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 between 1/11 and 31/12	free of charge

Acceptance of securities

Free of payment	free of charge
Against payment	EUR 75 per item

Delivery of securities

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

Acceptance and delivery of equities (and equivalent), ETFs, bonds and structured products for orders where BIL is only providing settlement and custody

Against payment	2.00% minimum EUR 75
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As this service is subject to the bank's prior approval, please contact us, preferably by sending us a secure message via BILnet.

Withdrawal and delivery of securities or precious metals

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

* Important! 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).

** In the event of delivery outside the BIL branch network, the transporter's charges are invoiced on the basis of a quote. Handling fees of EUR 750 are also applied.

Gold evaluation/expertise fees (excl. VAT)^(a)

€/unit	1-10 units	11-25 units	26-50 units	51-100 units**	>100 units**
Coin	EUR 25	EUR 20	EUR 17	EUR 14	EUR 10
Gold bar 100 g	EUR 60	EUR 50	EUR 40	EUR 30	EUR 25
Gold bar 250 g	EUR 110	EUR 90	EUR 70	EUR 50	EUR 30
Gold bar 500 g	EUR 150	EUR 130	EUR 100	EUR 75	EUR 60
Other Gold bar	EUR 30	EUR 27	EUR 23	EUR 20	EUR 15

€/unit	1-5 units	6-10 units	11-25 units	>25 units**
Gold bar 1 kg	EUR 250	EUR 220	EUR 175	EUR 100

** On demand quoted fee possible.

18. Tax services

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 (excl. VAT)^(a) per securities account,
- tax relief (application of a lower withholding tax rate): 10% (excl. VAT)^(a) of the tax relief,
- tax reclaim (ex-post recovery of taxes): 10% (excl. VAT)^(a) of the amount recovered.

The conditions relating to our investment services as well as the list of foreign countries of issue may be obtained from us, preferably by sending us a secure message via BILnet.

Tax Reports

Basic contract without securities account	EUR 100 (excl. VAT) ^(a)
Retroactive request	maximum EUR 200 (excl. VAT) ^(a)
Basic contract closed	EUR 50 (excl. VAT) ^(a)

If you have any other questions, please contact us, preferably by sending us a secure message via BILnet.

19. Safe-deposit boxes

Volume in dm ³	Annual rent (excl. VAT) ^(a)
<25.99	EUR 180
26 – 35.99	EUR 240
36 – 175	EUR 360
231 – 285	EUR 720
+/- 479	EUR 1,080
Charge for replacing the lock of a safe-deposit box	EUR 475
Charge for the forced opening of 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

* Excluding this amount which is not subject to VAT.

20. Cheques

Bank drafts

Issue of bank drafts drawn on BIL / Luxembourg / Belgium or on foreign banks + transfer commission + exchange commission (foreign currencies)	EUR 13
Cheque stoppage (+ correspondent fees)	EUR 15

	in EUR	in foreign currency
Collection of bank cheques drawn on BIL	EUR 5	EUR 100
Collection of bank cheques drawn on Luxembourg	EUR 20	EUR 100
Collection of bank cheques drawn on other countries (+ correspondent fees)	EUR 100	EUR 100

21. Loans and bank guarantees

Single fees for credit-lines (new contracts and amendments)

Personal loan	min. EUR 250
Mortgage (all types)	0.50% min. EUR 350
Student loan/BIL COLLEGE	free
Authorised overdrafts (natural persons)	1% min. EUR 75
Authorised overdraft (legal persons)	2% min. EUR 150
Investment loan (all types)	0.5% min. EUR 250

Overlimit fee

All types of loan	1/7‰ per day
Personal loan	APR + 2.00%

Charges for special transactions

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
Renewal of mortgage registration (excluding stamp duty and registration charges)	EUR 150

Bank guarantees

Bank guarantees for business and private purposes, hunting guarantee, fishing guarantee on behalf of and for the account of a natural person or legal entity.

Guarantee not backed by deposits	0.50% per quarter min. EUR 25
Guarantee backed by cash or securities	0.25% per quarter min. EUR 25
Application fees	2‰ of the guaranteed amount min. EUR 75

Guarantee commitment

Fixed charge of EUR 100

Activation of guarantee

Fixed charge of EUR 50

Change to guarantee

Increase and reduction of the amount	1‰ on the difference between the old and the new amount min. EUR 25
Extension of the term	1‰ of the amount min. EUR 25

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