



BANQUE
INTERNATIONALE
À LUXEMBOURG

TARIFF OVERVIEW

1st October 2023

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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	
Invest Account	EUR 1.25/month			included
Electronic account statements	Included			
BILnet/LuxTrust certificate	Included			
Eurotransfers using BILnet	Unlimited			
Instant payments using BILnet	Unlimited			
V PAY debit card	1 included		1 included/2 nd half price	
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 1.80	EUR 1.80	1 included/2 nd half price	
Visa Gold	EUR 5.50		1 included/2 nd half price	
Visa Platinum	EUR 17			1 included/2 nd half price
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 conditional on a minimum cumulative monthly inflow of EUR 1000 over the previous reference period. Otherwise you will be charged EUR 5/month.

** Invoicing is to be considered by package.

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

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			
Invest Account	EUR 1.25				
Electronic account statements	Included				
BILnet/ LuxTrust Certificate	Included				
EBICS	Not available				Included***
Eurotransfers using BILnet/Instant Payments	5 free	30 free	50 free		500 free
Deposit card	1 included				
V PAY debit card	EUR 1.50	1 included/2 nd 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 nd half price			2 included
Visa Business Gold	EUR 6.50		1 included/2 nd half price		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.

* 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 (excl. VAT)^(a)

- Monthly subscription: included

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

3. BIL Wealth Management Service Offer

	BIL Wealth Management Luxembourg ⁽¹⁾	Clients benefiting from a discretionary advisory or management service
Monthly commission		
BIL Wealth Management Luxembourg	EUR 75 (excl. VAT) ^(a)	Free
Invoicing	per package*	per package*
Current account	Unlimited	Unlimited
Savings account	Unlimited	Unlimited
Compte Invest Cash Account Standard	Unlimited	Unlimited
Electronic account statements	Included	Included
BILnet/LuxTrust certificate	Included	Included
Eurotransfers via BILnet	Unlimited	Unlimited
Instant Payments via BILnet	Unlimited	Unlimited
V PAY debit card	1 included/2nd half price	1 included/2nd half price
Cash withdrawal in EUR outside BIL ATM	2 free then EUR 2/operation	2 free then EUR 2/operation
Visa Classic	1 included/2nd half price	1 included/2nd half price
Visa Gold	1 included/2nd half price	1 included/2nd half price
Visa Platinum	EUR 17/month	EUR 17/month
Visa Infinite	1 included/2nd half price	1 included/2nd half price

⁽¹⁾ Flat monthly fee. The amount of the fee may be higher depending on the complexity of the case, as justified to the client. Clients who have subscribed to a discretionary advisory or management service are exempt from this flat fee, except for complex cases. This service is required for Luxembourg residents and the greater region.

* Invoicing is to be considered by package.

	BIL Wealth Management International ⁽¹⁾	Clients benefiting from a discretionary advisory or management service
Monthly commission		
BIL Wealth Management International	EUR 250 (excl. VAT) ^(a)	Free
Invoicing	per package*	per package*
Current account	Unlimited	Unlimited
Savings account	Unlimited	Unlimited
Compte Invest Cash Account Standard	Unlimited	Unlimited
Electronic account statements	Included	Included
BILnet/LuxTrust certificate	Included	Included
Eurotransfers via BILnet	Unlimited	Unlimited
Instant Payments via BILnet	Unlimited	Unlimited
V PAY debit card	1 included/2nd half price	1 included/2nd half price
Cash withdrawal in EUR outside BIL ATM	2 free then EUR 2/operation	2 free then EUR 2/operation
Visa Classic	1 included/2nd half price	1 included/2nd half price
Visa Gold	1 included/2nd half price	1 included/2nd half price
Visa Platinum	EUR 17/month	EUR 17/month
Visa Infinite	1 included/2nd half price	1 included/2nd half price

⁽¹⁾ Flat monthly fee. The amount of the fee may be higher depending on the complexity of the case, as justified to the client. Clients who have subscribed to a discretionary advisory or management service are exempt from this flat fee, except for complex cases. This service is required for non-residents.

* Invoicing is to be considered by package.

4. Current account transactions and miscellaneous services

Account management for individuals

Current account fees** (half-yearly account closing)	EUR 3.50/month
Savings Plus account maintenance fee (annual account statements)	EUR 5/year
Account management fee Invest in EUR	EUR 1.25/month
Account management fee Invest Lombard in EUR	EUR 1.25/month
Foreign currency Invest account/Invest Lombard account fees	free
Invest Flexicav account management fee	free

** Includes provision of a V PAY debit card, V Pay, 2nd card at half price.

Account management for professionals

Current account fee* (half-yearly account closure)	EUR 5/month
Benchmarked current account maintenance fee (half-yearly account closing)	EUR 5/month
Account management fee Invest in EUR	EUR 1.25/month
Account management fee Invest Lombard in EUR	EUR 1.25/month
Cash+ savings account fee (half-yearly account closure)	EUR 5/semester
Invest Flexicav account management fee	free

* Including the provision of 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
Sending copies/Mail for lack of address	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 10.50/month
Administrative fee on inheritance files	EUR 250 (excl. VAT) ^(a)
Sending TUP credit transfer forms	EUR 2.50
Inactive account management fee (Law of 30 March 2022)	EUR 250/EUR 750 (excl. VAT) ^(a) /accounts/year

* 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	EUR 120 (excl. VAT) ^(a) /document	no
Creditworthiness certificate/Reference letter		
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

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
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

Additional fee 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
Credit transfer outside Luxembourg with IBAN and/or incorrect BIC	EUR 5
Summons to pay	EUR 25

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
Manual transfer*	EUR 5

* People born before 1950 and certain customers requiring special assistance benefit from this service free of charge.

Correspondent fees

0.20%
min. EUR 20/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.

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
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8. Providing debit cards

	V PAY	V PAY Young
Monthly fee	EUR 1.50	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
Monthly fee	EUR 1.80	EUR 5.50	EUR 8.50	EUR 17	EUR 35	EUR 5.25 ⁽¹⁾	EUR 6.50 ⁽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	payable at the end of the year	payable at the end of the year	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

Capital-protected BIL structured products

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

Non-capital-protected BIL structured products

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

Notes :

The BILnet conditions are only applicable for subscriptions of BIL structured products. Other transactions cannot be carried out via BILnet.

In case of purchase on the secondary market, handling fees will be charged.

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

	General fee schedule in branches	
Equities, investment funds, bonds and other securities	0.25% (excl. VAT) ^(b) per year	min. EUR 12.50 (excl. VAT) ^(b) per quarter
Precious metals	0.275% (excl. VAT) ^(a) per year	min. EUR 12.50 (excl. VAT) ^(a) per quarter
Sealed envelope	EUR 12.50 (excl. VAT) ^(a) per quarter	
Products issued by BIL (funds, bonds, BIL structured products)	free	–

The recurring commission is invoiced quarterly at the end of the period based on the daily average of non-BIL securities held in each portfolio.

This fee includes custody fees, securities and coupon collection fees as well as fees on securities regularisation operations.

The holding of precious metals and/or sealed envelopes requires the opening of a dedicated Invest account and portfolio.

16. Miscellaneous securities

Exercise of certain rights of shareholders

Voting by proxy at a general meeting	EUR 150 (excl. VAT) ^(a)
Administrative management of physical participation in a general meeting	EUR 300 (excl. VAT) ^(a)

"Shareholder rights" service

The "Shareholder Rights" service allows you to receive notifications via BILnet or by paper mail regarding the exercise of your voting and participation rights at general meetings.

The above rates are applicable to proxy votes and physical participations in general meetings.

This service is only available for securities covered by the Shareholders' Rights Directive 2 (SRD 2). It is thus limited to companies with their registered office in a European Union (EU) Member State and whose shares are admitted to 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 receive you with the subscription mandate for you to sign.

Acceptance of securities

Free of payment	Free
Against payment	2.00% minimum EUR 75 per line

Delivery of securities

BIL to BIL		Free
BIL to other banks (Luxembourg/abroad)	Free of payment	EUR 125 per line
	Against payment	2.00% min. EUR 75 per line

These rates also apply to the delivery and collection of physical tickets.

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 per line
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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 precious metals

Repatriation and provision charges	EUR 75 per withdrawal/release
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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.

17. Tax services

Tax Relief and Reclaim

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

- tax relief - application of a lower withholding tax rate,
- tax reclaim - ex-post recovery of taxes.

Annual fee per portfolio

EUR 100 (excl. VAT)^(a)

Tax Relief and Reclaim services are mandatory for all portfolios held.

To receive the list of foreign issuing countries for which this service is available, please contact us by secure message via BILnet.

18. Safe-deposit boxes

Volume in dm ³	Monthly rent (excl. VAT) ^(a)
<25.99	EUR 15
26 - 35.99	EUR 20
36 - 175	EUR 30
231 - 479 +/-	EUR 60
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.

19. Loans and bank guarantees

Management fee

All types of credit	EUR 7.50/quarter
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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

Interest on arrears

All types of loan	5.14% p.a.
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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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