



# FEE SCHEDULE INSTITUTIONAL BANKING

1<sup>st</sup> April 2025



# Contents

<b>1. Daily banking and miscellaneous services</b>	<b>4</b>
Primary services	4
Digital services	8
Bank guarantees	9
<b>2. Conditions and applicable rates for account statements</b>	<b>10</b>
<b>3. Investments and related services</b>	<b>11</b>
Purchase/sale of transferable securities	11
Structured products	11
BIL investment funds	12
Non-BIL investment funds	12
Custody fees	13
Metal accounts (scriptural)	13
Corporate actions	13
Tax relief and reclaim	13
Securities transfer	14

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

(a) 17% VAT in force

(b) 14% VAT in force

# 1. Daily banking and miscellaneous services

## Primary services

### Account management

#### Financial companies

Account opening fees	EUR 500
Package charges	EUR 750 per quarter

Package charges are debited on a quarterly basis in advance and not charged pro rata.

The bank reserves the right to quote a fee that reflects the complexity of the structure.

### Pledge agreements – Escrow agreements

We will guide you in achieving your financial goals, including implementing pledge and escrow agreements. This can entail conducting a review of the legal documents drafted by your advisors or providing you with standard document templates that comply with Luxembourg law, as well as assisting you in subsequent daily follow-up.

Fees	will vary depending on the agreement details and associated tasks
------	---

### Account maintenance fees

Current account for professionals	EUR 3,50 per month
Cash+ savings account	EUR 5 per statement
Invest account (EUR + currencies)	free

### Termination of relations with BIL\*

The charge for termination of relations is EUR 250 per package.

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

## Mailing

Paper-free	free
Mailing within Luxembourg	Monthly fixed price per account
Daily frequency	EUR 24.00
Weekly frequency	EUR 9.00
Fortnightly frequency	EUR 4.00
Monthly frequency	EUR 1.80
Quarterly frequency	EUR 0.70
Mailing to another EU country / rest of the world	Monthly fixed price per account
Daily frequency	EUR 36.00
Weekly frequency	EUR 13.50
Fortnightly frequency	EUR 6.00
Monthly frequency	EUR 2.70
Quarterly frequency	EUR 1.00
Sending copies / Mail for lack of address	according to sending mail rate

## SEPA credit transfers

### BIL Eurotransferts

#### Definition

In accordance with European Regulation N° 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.

#### Incoming funds

free

#### Outgoing funds

##### SEPA: Standard credit transfers – To another account held by the same client

Electronic	free
Paper credit transfer form (TUP)	EUR 500
Paper	EUR 500

##### SEPA: Standard credit transfers – To another BIL account

Electronic	free
Paper credit transfer form (TUP)	EUR 500
Paper	EUR 500

**SEPA: Standard credit transfers – To another EU bank**

Electronic	EUR 0.50
Paper credit transfer form (TUP)	EUR 500
Paper	EUR 500

**SEPA: Collective transfers – To another BIL account**

Electronic	free
Paper credit transfer form (TUP)	EUR 500
Back-office administration surcharge	EUR 2 per credit line

**SEPA: Collective transfers – To another EU bank**

Electronic	EUR 0.50
Paper	EUR 500
Back-office administration surcharge	EUR 2 per credit line

**Other fees**

SWIFT repair	EUR 10
Cancellation or reversal	EUR 50
Direct debit (debtor)	free

## Non-SEPA credit 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;
- for where the direction of fees differs from split fees (SHARE).

**Incoming funds**

	free
--	------

**Outgoing funds****Standard credit transfers: outside the SEPA**

Electronic	0.15%, min. EUR 5, max. EUR 25
Paper	EUR 500

## 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.

## Other fees related to transfers

Conditional standing order	EUR 10.50 / month
Urgent transfer	EUR 7.50
Transfer with same day value	EUR 25
Incorrect IBAN and/or BIC charge	EUR 5

## Miscellaneous services

### Enquiry fees

Simple enquiry fees (copies, certificates, SWIFT copies, etc.)	EUR 25 (excl. VAT) <sup>(a)</sup>
Complex enquiry fees	EUR 75 (excl. VAT) <sup>(a)</sup>

### Other

Notarised certificate	EUR 125
Audit letter	EUR 150 (excl. VAT) <sup>(a)</sup>
Sending TUP transfer forms	EUR 25
Banker's reference	EUR 125 (excl. VAT) <sup>(a)</sup>

## Digital services

### SWIFT solution (excl. VAT)<sup>(a)</sup>

#### Setup

Activation of the SCORE/MA-CUG service	EUR 500
"Other managing bank" service activation	EUR 500
Amendments to the SCORE/MA-CUG service (adding an account, etc.)	EUR 25

#### Subscriptions and services

Payment instructions (MT101 and Pain.001 in)	free
EOD statements (MT940 out)	EUR 100 per account per quarter
Intraday – balance statements (MT941 out)	EUR 250 per account per quarter
Intraday – movement statements (MT942 out)	EUR 250 per account per quarter

### EBICS solution (excl. VAT)<sup>(a)</sup>

#### Setup

Initial activation of the service	EUR 1,250
-----------------------------------	-----------

#### Subscriptions

Monthly	EUR 50
---------	--------

### BIL e-Reporting (excl. VAT)<sup>(a)</sup>

#### Setup

Initial activation of the service	EUR 1,250
-----------------------------------	-----------

#### Subscriptions

Activation of an additional subscription	EUR 200
Amendment of a subscription	EUR 125
Cancellation of a subscription	free



## ArchiBIL (bank notices in PDF format with indexed files, via SFTP) (excl. VAT)<sup>(a)</sup>

Activation fee	EUR 1,250
Amendment of a subscription	EUR 125
Regular provision of the service	free, if electronic format
Cancellation	free

## Bank guarantees

Guarantee backed by cash or securities	0.25% per quarter, min. EUR 250
Guarantee not backed by deposits	0.50% per quarter, min. EUR 250
Guarantee commitment	EUR 250
Execution of a guarantee	EUR 125
Increase/reduction of amount	1‰ on the difference between the old and new amount, min. EUR 125
Extension of maturity	1‰ of the amount of the guarantee, min. EUR 125
Application fees	2‰ of the guarantee, min. EUR 75

## 2. Conditions and applicable rates for account statements

Credit rate	EUR	0%	<ul style="list-style-type: none"><li>• CHF, DKK, JPY, SEK, USD</li><li>• Other currencies</li></ul>	0%
Debit rate	Will vary depending on BIL's credit committee decision.			
Parameters	<ul style="list-style-type: none"><li>• Frequency</li></ul>	Professional current account: quarterly Standard Invest account: half-yearly Lombard Invest account: quarterly		
	<ul style="list-style-type: none"><li>• Basis of calculation</li></ul>	ACT/ACT accounts EUR, ACT/360 accounts any other currency		
	<ul style="list-style-type: none"><li>• Balance</li></ul>	Daily accrual, end of day balance		

### 3. Investments and related services\*

#### Purchase/sale of transferable securities

Purchase/Sale of Equities & ETFs	0.20%, min. EUR 75
Purchase/Sale of Bonds	0.15%, min. EUR 75
Purchase/Sale of Options	2% of the premium, min. EUR 75
Purchase/Sale of Futures	EUR 25 per contract, min. EUR 75

#### Structured products

##### BIL structured products

Subscription	free
Purchase/Sale	0.15%, min. EUR 75

##### Non-BIL structured products

Subscription	0.15%, min. EUR 75
Purchase/Sale	0.15%, min. EUR 75

##### BIL currency-linked structured deposits

Fee per transaction	0.50% of the amount, min. EUR 75**
---------------------	------------------------------------

\* All BIL fees are expressed excluding external charges (brokerage fees, market fees, entry/exit fees, etc.)

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

## BIL investment funds

### Money market funds

BIL subscription fees	0.10%, min. EUR 50
BIL redemption fees	free

### Other funds

BIL subscription fees	0.25%, min. EUR 75
BIL redemption fees	free

## Non-BIL investment funds

### Money market funds

BIL subscription fees	0.15%, min. EUR 75
BIL redemption fees	free
Switch	0.10%

### Other funds

BIL subscription fees	0.75%, min. EUR 75
BIL redemption fees	0.25%
Switch	0.25%

### Other (non-UCITS) funds

BIL subscription fees	Fee to be negotiated depending on the complexity of the target fund
BIL redemption fees	Fee to be negotiated depending on the complexity of the target fund

## Custody fees

### Equities, investment funds, bonds and other securities

Products issued by BIL (Funds, bonds, BIL structured products)	free
Other products	0.025% per year min. EUR 250 (excl. VAT) <sup>(b)</sup> per year

### Physical metals (deposit)

0.275% (excl. VAT)<sup>(a)</sup> per year

Minimum EUR 50 (excl. VAT)<sup>(a)</sup> per year

Custody fees are invoiced quarterly at the end of the period on the basis of the daily average value of non-BIL securities or the physical metals held during the quarter.

## Metal accounts (scriptural)

Gold	0.125% (excl. VAT) <sup>(a)</sup> per year
Silver	0.500% (excl. VAT) <sup>(a)</sup> per year
Palladium	0.200% (excl. VAT) <sup>(a)</sup> per year
Platinum	0.120% (excl. VAT) <sup>(a)</sup> per year

## Corporate actions

Corporate actions on BIL-domiciled securities	free*
Corporate actions on non-BIL domiciled securities	
Transcription of registered certificate (fee per transcription)	
Takeover bids	
Subscription and exercise of warrants	

\* Temporarily free.

## Tax relief and reclaim

Yearly flat fee	EUR 100 per portfolio (excl. VAT) <sup>(a)</sup>
Tax relief (application of a lower withholding tax rate)	10% of the tax relief (excl. VAT) <sup>(a)</sup> invoiced per quarter
Tax reclaim (ex-post recovery of taxes)	10% of the amount reclaimed (excl. VAT) <sup>(a)</sup> invoiced per quarter

## Securities transfer

Acceptance of securities – free of payment	free
Acceptance of securities – against payment	0.15% min. EUR 62.50
Delivery of securities – free of payment	EUR 125 per item
Delivery of securities – against payment	0.15% of the stock market value, min. EUR 62.50, value at delivery date



This document provides a selection of applicable fees for Banque Internationale à Luxembourg ("BIL") and should be used in conjunction with the documentation for the different services offered. This document is subject to BIL's General Terms and Conditions. Please do not hesitate to contact us for any further information.

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

**Banque Internationale à Luxembourg SA**  
69, route d'Esch, L-2953 Luxembourg  
RCS Luxembourg B-6307  
T (+352) 4590-5000  
[www.bil.com](http://www.bil.com)

