



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

# FEE SCHEDULE INSTITUTIONAL BANKING

April 2020

Together for you



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# 1. Daily banking and miscellaneous services

## Primary services

### Account management

#### BIL ACTIO Core (financial companies)

|                          |                     |
|--------------------------|---------------------|
| Account opening fees     | EUR 500             |
| Account maintenance fees | EUR 500 per quarter |

Account maintenance fees are debited on a quarterly basis in advance and not charged pro rata.

**BIL ACTIO Core Plus (financial companies and complex legal entities such as securitization and investment vehicles, Special Limited Partnerships (SCSp), trusts, investment vehicles with multiple investors, holding structures with several intermediate layers, FinTech companies, etc.)**

Account maintenance fees

Account maintenance fees amount to:

- Year 1: EUR 5,000
- From year 2: EUR 4,000 per annum

These fees are debited annually on the effective date of the service subscription.

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

### Pledge agreements – Escrow agreements

Your Relationship Manager 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 statements

|                                |                        |
|--------------------------------|------------------------|
| Account with authorised credit | EUR 7.50 per statement |
| Current account                | EUR 7.50 per statement |
| Savings account                | EUR 5 per statement    |

### Termination of relations with BIL\*

The charge for termination of relations (basic contract) is EUR 250.

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

## Mailing

|  |                            |
|--|----------------------------|
| Paperless                                  | free                       |
| Traditional post                           | according to postal rate   |
| Mail held by BIL/Incorrect mailing address | EUR 150 a year (excl. VAT) |

## 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 20 |
| Paper                            | EUR 20 |

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

|                                  |        |
|----------------------------------|--------|
| Electronic                       | free   |
| Paper credit transfer form (TUP) | EUR 20 |
| Paper                            | EUR 20 |

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

|                                  |          |
|----------------------------------|----------|
| Electronic                       | 0,50 EUR |
| Paper credit transfer form (TUP) | EUR 20   |
| Paper                            | EUR 20   |

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

|                                      |                       |
|--------------------------------------|-----------------------|
| Electronic                           | free                  |
| Paper credit transfer form (TUP)     | EUR 20                |
| Back-office administration surcharge | EUR 2 per credit line |

## SEPA: Collective transfers – To another EU bank

|                                      |                       |
|--------------------------------------|-----------------------|
| Electronic                           | EUR 0.50              |
| Paper                                | EUR 20                |
| Back-office administration surcharge | EUR 2 per credit line |

### Other fees

|                          |        |
|--------------------------|--------|
| SWIFT repair             | EUR 10 |
| Cancellation or reversal | EUR 50 |

## Non-SEPA credit transfers

### International transfers outside the scope of European Regulation N° 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.

#### Incoming funds

free

#### Outgoing funds

##### Standard credit transfers: outside the SEPA

|            |  |
|------------|--|
| Electronic | 0.15%, minimum EUR 5, maximum EUR 25   |
| Paper      | 0.20%, minimum EUR 20, maximum EUR 100 |

## Correspondent fees excluding USD

| EUR equivalent             | Correspondent fees |
|----------------------------|--------------------|
| EUR 0 – EUR 12,500         | EUR 8              |
| EUR 12,500.01 – EUR 25,000 | EUR 20             |
| EUR 25,000.01 – EUR 50,000 | EUR 50             |
| > EUR 50,000               | EUR 75             |

## USD correspondent fees

For USD credit 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                          |

## Other fees related to transfers

|                                  |          |
|----------------------------------|----------|
| Conditional standing order       | EUR 125  |
| 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) |
| Complex enquiry fees   | EUR 75 (excl. VAT) |

### Other

|                            |                     |
|----------------------------|---------------------|
| Notarised certificate      | EUR 125             |
| Audit letter               | EUR 150 (excl. VAT) |
| Sending TUP transfer forms | EUR 25              |
| Banker's reference         | EUR 125 (excl. VAT) |

## Digital services

### SWIFT solution

#### 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

#### Setup

|   |                        |
|---|------------------------|
| Initial activation of the service                   | EUR 1,250              |
| Amendment fees (flows, accounts, signatories, etc.) | EUR 7.50 per amendment |
| Charge to add a flow                                | EUR 125                |
| Cancellation of the service                         | free                   |

#### Subscriptions

|   |        |
|---|--------|
| Monthly: up to 250 files exchanged                | EUR 50 |
| Extra charges per tranche of 100 additional files | EUR 25 |



## BIL e-Reporting

### Setup

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

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### Subscriptions

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

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## ArchiBIL (bank notices in PDF format with indexed files, via SFTP)

|                                  |   |
|----------------------------------|---|
| Activation fee                   | EUR 1,250   |
| Amendment of a subscription      | EUR 125   |
| Regular provision of the service | free, if electronic format<br>EUR 50 per month, per basic contract, if hard copies are required |
| Cancellation                     | free  |

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## 2. Conditions and applicable rates for account statements

|             |                         |        |   |  |
|-------------|-------------------------|--------|---|--|
| Credit rate | EUR                     | -0.50% | • USD                                   | 0%   |
|             |                         |        | • CHF, JPY                              | -1%  |
|             |                         |        | • SEK                                   | -1.30%   |
|             |                         |        | • DKK                                   | -1.75%   |
|             |                         |        | • Other currencies                      | 0%   |
| Debit rate  | EUR:                    |        | USD, AUD, CHF, DKK, GBP, JPY, NZD, SEK: | BIL daily reference rate +8%<br>for all other currencies |
|             | EONIA +3%               |        | BIL daily reference rate + 3%           |  |
| Parameters  | • Frequency:            |        |   | quarterly  |
|             | • Basis of calculation: |        |   | 365/360 (all currencies)                                 |
|             | • Balance:              |        |   | value date balance                                       |

## 3. Investments and related services\*

### Purchase/sale of transferable securities

|                                  |                                     |
|----------------------------------|-------------------------------------|
| Purchase/Sale of Equities & ETFs | 0.20%, minimum EUR 75               |
| Purchase/Sale of Bonds           | 0.15%, minimum EUR 75               |
| Purchase/Sale of Options         | 2%, minimum EUR 75                  |
| Purchase/Sale of Futures         | EUR 25 per contract, minimum EUR 75 |

### Structured products

#### BIL structured products

|               |                       |
|---------------|-----------------------|
| Subscription  | free                  |
| Purchase/Sale | 0.15%, minimum EUR 75 |

#### Non-BIL structured products

|               |                        |
|---------------|------------------------|
| Subscription  | 0.30%, minimum EUR 500 |
| Purchase/Sale | 0.30%, minimum EUR 500 |

#### BIL currency-linked structured deposits

|                     |                                       |
|---------------------|---------------------------------------|
| Fee per transaction | 0.50% of the amount, minimum EUR 75** |
|---------------------|---------------------------------------|

### FOREX derivatives

|                           |                       |
|---------------------------|-----------------------|
| Foreign exchange forwards |                       |
| Swaps                     | 0.10%, minimum EUR 75 |
| OTC FX options            |                       |

\* 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%, minimum EUR 50 |
| BIL redemption fees   | free                  |

### Other funds

|                       |                       |
|-----------------------|-----------------------|
| BIL subscription fees | 0.25%, minimum EUR 75 |
| BIL redemption fees   | free                  |

## Non-BIL investment funds

### Money market funds

|                       |                       |
|-----------------------|-----------------------|
| BIL subscription fees | 0.15%, minimum EUR 75 |
| BIL redemption fees   | free                  |
| Switch                | 0.10%                 |

### Other funds

|                       |                       |
|-----------------------|-----------------------|
| BIL subscription fees | 0.75%, minimum 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, short-term notes, BIL structured products)  | free   |
| Securities not issued by BIL<br>minimum EUR 50 (excl. VAT) per position and minimum EUR 250 (excl. VAT) per securities account per year | 0.025% |

### Physical metals (deposit)

|   |
|---|
| 0.275%  |
| minimum EUR 12.50 (excl. VAT) per position                            |
| annual minimum EUR 50 (excl. VAT) per category per securities account |

### Metal accounts (scriptural)

|           |        |
|-----------|--------|
| Gold      | 0.125% |
| Silver    | 0.500% |
| Palladium | 0.200% |
| Platinum  | 0.120% |

## Corporate actions

|  |        |
|--|--------|
| Corporate actions on BIL-domiciled securities                        | EUR 50 |
| Corporate actions on non-BIL domiciled securities                    |        |
| Transcription of registered certificate (fee per transcription)      |        |
| Reconversion of Belgian certificates into originals (per conversion) |        |
| Blocking securities for general meetings                             |        |
| Takeover bids  |        |
| Subscription and exercise of warrants                                |        |

## Tax relief and reclaim

|  |   |
|--|---|
| Yearly flat fee  | EUR 100 per securities account          |
| Tax relief (application of a lower withholding tax rate) | 10% of the tax relief (excl. VAT)       |
| Tax reclaim (ex-post recovery of taxes)                  | 10% of the amount reclaimed (excl. VAT) |

## Securities transfer and branch delivery

|   |  |   |
|---|--|---|
| Acceptance of securities – free of payment      |  | free                                    |
| Acceptance of securities – against payment      |  | EUR 75 per item                         |
| Delivery of securities – free of payment        |  | EUR 125 per item                        |
| Delivery of securities – against payment        | 0.15% of the stock market value, minimum EUR 62.50, value at delivery date |   |
| Withdrawal of BIL securities at the counter     |  | free, carrying value at withdrawal date |
| Withdrawal of non-BIL rights                    |  | EUR 7.50 per item                       |
| Withdrawal of non-BIL securities at the counter |  | EUR 75 per item                         |

## Bank guarantees

|  |  |                                     |
|--|--|-------------------------------------|
| Guarantee backed by cash or securities |  | 0.25% per quarter, minimum EUR 250  |
| Guarantee not backed by deposits       |  | 0.50% per quarter, minimum 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, minimum EUR 125 |                                     |
| Extension of maturity                  | 1‰ of the amount of the guarantee, minimum EUR 125                   |                                     |
| Application fees                       |  | 2‰ of the guarantee, minimum EUR 75 |



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 your Relationship manager 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.

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