



Fee Information Document

July 2023

Name of the account provider: Banque Internationale à Luxembourg S.A.

Date: 01/07/2023

Account name: Current account

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the "General Fee Schedule" available on our website: www.bil.com.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	EUR
General account services		
Maintaining the account	Monthly account management fees	3.50
	Total annual fees	42.00
Includes a package of services consisting of:		
<ul style="list-style-type: none"> • Online banking service transfers: unlimited number of transfers, standing orders and SEPA direct debits. • Annual fee of maximum 1 V Pay debit card. 		

Account statement	Electronic	free
Online banking service	Mailing within Luxembourg	Monthly fixed price per account
	Daily frequency:	18.00
	Weekly frequency:	6.50
	Fortnightly frequency:	3.00
	Monthly frequency:	1.50
	Quarterly frequency:	0.50
	Mailing to another EU country/rest of the world	Monthly fixed price per account
	Daily frequency:	27.00
	Weekly frequency:	9.75
	Fortnightly frequency:	4.50
Monthly frequency:	2.25	
Quarterly frequency:	0.75	

Payments (excluding cards)		
Credit transfer	By BILnet online banking service	
	To account of the same client (all currencies)	free
	To BIL account (all currencies)	free
	SEPA transfer	free
	Non-SEPA transfer (all currencies)	0.15% of the amount minimum: 20.00 maximum: 100.00

	By TUP paper form	
	To account of the same client (all currencies)	free
	To BIL account (all currencies)	1.00
	SEPA transfer	2.00

	Manual entry	
	To account of the same client (all currencies)	5.00
	To BIL account (all currencies)	8.00
	SEPA transfer	10.00
	Non-SEPA transfer (all currencies)	0.20% of the amount minimum: 20.00 maximum: 150.00

Standing order	Creation of a standing order	0.00
	Standing order payment	see transfer fee (all types via BILnet)

Direct debit	To BIL account	0.00
	SEPA direct debit	see transfer fees (SEPA transfers via BILnet)

Cards and cash

Providing a debit card	Annual fee	18.00
Providing a credit card	Visa Classic annual fee	21.00
	Visa Gold annual fee	66.00
	Visa Platinum annual fee	204.00
	Visa Infinite annual fee	420.00

Cash withdrawals	From an ATM	
	In EUR from the BIL network	free
	In EUR on the V PAY network within the EU	2.50
	In EUR on the V PAY network outside the EU	5.00
	In local currency on the V PAY network	5.00
	In branch	
	≤ EUR 5.000 (or EUR equivalent)	5.00
	> EUR 5.000 (or EUR equivalent)	0.30% of the amount

Overdrafts and related services

Overdraft	Authorised overdraft	
	Annual interests	10.90%
	Amounts in excess of the authorised overdraft	
	Annual interests	10.90% + 5.14%
	Overdraft on accounts without an authorised overdraft	
	Annual interests	15%

BIL Basic package of services

The service package includes general account services.	Fee	
	Monthly fees per account	2.50
	Total annual fees	30.00

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- The annual fees for 1 debit card.

Services beyond these quantities will be charged separately.

BIL Gold package of services

The service package includes general account services.	Fee	
	Monthly fee	9.90
	Young people < 30 years	0.00
	Total annual fees	118.80

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits.
- Instant transfers to another bank in Luxembourg or the SEPA zone: unlimited number.
- The annual fees for 1 V Pay debit card (maximum).
- The annual fees for 1 Visa Classic credit card (maximum).
- The annual fee for 1 Visa Gold credit card (maximum).
- One EUR cash withdrawal per month by debit card on the V PAY network in the EU.
- Additional withdrawal in EUR on the V PAY network in the EU: EUR 2.00
- Application fee on request for an authorised overdraft: free of charge.
- Preferential overdraft rate (0.25% discount).
- 50% discount on the application fee for a consumer credit.
- Application fees and quarterly fees for a bank guarantee included.

Services beyond these quantities will be charged separately.

BIL Platinum package of services	Fee	
The service package includes general account services.	Monthly fee	19.90
Total annual fees		238.80

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- Instant payments to another bank in Luxembourg or the SEPA zone: unlimited number.
- The annual fees for 1 V Pay debit card (maximum).
- The annual fees for 1 Visa Classic credit card (maximum).
- The annual fees for 1 Visa Gold credit card (maximum).
- The annual fee for 1 Visa Platinum credit card (maximum).
- Two monthly EUR cash withdrawals by debit card on the V PAY network in the EU.
- Application on request for an authorised overdraft: free of charge.
- Additional withdrawal in EUR on the V PAY network in the EU: EUR 2.00
- Preferential overdraft rate (0.50% discount).
- Preferential rate on consumer loans.
- 50% discount on application fees for a consumer loan.
- Application fees and quarterly fees for a bank guarantee included.
- 25% discount on the application fee (excluding minimum) for a mortgage loan.

Services beyond these quantities will be charged separately.