



Fee Information Document

January 2021

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

Date: 01/01/2020

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	Semi-annual account management fees	7.50
	Total annual fees	15.00

Includes a **package of services** consisting of:

- Online banking service transfers: monthly free bonus of EUR 12.00 for SEPA transfers, standing orders and direct debits.
 - TUP paper form transfers: monthly free bonus of EUR 2.00 for SEPA transfers, standing orders and direct debits.
 - Manual entry transfers: monthly free bonus of EUR 2.00 for SEPA transfers, standing orders and direct debits.
- Services beyond these quantities will be charged separately.

Account statement	Electronic	free
Online banking service	Mailing within Luxembourg	Monthly fixed price per account
	Daily frequency:	10
	Weekly frequency:	4
	Fortnightly frequency:	2
	Monthly frequency:	1
	Quarterly frequency:	1
	Mailing to another EU country/rest of the world	Monthly fixed price per account
	Daily frequency:	15
	Weekly frequency:	6
	Fortnightly frequency:	3
Monthly frequency:	1.50	
Quarterly frequency:	1.50	

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	0.50
	Non-SEPA transfer (all currencies)	0.15% of the amount minimum: 5.00 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)	6.00	
SEPA transfer	7.00	

	Non-SEPA transfer (all currencies)	0.20% of the amount minimum: 5.00 maximum: 125.00
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	16.00
Providing a credit card	Visa Classic annual fee	20.00
	Visa Gold annual fee	60.00
	Visa Platinum annual fee	200.00
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	7.40%
	Amounts in excess of the authorised overdraft	
	Annual interests	7.40% + 5.14%
	Overdraft on accounts without an authorised overdraft	13% + average rate monthly LIBOR
	Annual interests	

BIL Home/Basic package of services

Fee

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

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- TUP paper form transfers: additional monthly free bonus of EUR 2.00 for EUR transfers to BIL accounts and SEPA transfers.
- Manual entry transfers: additional monthly free bonus of EUR 2.00 for EUR transfers to BIL accounts and SEPA transfers.
- The annual fees for two debit cards.

Services beyond these quantities will be charged separately.

BIL City package of services

Fee

The service package includes general account services.	Monthly fee	6.50
Total annual fees		78.00

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- TUP paper form transfers: additional monthly free bonus of EUR 4.00 for EUR transfers to BIL accounts and SEPA transfers.
- Manual entry transfers: additional monthly free bonus of EUR 4.00 for EUR transfers to BIL accounts and SEPA transfers.
- The annual fees for two debit cards (maximum).
- The annual fees for two Visa Classic credit cards (maximum).
- One EUR cash withdrawal per month by debit card on the V PAY network in the EU.
- Additional withdrawal: EUR 2.00
- Preferential overdraft rate (0.25% discount).

Services beyond these quantities will be charged separately.

BIL World package of services	Fee	
The service package includes general account services.	Monthly fee	10.00
Total annual fees		120.00

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- TUP paper form transfers: additional monthly free bonus of EUR 8.00 for EUR transfers to BIL accounts and SEPA transfers.
- Manual entry transfers: additional monthly free bonus of EUR 8.00 for EUR transfers to BIL accounts and SEPA transfers.
- Instant payment to another bank in Luxembourg or the SEPA zone: EUR 0.40
- The annual fees for two debit cards (maximum).
- The annual fees for two Visa Classic credit cards (maximum).
- The annual fees for two Visa Gold credit cards (maximum).
- One EUR cash withdrawal per month by debit card on the V PAY network in the EU.
- Additional withdrawal: EUR 2.00
- Preferential overdraft rate (0.50% discount).
- Preferential rate on consumer loans (0.25% discount).
- 50% discount on application fees for a consumer loan.

Services beyond these quantities will be charged separately.

B-student package of services	Fee	
The service package includes general account services.		0.00

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- The annual fee for one debit card (maximum).
- The annual fee for one Visa Classic credit card (maximum).
- One EUR cash withdrawal per month by V PAY card on the V PAY network in the EU.
- Additional withdrawal: EUR 2.00
- One local currency cash withdrawal per month by debit card on the V PAY network.
- Rental deposit

Services beyond these quantities will be charged separately.

B-active package of services	Fee	
The service package includes general account services.		0.00

Additional services:

- Online banking service transfers: unlimited SEPA transfers, standing orders and direct debits
- The annual fee for one debit card (maximum).
- The annual fee for one Visa Classic credit card (maximum).
- One EUR cash withdrawal per month by debit card on the V PAY network in the EU.
- Additional withdrawal: EUR 2.00
- Preferential overdraft rate (-0.25% discount).
- Application fees for a mortgage.

Services beyond these quantities will be charged separately.