

# Fee Information Document

January 2025

Payment service provider: Banque Internationale à Luxembourg S.A.

Date: 01/01/2025

- This document informs you about the fees for using the main services linked to the payment account (current 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](http://www.bil.com).
- A glossary of the terms used in this document is available free of charge.

Service	Fee	EUR
<b>General account services</b>		
<b>Maintaining the account</b>	Monthly account management fees	3.50*
	<b>Total annual fees</b>	<b>42.00</b>
Includes a <b>package of services</b> consisting of:		
<ul style="list-style-type: none"> <li>• Online banking service transfers: unlimited number of transfers, standing orders and SEPA direct debits.</li> <li>• Annual fee of maximum 1 debit card.</li> </ul>		
<b>Account statement</b>	Electronic	free
<b>Online banking service</b>	Mailing within Luxembourg	Monthly fixed price per account
	Daily frequency:	24.00
	Weekly frequency:	9.00
	Fortnightly frequency:	4.00
	Monthly frequency:	1.80
	Quarterly frequency:	0.70
	Mailing to another EU country/rest of the world	Monthly fixed price per account
	Daily frequency:	36.00
	Weekly frequency:	13.50
	Fortnightly frequency:	6.00
	Monthly frequency:	2.70
	Quarterly frequency:	1.00
<b>Payments (excluding cards)</b>		
<b>Credit transfer</b>	<b>By BILnet online banking service</b>	
	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: 5.00 maximum: 100.00
	<b>By TUP paper form</b>	
	To account of the same client (all currencies)	free
	To BIL account (all currencies)	1.00
	SEPA transfer	2.00
	<b>Manual entry</b>	
	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: 100.00
<b>Standing order</b>	Creation of a standing order	0.00
	Standing order payment	see transfer fee (all types via BILnet)
<b>Direct debit</b>	To BIL account	0.00
	SEPA direct debit	see transfer fees (SEPA transfers via BILnet)

## Cards and cash

<b>Providing a debit card</b>	Monthly fee	2.00
<b>Providing a credit card</b>	Visa Classic monthly fee	2.00
	Visa Gold monthly fee	6.00
	Visa Platinum monthly fee	17.00
	Visa Infinite monthly fee	35.00

## Cash withdrawals with a debit card

### From an ATM

	In EUR from the BIL network	free
	In EUR on the Visa network within the EU	2.50
	In EUR on the Visa network outside the EU	5.00
	In local currency on the Visa 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

<b>Overdraft</b>	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

### Fee

EUR

The service package includes general account services.	Monthly fees per account	3.50
<b>Total annual fees</b>		<b>42.00</b>

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

### Fee

EUR

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

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 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 Visa network in the EU.
- Additional withdrawal in EUR on the Visa network in the EU: EUR 2.
- 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	EUR
The service package includes general account services.	Monthly fee	19.90***
<b>Total annual fees</b>		<b>238.80</b>

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 2 debit cards (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 Visa network in the EU.
- Application on request for an authorised overdraft: free of charge.
- Additional withdrawal in EUR on the Visa network in the EU: EUR 2.
- Preferential overdraft rate (0.50% discount).
- Preferential rate on consumer loans.
- Application fees and quarterly fees for a bank guarantee included.
- 25% discount on the application fee (excluding minimum) for a mortgage loan.
- 50% discount on application fees for a consumer loan.

Services beyond these quantities will be charged separately.

\* : conditional on a minimum cumulative monthly inflow of EUR 1,500 over the previous reference period. If not, EUR 5.00.

\*\* : conditional on a minimum cumulative monthly inflow of EUR 2,500 over the previous reference period. If not, EUR 11.90.

\*\*\* : conditional on a minimum cumulative monthly inflow of EUR 3,500 over the previous reference period. If not, EUR 21.90.