



BIL Silver
5€ / month
Free for 12-17 year olds.



BIL Gold
11,90€ / month
Free for 18-29 year olds



BIL Platinum
21,90€ / month

Make BIL your main bank

Domicile your salary with us and benefit from a reduced rate.

3,50€ / month

A monthly fee of €3.50 will be charged, provided that a minimum of €1,500 is paid into the account during the reference period and booked to the account from which the package fee is debited. Otherwise, a fee of €5/month will be applied.

9,90€ / month

A monthly fee of €9.90 will be charged, provided that a minimum of €2,500 is paid into the account during the reference period and booked to the account from which the package fee is debited. Otherwise, a fee of €11.90/month will be applied.

19,90€ / month

A monthly fee of €19.90 will be charged, provided that a minimum of €3,500 is paid into the account during the reference period and booked to the account from which the package fee is debited. Otherwise, a fee of €21.90/month will be applied.

BANK CARDS¹

BIL Visa Debit

✓

✓

✓

BIL Visa Classic

-

✓

-

BIL Visa Gold

-

✓

✓

BIL Visa Platinum

-

-

✓

BASIC FEATURES

Current accounts

1

Unlimited

Unlimited

Savings accounts

-

Unlimited

Unlimited

Investment accounts

✓

✓

✓

DIGITAL AND ONLINE FEATURES

BILnand online banking

✓

✓

✓

LuxTrust Mobile

✓

✓

✓

Mobile payments Apple Pay, Google Pay

✓

✓

✓

Monthly electronic statement

✓

✓

✓

PAYMENTS AND WITHDRAWALS

Electronic Euro transfers

Unlimited

Unlimited

Unlimited

Instant transfers²

Unlimited

Unlimited

Unlimited

Monthly ATM withdrawals (BIL network)

Unlimited

Unlimited

Unlimited

Monthly ATM withdrawals (outside BIL network)

2,50€

2 free

2 free / month, then 2€ per withdrawal

4 free

4 free / month, then 2€ per withdrawal

Non-SEPA incoming transfer

0.20 % of amount
min. 5€ / max. 40€

0.20 % of amount
min. 5€ / max. 40€

Unlimited

Non-SEPA outgoing transfer

0.15 % of amount
min. 5€ / max. 100€

0.15 % of amount
min. 5€ / max. 100€

0.15 % of amount
min. 5€ / max. 100€

CREDIT FACILITIES³

Bank guarantee

2 % min. 75€ / 0,50 % min. 25€ per trimester

Free
for new applications

Free
for new applications

Authorised overdraft application fee

1 % min. 75€

Free

Free

Authorised overdraft rate

-

-25 bps

-50 bps

Personal loan application fee

Min. 250€

-50%
min. 125€

-50%
min. 125€

Mortgage application fee

0.50 %
min. 350€

0.50 %
min. 350€

0.25 %
min. 350€

PURCHASE PROTECTION^{4/5}			
In-store purchase protection	-	✓ Up to 2.500€ / claim and 5.000€ / year	✓ Up to 5.000€ / claim and 10.000€ / year
Online purchase protection	-	✓ Up to 1.500€ / claim and 5.000€ / year	✓ Up to 2.500€ / claim and 10.000€ / year
TRAVEL AND THEFT INSURANCE^{4/5}			
Travel accident	-	✓ Up to 200.000€ per claim	✓ Up to 200.000€ per claim
Missed departure	-	✓ Up to 750€ per claim	✓ Up to 750€ per claim
Delayed flight	-	✓ Up to 200€ per claim	✓ Up to 200€ per claim
Travel cancellation	-	✓ Up to 5.000€ per claim	✓ Up to 15.000€ per claim
Flight refund service	-	✓	✓
Delayed luggage	-	✓ Up to 1.000€ per claim	✓ Up to 1.000€ per claim
Stolen luggage	-	✓ Up to 2.500€ per claim	✓ Up to 2.500€ per claim
Travellers assistance	-	✓	✓
Medical expenses abroad	-	✓ Up to 50.000€ per claim	✓ Up to 250.000€ per claim
Smart delay	-	-	✓ 90 min late = lounge access for you + 3 guests
Airport lounge access	-	-	✓ 2 entries (discount on subsequent entries)
LoungeKey membership	-	-	✓
Car rental insurance	-	-	✓ Up to 10.000€ per claim
LEISURE INSURANCE^{4/5}			
Ski equipment	-	✓ Up to 750€ per claim	✓ Up to 1.000€ per claim
Ski assistance	-	✓	✓
EVERYDAY INSURANCE^{4/5}			
Home assistance	-	-	✓
Legal information	-	-	✓
Bike assistance	-	-	✓
Medical assistance	-	-	✓
Smartphone theft cover	-	-	✓ Up to 1.000€ per claim
Car accident and breakdown cover	-	-	✓

Applicable conditions:

1. Bank cards will only be issued once your application has been accepted. Bank cards are not automatically ordered when you subscribe to a package. Once your account has been activated, order the card(s) on BILnet.
2. Free and unlimited instant payments in Luxembourg and at banks in the SEPA zone offering instant payments.
3. The conditions applied to loans depend on your ability to repay, the guarantees provided and the purpose of the loan. The final rate applied will only be known once the application has been analysed. All loans and overdrafts are subject to acceptance of your application.
4. BIL Gold offer: The BIL Visa Gold insurance and assistance policy applies.
5. BIL Platinum offer: The BIL Visa Platinum insurance and assistance policy applies.

This ✓ symbol indicates that this is included in the package.