



Name of the account provider: Banque de Luxembourg

Account name: current account

Date: 01/05/2025

- 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 "Fees and Charges" document which is published on www.banquedeluxembourg.com
- A glossary of the terms used in this document is available free of charge.

Service	Fee	EUR
General account services		
Maintaining the account	Quarterly fees ¹ Total annual fee	25.00 100.00
Includes a package of services consisting of: <ul style="list-style-type: none"> • Maintaining the euro current account • Maintaining the savings account • Sub-accounts in other currencies • Securities account • Portfolio statement • Tax / income statement for the current year • Access to online banking (E-Banking) via LuxTrust Mobile Services beyond these quantities will be charged separately.		
	LuxTrust Scan device	50.00 + VAT 17%
Account statement	Via online banking (E-Banking)	no charge
	Sent monthly by post, per quarter and per address	10.00
	Total annual fee	40.00
	Sent weekly by post, per quarter and per address	20.00
	Total annual fee	80.00
	Sent daily by post, per quarter and per address	50.00
	Total annual fee	200.00
Payments (excluding cards)		
Credit transfer^{2, 3}	Between accounts at Banque de Luxembourg	no charge
	Via online banking (E-Banking)⁴: <ul style="list-style-type: none"> • In euros between SEPA countries⁵: <ul style="list-style-type: none"> - Charges shared⁶ 	no charge

¹ Fees deducted at beginning of quarter.

² Where no indication is given, the default option is "charges shared".

³ In the case of "charges paid by ordering customer", a fee of 0.20% shall apply (min. 10 EUR, max. 130 EUR).

⁴ A 4 euro charge will be applied for credit transfers to banks other than our correspondent bank or credit transfers in which the BIC code is not indicated.

⁵ The Single Euro Payments Area (SEPA) consists of all the member states of the European Union, as well as Iceland, Lichtenstein, Norway, Switzerland, Monaco, San Marino, Vatican City and Andorra.

⁶ Cross-border transfers (sending money) in euros as referred to in European Regulation EC 924/2009 (amended by the European Regulation (EU) 260/2012):

- Credit transfers in euros between EU member countries;

- Indicating the beneficiary's account number in the IBAN format and the beneficiary's BIC code;

- Indicating that charges are to be shared (the beneficiary has only to pay any charges invoiced by their bank).

Credit transfers complying with these conditions and indicating "charges paid by beneficiary" shall be treated as "charges shared".

	<ul style="list-style-type: none"> • Outside SEPA⁵ or in currencies other than euro⁷: - Charges shared or paid by beneficiary⁸ 5.00
	By universal payment order (UPO)⁴ using a standard form⁹: <ul style="list-style-type: none"> • In euros between SEPA countries⁵: - Charges shared⁶: Amount ≤ 50 EUR no charge Amount > 50 EUR 2.00 • Outside SEPA⁵ or in currencies other than euro⁷: - Charges shared or paid by beneficiary⁸ 5.00
	Using a Banque de Luxembourg order form: <ul style="list-style-type: none"> • In euros between SEPA countries⁵: - Charges shared⁶ 6.00 • Outside SEPA⁵ or in currencies other than euro⁷ - Charges shared or paid by beneficiary⁸ 9.00
	Non standard manual transfers¹⁰: <ul style="list-style-type: none"> • In euros between SEPA countries⁵: - Charges shared⁶ 22.00¹⁵ • Outside SEPA⁵ or in currencies other than euro⁷ - Charges shared or paid by beneficiary⁸ 25.00¹⁶
Standing order	no charge
Direct debit	no charge
Cards and cash	
Providing a debit card¹¹	VISA Débit annual fee 25.00
	Issue of replacement card following theft / loss 25.00
	Payments at retail outlets:
	<ul style="list-style-type: none"> • Within the eurozone and the European Union no charge • Other countries 1.00
credit card¹¹	VISA Classic annual fee 25.00
	VISA Gold / VISA Premier annual fee 100.00
	VISA Infinite annual fee 350.00
	Additional charge for urgent card or PIN issues ¹² 75.00
	Issue of replacement card following theft / loss annual fee
Cash withdrawals	From cash dispensers¹³
	• By debit card:
	- Within the eurozone no charge
	- Within the European Union (outside eurozone) 1.00
	- Other countries 5.00
	• By credit card 2.00 + 2%
	At counter, in the currency of the account¹⁴

⁷ Concerns cross-border credit transfers in euros that fall outside the scope of the European regulation EC 924/2009 (amended by the European regulation (EU) 260/2012) and credit transfers in currencies (all payment instruments). Credit transfers to countries outside Western Europe and United States or in exotic currencies may give rise to additional charges.

⁸ The "charges paid by the beneficiary" option may only be applied to credit transfers to a non-EU member state.

⁹ Available from our branches.

¹⁰ Use of transfer modes other than UPO forms and online banking (E-Banking) or that may not be processed automatically.

¹¹ Dispatch of card or PIN via DHL: 25 EUR (Luxembourg), 35 EUR (EU), 45 EUR (outside EU) + 17% VAT.

¹² Card issued in 2 business days maximum.

¹³ Plus any currency exchange fees.

¹⁴ Applies to cash withdrawals from current account and savings account. Value date for cash withdrawals from savings account: 5 business days; value dates for cash withdrawals from current account: nil for EUR, 1 business day for USD, 0-2 business days for other currencies.

¹⁵ Fees applied to non-standard manual transfers subject to a quarterly counter. An additional fee will be applied to the 6th transfer within a quarter (80 euros / transfer).

¹⁶ Fees applied to non-standard manual transfers subject to a quarterly counter. An additional fee will be applied to the 6th transfer within a quarter (85 euros / transfer).

	<ul style="list-style-type: none"> In euros <ul style="list-style-type: none"> ≤ 10 000 EUR no charge > 10,000 EUR 0.20% In other currencies¹⁵ 0.40%
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Overdrafts and related services

Overdraft (Overdraft facility, Pledged overdraft facility, Lombard overdraft facility)	Amount:	
	• Overdraft facility	-
	• Pledged overdraft facility	min. 25 000 EUR or exchange value
	• Lombard overdraft facility	min. 25 000 EUR or exchange value
	Term	1 year renewable, fixed or unfixed term
	Interest rate ¹⁶	3-month market rate of each business day ¹⁶ on the borrowed amount + margin ¹⁷
	Administration fees ¹⁸	min 0.10% or 250.00
	Amendment fees ¹⁸	min. 250.00
	Overrunning and late interest payments	
	Annual debit interest rate for current account (deducted quarterly)	
• In euros	9%	
• In other currencies	Central bank rate + 9%	
Payment defaults		
• 1 st reminder	0 EUR	
• 2 nd reminder	100 EUR	
• Formal notice	250 EUR	
• Final notice	250 EUR	

Package of services

Young person account [0 - 25] years old	no charge
<ul style="list-style-type: none"> Maintaining a savings account [0 - 25] in euros^{19, 20} Maintaining an interest-paying current account [12 - 17] in euros Maintaining a current account [18 - 25] in euros Account statement, sent weekly by post [12 - 17] Online banking (E-Banking) <ul style="list-style-type: none"> Access and providing the first LuxTrust Scan device [12 - 25] Credit transfers in euros between SEPA countries^{5, 21} [18 - 25] Providing a VISA Débit debit card [12 - 25] <ul style="list-style-type: none"> Annual card fee Payments at retail outlets (in the EU or Switzerland) Cash withdrawals from cash dispensers in the EU or Switzerland Providing a Visa Classic credit card [18 - 25]²² <ul style="list-style-type: none"> Annual card fee Payments at retail outlets (in the EU or Switzerland) 	
Services beyond these quantities will be charged separately.	

¹⁵ Cash withdrawals in currencies other than USD, GBP or CHF and in particular cash withdrawals in exotic currencies may result in additional fees.

¹⁶ The rate is set on the day the contract is signed and reset on the expiry date. In the event of a negative market rate, the interest rate will never fall below the margin.

¹⁷ Depending on collateral.

¹⁸ Except for Arranged overdraft – Lombard credit.

¹⁹ Cash withdrawals and credit transfers possible as of 18 years.

²⁰ Interest paid on savings accounts is 1.25%, regardless of the amount.

²¹ Credit transfers in euros, indicating the beneficiary's IBAN number and BIC code.

²² Cash withdrawals using a credit card are not included in this package; they will be invoiced at the rate specified in the "Cards and cash" section.



Glossary

Account statement	The Bank provides you with a statement of the balance and transactions in your account.
Cash withdrawals	You take cash out of your account.
Credit transfer	The Bank transfers money, on your instruction, from your account to another account.
Direct debit	You permit someone else (recipient) to instruct the Bank to transfer money from your account to that recipient. The Bank then transfers money to the recipient on a date or dates agreed by you and the recipient. The amount may vary.
Maintaining the account	The Bank operates the account for use by you.
Online banking	The Bank provides you with access to online banking (E-Banking) via the internet or via the BL Mobile Banking app.
Overdraft	You and the Bank agree in advance that you may borrow money when there is no money left in your account. The agreement determines a maximum amount that can be borrowed, and whether you will be charged fees and interest.
Providing a credit card	The Bank provides you with a payment card linked to your payment account. The total amount of the transactions made using the card during an agreed period is taken in full from your payment account on an agreed date. A credit agreement between you and the Bank determines whether you will be charged interest for the borrowing.
Providing a debit card	The Bank provides you with a payment card linked to your account. The amount of each transaction made using the card is taken directly and in full from your account.
Standing order	The Bank makes regular transfers, on your instruction, of a fixed amount of money from your account to another account.
