



Fee information



Name of service provider: **BGL BNP Paribas**
Account name: **Comfort Pack / Individual options**
Date: **01/04/2024**

- This document provides information on the fees for the main services associated with a payment account, and can help you compare these fees with those of other accounts.
- The use of account services may also incur fees not listed in this document. For more information, please consult the “Conditions and Fees” document available on our website, www.bgl.lu/en/official-documents/rates
- A glossary of terms used in this document is also available free of charge on our website www.bgl.lu/en/official-documents/rates

Service	Fees	EUR
General account services		
Maintaining the account	Monthly fees	6
Includes a package comprising the following services:	Total annual fees	72
<ul style="list-style-type: none">• 5 Optiflex accounts (11 currencies)• Standard electronic credit transfers in EUR to an account in the SEPA• Direct debit• Creation of an electronic standing order• Provision of one debit card• Provision of one credit card of your choice, from Mastercard Gold or Visa Classic• ATM withdrawals in EUR with a debit card within the BNP Paribas network• One free withdrawals per month in Luxembourg and abroad (excluding foreign exchange fees)• EUR paiement in UE by debit card• Subscription of an arranged overdraft – OptiLine credit facility• Monthly account statement• Online banking• Electronic account statements	Monthly fees if there is a loyalty discount*	3
	Total annual fees if there is a loyalty discount	36
	<i>* The loyalty discount is granted when at least €1,500 is paid in to the client's account each month.</i>	
You will be charged separately if you exceed these limits.		

Payments (excluding credit/debit cards)		
Credit transfer	Standard electronic credit transfers to:	
	<ul style="list-style-type: none"> an account outside the SEPA and/or in foreign currency 	0.15% of the amount (min. 10, max. 180)
	Instant electronic credit transfers to :	
	<ul style="list-style-type: none"> another account in the SEPA ≤ EUR 100,000 (in EUR) 	0.80
	Manual credit transfers to:	
	<ul style="list-style-type: none"> another BGL BNP Paribas account another account in the SEPA ≤ EUR 125,000 (in EUR) another account in the SEPA > EUR 125,000 (in EUR) an account outside the SEPA and/or in foreign currency 	5 7 15 0.20% of the amount (min. 15, max. 200)
Standing order	Execution	Same fees as electronic credit transfers (see above)
Cards and cash		
Provision of a debit card	Monthly fee – Visa Debit	2
	Annual fee – Visa Debit	24
Provision of a credit card	Monthly fee – Visa Classic	2
	Annual fee – Visa Classic	24
	Monthly fee – Mastercard Gold	5
	Annual fee – Mastercard Gold	60
	Monthly fee – Mastercard Platinum	16
	Annual fee – Mastercard Platinum	192
Cash withdrawals	Monthly fee – Mastercard Elite	27.5
	Annual fee – Mastercard Elite	330
	ATM withdrawals with a debit card:	
	• In EUR within the EU	2.5
	• In EUR outside the EU	5
	• In foreign currencies (within/outside the EU)	5
	In branch	5
Overdrafts and related services		
Arranged overdraft – OptiLine credit facility	Authorised overdraft	
	Annual interest rate	9.25 %
Other services		
Account statement	Paper	Postage charge + 0.50