

Fee Information Document



Name of the account provider: Banque Transatlantique Luxembourg

Account name: Current account

Date: 01/02/2022

- 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 <https://www.banquetransatlantique.com/lu/index.html>.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account Includes a package of services consisting of: - Multicurrency current account - Access to BTL Mobile Banking	Total annual fees EUR 1'050 with management mandate EUR 1'200 without management mandate
Account statement	Electronic Free By post At postal rate
Online banking service	Access to BTL Mobile Banking Free
Payments (excluding cards)	
Transfer	Transfer - Euro zone 0.20% (min. EUR 30.75, max. EUR 1'000) Transfer – Other countries 0.20% (min. EUR 46.12, max. EUR 3'000)
Standing order	Creation of a standing order Free Standing order payment Cf. transfer tariffs
Direct debit	Service not available

Cards and cash

Providing a debit card

Service not available

Providing a credit card

Annual bank card fee (in EUR, GBP, USD or CHF depending on the currency of the card) for Capitol. BdL/Six Cards are issued in EUR only.

Capitol Gold/Mastercard	EUR 175
Capitol Business Mastercard	EUR 250
Capitol Club Visa	EUR 250 the first year, then EUR 500
Capitol Horizon Visa	EUR 500 the first year, then EUR 1000
BdL/Six Visa Web	EUR 15
BdL/Six Visa Premier	EUR 100
BdL/Six Visa Business	EUR 100
BdL/Six Visa infinite	EUR 350

Altering monthly payment limit EUR 50

Emergency card/pin transmission (48 hours) EUR 150

Re-issuing PIN EUR 30

Emergency issuing of PIN EUR 100

Issuing a replacement credit card EUR 50

Emergency re-issuing of a replacement card EUR 100

Credit card blocking for improper use EUR 100

Cash withdrawals

Bank: service not available

ATM
 Capital card:
 3% of the amount (min. EUR/USD/CHF/GBP 6)

BdL/Six card:
 EUR 2 + 2% of the amount

Overdrafts and related services		
Overdrafts	Interest rate for account in debit, authorised overdraft	3-month Euribor + margin
	Interest rate for account in debit, unauthorised overdraft	12%
	Interest rate for account in credit	0%
Others services		
Cheques	Depositing a cheque – Europe	0.30% (min. EUR 20.50) + correspondent bank fees
	Depositing a cheque – Outside Europe	0.50% + EUR 30 + correspondent bank fees
	Issuing a bank draft	1% (minimum EUR 102.50 per cheque) + postal charges
	Returning a bounced cheque	EUR 102.50 + correspondent bank fees