

## Fee Information Document



**Name of the account provider: Banque Transatlantique Luxembourg**

**Account name: Current account**

Date: 01/01/2024

- 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
<b>General account services</b>	
<b>Maintaining the account</b> Includes a <b>package of services</b> consisting of: - Multicurrency current account - Access to BTL Mobile Banking	Total annual fees 1.250 € with management mandate 2.700 € without management mandate
<b>Account statement</b>	Electronic Free By post At postal rate
<b>Online banking service</b>	Access to BTL Mobile Banking Free
<b>Payments (excluding cards)</b>	
<b>Transfer</b>	Transfer - Euro zone 0.20% (Min. EUR 40 €, max. EUR 1.100 €)  Transfer – Other countries 0.20% (Min. EUR 55 €, max. 3.250 €)
<b>Standing order</b>	Creation of a standing order Free Standing order payment Cf. transfer tariffs
<b>Direct debit</b>	Service not available

Cards and cash																	
Providing a debit card	Service not available																
Providing a credit card	<p>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.</p> <table> <tr> <td>Capitol Gold/Mastercard</td><td>190 €</td></tr> <tr> <td>Capitol Business Mastercard</td><td>270 €</td></tr> <tr> <td>Capitol Club Visa</td><td>270 € the first year, then 540 €</td></tr> <tr> <td>Capitol Horizon Visa</td><td>540 € the first year, then 1.080 €</td></tr> <tr> <td>BdL/Six Visa Web</td><td>17 €</td></tr> <tr> <td>BdL/Six Visa Premier</td><td>110 €</td></tr> <tr> <td>BdL/Six Visa Business</td><td>110 €</td></tr> <tr> <td>BdL/Six Visa infinite</td><td>380 €</td></tr> </table> <p>Altering monthly payment limit 55 €</p> <p>Emergency card/pin transmission (48 hours) 165 €</p> <p>Re-issuing PIN 35 €</p> <p>Emergency issuing of PIN 165 €</p> <p>Issuing a replacement credit card 55 €</p> <p>Emergency re-issuing of a replacement card 165 €</p> <p>Credit card blocking for improper use 110 €</p>	Capitol Gold/Mastercard	190 €	Capitol Business Mastercard	270 €	Capitol Club Visa	270 € the first year, then 540 €	Capitol Horizon Visa	540 € the first year, then 1.080 €	BdL/Six Visa Web	17 €	BdL/Six Visa Premier	110 €	BdL/Six Visa Business	110 €	BdL/Six Visa infinite	380 €
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Cash withdrawals	<p>Bank: service not available</p> <p>ATM</p> <table> <tr> <td>Capital card:</td><td>3% of the amount (Min. EUR/USD/CHF/GBP 6)</td></tr> <tr> <td>BdL/Six card:</td><td>2 € + 2% of the amount</td></tr> </table>	Capital card:	3% of the amount (Min. EUR/USD/CHF/GBP 6)	BdL/Six card:	2 € + 2% of the amount												
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Overdrafts and related services		
Overdrafts	Interest rate for account in debit, authorised overdraft	ESTER + margin
	Interest rate for account in debit, unauthorised overdraft	12%
	Interest rate for account in credit	0%
Others services		
Cheques	Depositing a chequ	Service not available
	Issuing a bank draft	1% (min. 200 € per cheque) + postal charges