

Fee Information Document



Name of the account provider: Banque Transatlantique Luxembourg

Account name: Current account

Date: 01/01/2026

- 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 1.400 € with management mandate 3.500 € 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% (Standard or instant) (Min. EUR 50 €, max. EUR 1.190 €) Transfer – Other countries 0.20% (Min. EUR 65 €, max. 3.500 €)
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	<p>Annual bank card fee (in EUR, GBP, USD or CHF depending on the currency of the card) for Capitol.</p> <table> <tr> <td>Capitol Gold/Mastercard</td><td>220 €</td></tr> <tr> <td>Capitol Business Mastercard</td><td>310 €</td></tr> <tr> <td>Capitol Club Visa</td><td>625 €</td></tr> <tr> <td>Capitol Horizon Visa</td><td>1.250 €</td></tr> </table> <p>Altering monthly payment limit 65 €</p> <p>Emergency card/pin transmission (48 hours) 180 €</p> <p>Re-issuing PIN 45 €</p> <p>Emergency issuing of PIN 180 €</p> <p>Issuing a replacement credit card 65 €</p> <p>Emergency re-issuing of a replacement card 180 €</p> <p>Credit card blocking for improper use 125 €</p>	Capitol Gold/Mastercard	220 €	Capitol Business Mastercard	310 €	Capitol Club Visa	625 €	Capitol Horizon Visa	1.250 €
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Cash withdrawals	<p>Bank: service not available</p> <p>ATM Capitol card: 3% of the amount (Min. EUR/USD/CHF/GBP 6)</p>								

Overdrafts and related services		
Overdrafts	Interest rate for account in debit, authorised overdraft	ESTER + margin
	Application fee	1% of the borrowed capital (min. 2.000€)
	Independent appraisal fee	Actual costs
	Non-utilisation commission	0.5%
	Interest rate for account in debit, unauthorised overdraft	16%
	Interest rate for account in credit	0%
Others services		
Cheques	Depositing a cheque	Service not available
	Issuing a bank draft	1% (min. 500 € per cheque) + postal charges