

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 By post Free At postal rate
Online banking service	Access to BTL Mobile Banking Free
Payments (excluding cards)	
Transfer	Transfer - Euro zone (Standard or instant) 0.20% (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 Standing order payment Free 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. Capitol Gold/Mastercard 220 € Capitol Business Mastercard 310 € Capitol Club Visa 625 € Capitol Horizon Visa 1.250 €	
	Altering monthly payment limit	65 €
	Emergency card/pin transmission (48 hours)	180 €
	Re-issuing PIN	45 €
	Emergency issuing of PIN	180 €
	Issuing a replacement credit card	65 €
	Emergency re-issuing of a replacement card	180 €
	Credit card blocking for improper use	125 €
Cash withdrawals	Bank:	service not available
	ATM	Capitol card: 3% of the amount (Min. EUR/USD/CHF/GBP 6)

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