



Information on products, services
and pricing conditions applicable
from 1 January 2025

BANQUE TRANSATLANTIQUE LUXEMBOURG

Information on products, services and pricing conditions applicable from 1 January 2025

Banque Transatlantique Luxembourg is your partner in full-service wealth management, offering the expertise of its teams in Luxembourg, as well as the Group and its partners. We have developed an extensive and robust range of investment solutions, tailored our loan and credit products to help you with cash management and are at your disposal to help you to manage your wealth and achieve your personal and professional goals.

1. Account agreement (“maintaining the account” under the Grand-Ducal Regulation of 6 June 2018)

When you choose Banque Transatlantique Luxembourg as your wealth management partner, you sign an account agreement with us that sets out the framework for a trust-based relationship between us.

Account maintenance fees are set annually for private and corporate clients and include:

- A multi-currency current account;
- Access to a credit card for account holders or representatives (Gold card for private clients and Business card for corporate clients);
- An asset-backed credit facility in the form of a contractual line of credit for clients with eligible financial assets of more than one (1) million euros held with the Bank (subject to the signing a specific agreement);
- A quarterly portfolio statement including a detailed review of your investment portfolio with transparent information on all securities transactions carried out over the past period, as well as any fees charged;
- Web access.

These fees will be deducted every six months as follows:

	Annual amount	Six-monthly charge
Private clients	€1,300 ¹	€650
Corporate clients	€1,850	€925
(+ VAT at the rate in force)		

¹ For any new relationship that starts on or after 1 January 2025 for which no management mandate has been taken out, the annual amount will be €2,800 and the six-monthly amount will be €1,400.

Information on products, services and pricing conditions applicable from 1 January 2025

2. Our investment services

Banque Transatlantique Luxembourg can help you to manage your assets. Whether you wish to delegate the management of your assets, receive advice from our experts while retaining control over management, or manage your portfolio independently, we can offer you a variety of investment solutions tailored to your assets and expectations:

- If you would like to **delegate management** of your portfolio to the Bank's experts – Banque Transatlantique Luxembourg has developed two services tailored to both your investor profile and your investment capacity - "Profiled Discretionary Management" or "Customised Discretionary Management" if you have an investment capacity of more than three (3) million euros;
- If you would like to **retain control** over the management of your assets **while benefiting from the Bank's expertise** – we can offer you two distinct investment advisory services: "Investment Solution Account" and "Advisory Management" if your assets exceed one (1) million euros;
- If you would like to **make your investment decisions fully independently** and benefit from the access to the financial markets that the Bank can provide – we suggest that you open an "Execution Account".

Banque Transatlantique Luxembourg has opted for Non-Independent Advisor status.

	Below €1 million	Between €1 and €5 million	Between €5 and €10 million	Above €10 million
Discretionary	Profiled Discretionary Management	Profiled Discretionary Management	Profiled Discretionary Management/Customised Discretionary Management	Customised Discretionary Management
Advisory	Investment Solution Account	Investment Solution Account/Advisory Management	Investment Solution Account/Advisory Management	Investment Solution Account/Advisory Management
Independent	Execution Account			

Regardless of the level of delegation you opt for, we suggest adapting the investment strategy to your **investor profile**, which will be established with you as soon as you enter into a relationship.

We currently offer **four investment strategies**:

- **Defensive:** you aim to outperform the money markets while benefiting from significant protection for your capital;
- **Balanced:** your profile is characterised by a balance between risk and return. You are looking for both regular income and growth in your portfolio;
- **Dynamic:** Your strategy is to seek strong long-term growth potential;
- **Aggressive:** You prioritise the capital growth of your portfolio.

Information on products, services and pricing conditions applicable from 1 January 2025

Our investment services are based on a robust investment selection process established in collaboration with Banque Transatlantique Group's teams:

- A strategic allocation committee to determine the investment policy: choosing investment themes and developing investment scenarios, defining the asset allocation structure and choosing the market exposure;
- A tactical allocation committee to develop tactical scenarios and select stocks: tactical adjustments of exposure, sector weightings and stock picking.

Based on the research carried out by our in-house teams and the experts at the Banque Transatlantique Group, we have selected and maintain a rich open architecture investment universe offering a wide variety of instruments.

The asset management teams, supported by the Bank's tools and platforms and a network of carefully selected partners, ensure, on each transaction, that your orders are executed under optimal conditions.

You will need to enter into an agreement with Banque Transatlantique Luxembourg to access any of these investment services:

- A discretionary management mandate for "Profiled Discretionary Management" or "Customised Discretionary Management" services
- For Advisory services, an "Investment Solution Account" mandate or an "Advisory Management" mandate
- An agreement allowing you to place orders with the Bank using an "Execution Account".

Information on products, services and pricing conditions applicable from 1 January 2025

2.1. Discretionary Management - Delegating management of your portfolio

Profiled Discretionary Management

You have opted to engage the Bank to manage your asset portfolio. Our asset management team manages your assets under the **Profiled Discretionary Management** service by:

- Incorporating your objectives and taking account of your risk appetite, investment horizon and investment knowledge;
- Using information networks and our research to offer you rigorous and consistent management that evolves with changes in the financial markets in order to achieve optimal performance while satisfying your risk management requirements. We also send you our quarterly asset management letter containing clear, relevant and up-to-date information, with analysis from our teams and details of the investment decisions made under the various investment strategies;
- Continuously analysing your portfolio while limiting risks with a view to making tactical decisions that we consider to be appropriate in light of market developments;
- Providing you with a quarterly portfolio statement containing details of your portfolio and any transactions carried out, together with detailed information on fees charged;
- At your request, one of our asset management experts can provide assistance to your Banker.

Customised Discretionary Management

For clients with an investment capacity of more than three (3) million euros and who are seeking a greater level of sophistication and customisation for their portfolio, we offer **Customised Discretionary Management**.

This option provides you with access to the same services as Profiled Discretionary Management together with:

- A customised asset allocation that takes account of your objectives and your plans, your investment horizon, your risk appetite and your investment experience;
- Potentially, a higher percentage of your assets in direct investments that require a more active management approach;
- A dedicated asset management expert who will be able to apply the investment strategy associated with your investor profile while taking account of your specific requirements and investment preferences (currency, market, industrial sector, for example);
- More in-depth discussions with your Banker, who may be supported by the asset manager.

Information on products, services and pricing conditions applicable from 1 January 2025

2.2. Advisory - Retain control over your investment decisions while benefiting from the Bank's expertise

You have chosen to manage your asset portfolio in collaboration with the Bank's experts. We have developed a comprehensive service to support you in your investment decisions and we can adjust the level of contact from our investment advisors to your expectations and needs.

Investment Solution Account

Benefit specifically from access to an investment advisor who can answer your questions and share their expertise on the markets with you when required. We have developed the **Investment Solution Account**. Under this service, you benefit from:

- Quick and effective access to your Banker who can answer your investment questions and provide advice;
- You will be given guidance on funds or structured products (in open architecture) depending on market configurations;
- Detailed analysis of the asset allocation structure based on the structure of the models developed by our Asset Management department;
- Continuous monitoring of the value of your portfolio (you will be notified if the value of the portfolio falls by 10% or more);
- Our quarterly asset management letter, which provides information on the financial markets and a portfolio statement with an in-depth review of the assets you hold with us, information on transactions carried out over the past period, information on fees per transaction and information on your portfolio's level of risk.

Advisory Management

You would like Banque Transatlantique Luxembourg to continuously monitor your portfolio and the allocation of your assets and then proactively notify you about investment opportunities that may optimise this allocation. We provide you with:

- An interactive relationship with one of our investment advisors, who will proactively research the market, offer you investment ideas and answer your questions;
- Suggestions for investments or switches to different types of instrument (European and international equities, bonds, investment funds and structured products) based on analysis of the allocation of your portfolio in line with your investor profile, in order to maximise your performance while respecting your risk appetite;

Information on products, services and pricing conditions applicable from 1 January 2025

- Regular monitoring of your portfolio to ensure that the investment opportunities you are offered are in line with your investor profile, to monitor your portfolio's level of risk (risk budget, Asset Allocation, GAP Analysis) and to notify you of significant changes in the value of your portfolio (you will be notified if the value of the portfolio falls by 10% or more);
- Access to market information and regular comparisons to the various investment strategies under consideration via your investment advisor;
- A quarterly asset management letter on the financial markets and a portfolio statement with an in-depth review of your situation, information on transactions carried out over the period, information on fees and information on your portfolio's level of risk.

2.3. The Execution Account - Making your investment decisions independently

If you want to make your investment decisions yourself and only want Banque Transatlantique Luxembourg to execute your buy/sell orders, we offer an **Execution Account**. A list of instruments that you can trade is provided in the "Financial Instruments Information Notice" available on our website.

Information on products, services and pricing conditions applicable from 1 January 2025

2.4. Prices of our investment services

Our prices for these services are as follows:

- A management fee or advisory fee;
- Transaction fees (buy-sell) based on the type of instrument and currency;
- Custody fees.

For our "Investment Solution Account", "Advisory Management" and "Execution Account" services, fees received from collective investment vehicles or their representatives may be retained by the Bank in accordance with the conditions set out in regulations.

Management fees or advisory fees are charged for our "Profiled Discretionary Management", "Customised Discretionary Management", "Investment Solution Account" and "Advisory Management" services.

They are calculated based on the capital under discretionary management or subject to an advisory agreements and cover:

- Regular analysis of your assets and investment opportunities,
- Access to a Banker who knows you and understands your situation,
- Periodic portfolio statements.

Fee rates depend on the nature of the investment service and are payable quarterly as set out below:

Management/advisory fee +VAT at the rate in force	Below €1 million	Between €1 and €5 million	Between €5 and €10 million	Above €10 million
Profiled Discretionary Management ¹	0.30%	0.25%	0.15%	0.075%
Customised Discretionary Management	N/A	N/A	0.20%	0.10%
Investment Solution Account ²	0.15%	0.125%	0.10%	0.075%
Advisory Management ³	N/A	0.25%	0.20%	0.15%

Management fees are charged on a quarterly basis and are calculated based on the value of your portfolio at the end of the previous quarter.

¹ Minimum €380 per quarter

² Minimum €195 per quarter

³ Minimum €380 per quarter

Information on products, services and pricing conditions applicable from 1 January 2025

Brokerage fees cover the costs of executing your orders and are calculated based on the value of your order and the nature of the security underlying the transaction.

Brokerage fees (i)	
Brokerage fees for shares (ii)	0.80%
Brokerage fees for bonds (iii)	0.30%
Entry fee for structured products (iv)	1.50%
Transaction fee for other complex products (v)	1.50%
Corporate actions (vi)	0.25%
Transaction fees on money market funds	0.20%
Transaction fees on group money market funds	0.00%

(i) Brokerage fees for Discretionary Management (Profiled Discretionary Management or Customised Discretionary Management) are subject to VAT at the rate in force. Brokerage fees for Advisory services (Investment Solution Account and Advisory Management) are exempt from VAT;

(ii) For direct equity investments and equity investment funds – purchases and redemptions (minimum €60). For investment funds, promoter entry fees are payable on top;

Other types of fund and stock market product not listed in this table will be subject to the same brokerage fees as equity funds;

Correspondent bank fees are included except for transactions on the US stock exchange, to which settlement fees of USD 20 are added and purchases on the London stock exchange, to which stamp duty of 0.50% is added;

(iii) For direct bond investments and bond investment funds - purchases and redemptions - minimum €60. For investment funds, promoter entry fees are payable on top;

(iv) Excluding the structuring fee charged by our partners;

(v) As defined by MiFID (Markets in Financial Instruments Directive);

(vi) This rate is a maximum, minimum fee of €1.

Information on products, services and pricing conditions applicable from 1 January 2025

Custody fees covering the custody and monitoring of your portfolio (equities, bonds including investment funds, precious metals and unlisted instruments/private equity). The rate of the custody fees is based on the value of the assets deposited with the Bank as part of an asset management service as set out below (quarterly rate).

Value of portfolio's assets	Below €1 million	Between €1 and €5 million	Between €5 and €10 million	Above €10 million	Private Equity
Quarterly Custody Fees Minimum €380 per quarter +VAT at the rate in force	0.10%	0.075%	0.05%	0.025%	MIN 0.10%

Custody fees are calculated quarterly in arrears.

If information on the value of units in a Private Equity fund cannot be obtained from the fund's custodian, the amount of the custody fees will be reflected in the value of the units communicated by the fund's management company. It is possible that this value may not be independently financially audited.

For "Profiled Discretionary Management" and "Discretionary Management" for the Balanced, Dynamic, Defensive and Aggressive profiles, a **performance fee** of 6% excluding VAT of the positive balance will be added to the Management fee. It will be calculated at the end of each annual period provided that the following triggering thresholds are exceeded: Defensive 3-month EURIBOR/Balanced 4%/Dynamic 7%/Aggressive 9%. Any previous losses will first be deducted from the balance used as the basis for the calculation.

This fee will be invoiced and charged in January of each year.

The fee is not charged on any account opened after 30 June of a given year or on any account closed before 30 June of a given year.

Information on products, services and pricing conditions applicable from 1 January 2025

For clients who wish to manage their financial assets independently under the “**Execution Account**” service, the prices below apply:

Execution Account	
Quarterly custody fees Minimum €640 (+VAT at the rate in force)	0.20%
Brokerage fees for shares (ii)	2.00%
Brokerage fees for bonds (iii)	1.00%
Entry fee for structured products (iv)	1.50%
Transaction fee for complex products (iv)	1.50%
Corporate actions	0.25%
Transaction fees on money market funds	0.30%
Transaction fees on group money market funds	0.00%

(i) For direct equity investments and equity investment funds – purchases and redemptions (minimum €315). For investment funds, promoter entry fees are payable on top;

Other types of fund and stock market product not listed in this table will be subject to the same brokerage fees as equity funds;

Correspondent bank fees are included except for transactions on the US stock exchange, to which settlement fees of USD 20 are added and purchases on the London stock exchange, to which stamp duty of 0.50% is added;

(ii) For direct bond investments and bond investment funds - purchases and redemptions - minimum €315. For investment funds, promoter entry fees are payable on top;

(iii) Excluding the structuring fee charged by our partners;

(iv) As defined by MiFID (Markets in Financial Instruments Directive).

Information on products, services and pricing conditions applicable from 1 January 2025

3. Long-standing experience in Life Insurance

Banque Transatlantique Luxembourg is a broker authorised by the Commissariat Aux Assurances and meets all the criteria needed to distribute life insurance products in Luxembourg.

We offer an open architecture service to find solutions that meet your needs, based on your country of residence.

We work with an extensive network of partners on the Luxembourg market with whom we have, for a number of years, been forging trust-based relationships for the benefit of our mutual clients.

The prices are based on the prices charged by the insurer. The management and brokerage fees are the same as those charged for Discretionary Management.

<i>Investment vehicle</i>	<i>Dedicated Internal Fund</i>			<i>Private Equity Specialised Insurance Fund</i>	<i>General Fund</i>
	<i>< €1 million</i>	<i>Between €1 and €5 million</i>	<i>> €5 million</i>		
<i>Amount of premium</i>					
Quarterly broker administrative fees Minimum €380 per quarter	0.10%	0.075%	Contact us	0.10%	0.075%

Banque Transatlantique Luxembourg is also a custodian bank approved by the Commissariat Aux Assurances to hold life insurance policies or capitalisation contracts governed by Luxembourg law.

As such, we have entered into tripartite custody agreements with a number of Luxembourg insurance companies.

Custody fees for the approved deposit-taking banking service cover the custody and monitoring of your portfolio (equities, bonds including investment funds, precious metals and unlisted instruments/private equity). The rate of the custody fees is based on the investment vehicle deposited with the Bank as set out below (quarterly rate).

<i>Investment vehicle</i>	<i>Dedicated Internal Fund</i>	<i>Specialised Insurance Fund</i>
Quarterly Custody Fees Minimum €380 per quarter +VAT at the rate in force	0.10%	0.15%

Custody fees are calculated quarterly in arrears.

The management and brokerage fees are those set out above.

Information on products, services and pricing conditions applicable from 1 January 2025

4. Asset Engineering and Tax Assistance

Working with the experts at your disposal (financial, legal and tax experts) and a strong network of dedicated international professionals, our Asset and Financial Engineering teams can help you with banking aspects of your asset management strategy.

We can help you organise your accounts at the bank and align them with the structure of your assets and can act as a link between your advisors in the different countries in which you operate and take account of international aspects of your situation.

As part of our Advisory Management service, the Engineering teams can also, for certain jurisdictions, provide you with analysis of the potential tax impacts of the transactions you are contemplating.

Banque Transatlantique Luxembourg's teams are able to provide support with your administrative tax procedures (filing returns and paying local taxes, applications for reduced tax rates) for the income generated by your portfolio.

The Bank also offers its clients an annual tax report that helps them to complete their tax returns and that factors in specific features of local laws and regulations. This service is currently available in Luxembourg, France, Belgium, Spain, the United Kingdom, Portugal and Germany.

Tax assistance	
Complete ex post application procedure applying standard rates (Tax Reclaim)	10% of the amount of tax recovered with a minimum of €1,335 (+VAT at the rate in force)
Simple tax voucher (certificate of receipt of income)	€230 (+VAT at the rate in force)
Annual tax report after account closure	€340 (+VAT at the rate in force)

Information on products, services and pricing conditions applicable from 1 January 2025

5. Financing your projects and Lombard loans (asset management support)

As financing is an essential component of the management of your overall wealth, we would like to support you by factoring in your family situation, your personal and family wealth, and your various personal and professional objectives in the short, medium and longer term.

Banque Transatlantique Luxembourg can help you to realise your projects and optimise your cash management by offering you various types of loan and credit facility.

- Conventional Overdraft Facility ;
- Lombard loans;
- Property loans;
- Provision of guarantees.

Conventional Overdraft Facility

Clients with a weighted asset portfolio worth more than four (4) million euros and managed under a discretionary or advisory management agreement with the Bank, whether diversified or single-line, may access Conventional Overdraft Facility. These loans are limited to one (1) million euros (**). Above that amount, the client is required to apply to Banque Transatlantique Luxembourg's Credit Committee.

The loan that is granted will be automatically managed by the Bank.

Conventional Overdraft Facility	
Interest rate(*)	Euribor + 0.80%
Administrative fees	No charge

(**) The limit factors in the overall commitments recorded in the accounts of the client and any legal entity more than 25% owned, directly or indirectly, by the client.

Information on products, services and pricing conditions applicable from 1 January 2025

Lombard loans

To enable you to optimally manage your assets and take advantage of market opportunities, you may take out a Lombard loan under the following conditions:

Lombard loans	
Interest rate(*)	Euribor + 1.50%
Administrative fees	0.50% of the authorised amount with a minimum of €1,210
Increase in contractual rates (agreements governed by Luxembourg law) for unpaid amounts	2% (TWO) increase for unpaid amounts per year

Property loans

Property forms a significant part of most of our clients' assets, either as a primary/secondary residence or an investment property. Banque Transatlantique Luxembourg's teams offer mortgage expertise and experience in the United Kingdom, France, Luxembourg, Portugal and Spain.

An information sheet on property loans may be obtained on request from your Banker.

The Bank reserves the right to request an independent valuation by an expert appointed by the Bank. In such circumstances, the costs of the property valuation shall be payable by the Borrower.

Property loans	
Please contact your Banker for the rates charged on different types of loan (*)	
Administrative fees (for each loan arranged)	1.00% of the amount borrowed (minimum €1,700)
Amendment fees	€1,700

(*) In all cases, Banque Transatlantique Luxembourg includes "refinancing costs" in its loan pricing, corresponding to the spreads on refinancing arrangements. These will be capped at 0.30% in euros and 0.50% in foreign currencies and, for variable-rate loans, will take the following form: index + refinancing rate + margin

A minimum rate of 0 will be automatically applied to indices that cannot be negative.

Information on products, services and pricing conditions applicable from 1 January 2025

Provision of guarantees

We can support our clients on their personal and business projects by providing the following guarantees:

- First-demand guarantees;
- Liability guarantees;
- Rent guarantees.

Provision of guarantees	
Guarantees of €1,000,000 or less	1.5% of the guarantee (minimum guarantee of €2,800)
Guarantees of more than €1,000,000	0.50% of the guarantee

6. Cash management

Banque Transatlantique Luxembourg can help you with cash management

- Contractual credit facilities
- Overdrafts⁴ – personal loans
- Spot foreign exchange transactions
- Demand or term deposits

Contractual credit facilities

Under the account agreement that you enter into with the Bank and provided that you have at least one (1) million euros in assets deposited with us, we can, in principle, grant you an advance on dividends and/or unrealised capital gains equal to 10% of the value of the assets you hold with us, capped at one (1) million euros (**).

Contractual credit facilities	
Debit interest rates (loans in euros)	ESTER + 2.00%
Administrative fees	No charge

⁴ Within the meaning of the Grand-Ducal Regulation of 6 June 2018

Information on products, services and pricing conditions applicable from 1 January 2025

Provision of guarantees

We can support our clients on their personal and business projects by providing the following guarantees:

- First-demand guarantees;
- Liability guarantees;
- Rent guarantees.

Provision of guarantees	
Guarantees of €1,000,000 or less	1.5% of the guarantee (minimum guarantee of €2,800)
Guarantees of more than €1,000,000	0.50% of the guarantee

6. Cash management

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- Contractual credit facilities
- Overdrafts⁴ – personal loans
- Spot foreign exchange transactions
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Contractual credit facilities

Under the account agreement that you enter into with the Bank and provided that you have at least one (1) million euros in assets deposited with us, we can, in principle, grant you an advance on dividends and/or unrealised capital gains equal to 10% of the value of the assets you hold with us, capped at one (1) million euros (**).

Contractual credit facilities	
Debit interest rates (loans in euros)	ESTER + 2.00%
Administrative fees	No charge

(**) The limit factors in the overall commitments recorded in the accounts of the client and any legal entity more than 25% owned, directly or indirectly, by the client.

⁴ Within the meaning of the Grand-Ducal

Information on products, services and pricing conditions applicable from 1 January 2025

Overdrafts⁵ – personal loans

Banque Transatlantique Luxembourg offers overdrafts to its private and corporate clients

Risk fees	
Overdraft fees <i>Rate applied to the difference between the highest accounting debit balance for each month of the period and the authorisation</i>	2.50%
Extended overdraft fees <i>Rate applied to the average debit balance for the period, if the account is overdrawn for more than 51 consecutive or non-consecutive days over the quarter (17 days for a monthly closing)</i>	0.60%

Current account	
Interest rate on authorised overdraft	ESTER + margin (contact us)
Interest rate on unauthorised overdraft	16.00%
Interest rate on credit balance	0.00%

Businesses	
Debit transaction fees	1.5 per thousand – quarterly
Fee on the highest overdrawn amount in the quarter	0.20%

⁵ Within the meaning of the Grand-Ducal Regulation of 6 June 2018

Information on products, services and pricing conditions applicable from 1 January 2025

Spot foreign exchange transactions

We can facilitate management of your foreign currency assets and carry out spot foreign exchange transactions for you in major currencies such as the pound sterling, the US and Canadian dollars, the yen, the Swiss franc and the Norwegian krone at the rates set out below.

Current account	
Exchange value of less than €25,000	1.00%
Exchange value of between €25,000 and €50,000	0.75%
Exchange value of between €50,000 and €100,000	0.50%
Exchange value of more than €100,000	0.25%

Foreign exchange transactions are carried out at the OTC interbank forex rate. This rate will be reduced or increased by a variable margin depending on the amount of the fees charged by the other intermediaries involved.

For other currencies, please contact your Banker.

Note: for market transactions initiated in one currency and settled in another currency, a spot foreign exchange transaction will be automatically carried out by the Bank. In such circumstances, a foreign exchange margin will be automatically applied at the exchange rate stated on the OTC interbank forex market based on the amount of the transaction (under the conditions set out above).

Information on products, services and pricing conditions applicable from 1 January 2025

Term deposit accounts

Fees on term deposits are charged at euromarket deposit rates (EURIBID or LIBID) less a margin that varies based on the currency, amount and term. The minimum amount required to open a term deposit account is €500,000. Penalties may be applied in the event of early repayment (please contact your Banker).

Bank prices applicable to all financing transactions, loans and overdrafts:

Bank prices for financing transactions, loans and overdrafts (Excluding fees of intermediaries)	
Re-issuing repayment table	€250
Interest certificate	€250
Fee on payments overdue for more than 8 days	€400
Fee for first reminder letter	€500
Fee for first 30-day reminder letter	€750
Fee for first 60-day reminder letter	€1,000
Fee for first 90-day reminder letter	€2,000
Reminder about overdrawn current account	€500
Risk-related arrangements (more than 60 days)	€1,000
Disputed debt	€3,000
Attachment of account	€500
Mortgage release certificate	€2,000
Mortgage renewal	€3,000
Information letter - loan guarantees	No charge
Closed account search fees – minimum of 1% of the account balance and €2.5 per copy	€500

Information on products, services and pricing conditions applicable from 1 January 2025

7. Other banking products and services

7.1. Account-related services

In addition to the high value-added services that we offer you via our investment, financing and other products that enable you to optimise your cash management, Banque Transatlantique Luxembourg can assist you on more traditional banking transactions.

Cheques				
Issuing a Bank cheque	Eurozone: 1% (minimum of €230 per cheque + postage costs)			
	Other currencies: 1% (minimum of €230 per cheque + postage costs)			
Bank transfers ¹				
Bank transfers received	Credited with the net amount received on the correspondent bank's value date. On a business day if transaction is in one of the 15 EEA currencies +2 business days if foreign exchange involves other currencies.			
Standard bank transfer fees				
Issue of bank transfers abroad (SWIFT)	Eurozone: 0.20% (minimum €45, maximum €1,130)			
	Other countries: 0.20% (minimum €60, maximum €3,335)			
	Bank transfer fees via the mobile app: Free			
	Value date: on a business day if transaction is in one of the 15 EEA currencies, otherwise business day -1			
"OUR" bank transfer fees ²				
Amount	0 – €15K	€15K - €50K	€50K - €75K	+€75K
EUR	€5	€12	€28	€41
Other currencies	0.20% - Minimum €40, Maximum €170			

¹ Within the meaning of the Grand-Ducal Regulation of 6 June 2018;

² In addition to standard bank transfer fees, at the client's request;

³ Fees are based on the equivalent value in EUR of the amount of the bank transfer.

Information on products, services and pricing conditions applicable from 1 January 2025

Transfer of securities

Transfer of securities	€455 + 0.1% of the portfolio value per security
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Gold and precious metals

2% of the transaction amount – minimum of €230 + correspondent bank's fees.

Administration fees for dormant accounts and unclaimed financial assets held in custody

After notifying the client that the account is dormant, the bank will charge specific administrative monitoring fees for the dormant account of up to €1,700 per year (invoiced quarterly beginning in the quarter following the quarter in which the notification was issued).

After informing the client that the business relationship has been terminated, the bank will charge specific administrative monitoring fees for the assets held and not claimed of up to €1,700 per year (invoiced quarterly beginning in the quarter following the quarter in which the notification was issued).

7.2. Credit card management (“providing a credit card” under the Grand-Ducal Regulation of 6 June 2018).

We offer a payment card under the account agreement that our clients – private or corporate clients – open with us.

Credit card-related fees

(Excluding fees of intermediaries)

Alteration of the monthly payment limit	€60
Emergency issuance of card/PIN (48 hours)	€170
Re-issuing PIN	€40
Cost of reissuing a card	€60
Costs of the card being frozen by the Bank for misuse	€115

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	€200
Capitol Business Mastercard	€280
Capitol Club Visa	€280 then €555*
Capitol Horizon Visa	€555 then €1,110*
Bdl/Six Visa Web	€18
Bdl/Six Visa Premier	€115
Bdl/Six Visa Business	€115
Bdl/Six Visa infinite	€390

(*) excluding cost charged by the supplier

Information on products, services and pricing conditions applicable from 1 January 2025

7.3. SRD II (Shareholder's Rights Directive) service

Prices of the SRD II service (+VAT at the rate in force)	
Notice of a general meeting	€115 per notice received by email €250 per notice received by post
Voting	€170 per voting instruction

7.4. Other services

Miscellaneous (+VAT at the rate in force)	
Estate administration – administrative processing of banking file	€2,215 Excluding external legal fees and estate research
Issuance of a certificate	€400
Blocking certificate	€670
Photocopying costs	€3 (per page)
Searches for archived documents	€280 per hour
Account closure fees for Private Client and Corporate Client accounts (only if closed during the 1st year for Corporate Client accounts) (exempt from VAT)	€1,130
Administration fees/change of administrators	€170
LEI application fee (annual) *	€280
Fees for re-issuing account statements ¹	€280 per hour

(*) excluding cost charged by the supplier

¹Within the meaning of the Grand-Ducal Regulation of 6 June 2018



BANQUE TRANSATLANTIQUE LUXEMBOURG

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