

# STANDARD CHARGES FOR THE MAIN TRANSACTIONS AND SERVICES FOR LEGAL ENTITIES

CHARGES APPLICABLE AS FROM 1 JULY 2016

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## GENERAL INFORMATION

- All charges are exclusive VAT except where stated otherwise.
- The costs are charged quarterly, except where stated otherwise.
- These charges apply to Belgian customers and international customers (non-residents).
- The charges are subject to the General Terms and Conditions of BNP Paribas Fortis SA/NV.

## 1. CURRENT ACCOUNTS IN EUR \*

Opening an account	Free
Closing an account	Free
Periodic statement (overdraft) (1)	EUR 12.39
Account fees (1)	EUR 7.50 / month
Debit interest rate	
• Authorized debit balance	14,568 %
• Unauthorized debit balance	18,27 %

\* (also applies to overdraft accounts)



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## 2. WITHDRAW AND DEPOSIT CASH

### 2.1. EURO COINS

#### Withdraw

At the counter (1)	EUR 0.30
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#### Deposit

In clip at the counter (small quantities)	Free
Loose at the counter (1)	EUR 3.75 per bag of max. 10 kg and EUR 8.00 per bag of max. 10 kg from 13th deposit in the quarter
Via security transport service	On request

#### Value date

Credit - Remitted in clips at the counter	Transaction date + 1 calendar day
Credit - Remitted loose at the counter	Transaction date + max. 5 bank working days

### 2.2. EURO BANKNOTES

#### Withdraw

At the counter (1)	EUR 0.30
By bank card at BNP Paribas Fortis SA/NV ATMs in Belgium	Free
In EUR by bank card at non-BNP Paribas Fortis SA/NV ATMs in Belgium and at ATMs within the EEA (2)	EUR 0.08
In EUR at ATMs outside the EEA	EUR 2.36 + 0,25 % of the amount

#### Deposit

At the counter - immediate count or in envelope* (1)	EUR 3.75 and EUR 8.00 from 13th deposit in the quarter
In day and night safe (1)	EUR 2.50 and EUR 8.00 from 76th deposit in the quarter
In Self Cash deposit (1)	EUR 2.50
Via security transport service	On request

#### Value date

Debit - Withdrawal at the counter	Transaction date
Debit - Withdrawal from ATMs	Transaction date
Credit - Deposit at the counter	Transaction date + 1 calendar day
Credit - Deposit in Self Cash deposit	Transaction date
Credit - Deposit in day and night safe	Execution date + 1 calendar day

\* (only possible with a day and night safe contract)

Annual fee per key (or magnetic card) (1)	EUR 18.59
Lost key (or magnetic card) (1)	EUR 29.40

### 2.3. DAY AND NIGHT SAFE

Immediate deposit and withdrawal of foreign currency banknotes in an account denominated in the same currency is only possible for CHF, USD and GBP. The costs are charged at the time of the transaction:

### 2.4. FOREIGN CURRENCY BANKNOTES DEPOSITED TO / WITHDRAWN FROM AN ACCOUNT IN THE SAME CURRENCY (7)

#### Deposit/Withdrawal

Per deposit/withdrawal (1)	1,25 % (min EUR 2.50 - max EUR 30.00)
Value date	
Debit	Transaction date
Credit	Transaction date + 1 calendar day



### 3. TRANSFERS

#### 3.1. DOMESTIC TRANSFERS IN A CURRENCY OTHER THAN EUR

##### Outgoing transfer

To another BNP Paribas Fortis SA/NV account (4)	Free
To another bank in Belgium (4)	1 <sup>°</sup> / <sup>°</sup> (min. EUR 7.00 - max. EUR 100.00)
Additional charge for a paper transfer	EUR 5.00
Additional charge for an urgent payment (same day settlement)	EUR 5.00
Additional charge for incomplete or incorrect payment instructions (repair fee)	EUR 8.00

##### Incoming transfer

From another BNP Paribas Fortis SA/NV account	Free
From another bank in Belgium	1 <sup>°</sup> / <sup>°</sup> (min. EUR 5.00 - max. EUR 100.00)

#### 3.2. EUROPEAN TRANSFERS (SEPA PAYMENTS)

A European transfer (SEPA) is a transaction in Euros

- to or from another Member State of the European Economic Area (2), Monaco or Switzerland (\*);
- complete with the beneficiary's correct IBAN and name;
- with the BIC of the beneficiary's bank;
- processed without manual intervention (Straight-Through Processing), e.g. without special instructions to the principal's bank.

European transfers are always shared-cost transactions ("SHARED"), i.e. the principal and the beneficiary each pay only the costs charged by their own bank. Exception: in case of exchange at debit side, it is also possible to opt for an our-cost transaction ("OUR"), in which case the principal bears all the costs.

(\* ) For transfers to Switzerland made using a paper form or via PC banking, the international transfer charge will be applied (see Section 3.3).

##### 3.2.1 European transfers

##### Outgoing transfer

Electronic transfer (3)	Free
• Additional charge for an urgent payment (same day settlement)	EUR 0.50
Paper transfer	EUR 0.25 and EUR 5.00 from 4th transfer in the quarter
• Additional charge for a collective payment	EUR 1.50
• Additional charge for an urgent payment (same day settlement)	EUR 5.00
Additional charge for transfers to Switzerland	EUR 7.00
Standing order	Free

##### Incoming transfer

An incoming transfer	Free
Additional charge for transfers from Switzerland	EUR 5.00



### 3.2.2 Special cases

In the cases set out below, the transfer will not be processed as a SEPA payment. The costs of the transaction will be charged at the time of the transaction instead of on a quarterly basis. In some of these cases, an additional charge may apply.

#### Outgoing transfer

If the transfer has to be debited from an account not denominated in Euros	
If the transfer has to be debited from an account not denominated in Euros and it is marked as an our-cost transaction ("OUR" - the principal bears all the costs.)	Varies by country
For payments that cannot be made using straight-through processing and which therefore require manual intervention, e.g. where special instructions for the principal's bank are included	
• For the manual intervention	EUR 8.00 (repair fee)
• If confirmation by phone, fax or e-mail is required	EUR 10.00

#### Incoming transfer

If the transfer does not arrive via a SEPA clearing house	EUR 5.00 (basic fee)
• If confirmation by phone, fax, or e-mail is required	EUR 7.00
If the transfer does not arrive via a SEPA clearing house and comes from Switzerland or Monaco	International transfer charge applies

### 3.3. INTERNATIONAL TRANSFER (7)

The charges set out below apply to all other transfers, i.e.:

- all payments in Euros to or from countries in the European Economic Area, Monaco or Switzerland that do not meet the conditions for a "European transfer";
- all payments in Euros to or from countries outside the European Economic Area, Monaco or Switzerland;
- all payments in foreign currency, including to or from other banks in Belgium.

An international transfer to a PSD country in a PSD currency (5) is always processed on the basis of shared costs ("SHARED"), i.e. the principal and the beneficiary each pay the costs charged by their own bank. Exception: in case of exchange at debit side, it is also possible to opt for an our-cost transaction ("OUR"), in which case the principal bears all the costs.

#### Outgoing transfer

Basic rate (4)	1 % <sup>***</sup> (min. 7,00 EUR - max. 100,00 EUR)
Telecommunication (SWIFT)	Free
Additional charge for paper transfers or introduction at the counter	EUR 5.00
Additional charge for an urgent payment (same day settlement) (always applied if payment instruction is received by fax)	EUR 5.00
Additional charge for phone, fax or e-mail confirmation	EUR 10.00
Additional charge for payment by bank cheque	EUR 7.50 (+ costs for remittance by registered post)
Additional charge for a payment that cannot be made using straight-through processing and which therefore requires manual intervention, e.g. where special instructions for the principal's bank are included or where the payment instruction is incomplete.	EUR 8.00 (repair fee)
Additional charge for a transfer marked as an our-cost transaction ("OUR" - the principal bears all the costs.)	Correspondent bank charges, vary by country

#### Incoming transfer

Basic rate	1 % <sup>***</sup> (min. 5,00 EUR - max. 100,00 EUR)
Additional charge for phone, fax or e-mail confirmation	EUR 7.00



### 3.4. REMOTE PAYMENT INITIATION (RPI)

- mt 101 incoming: eur 2,00 / payment order
- mt 101 outgoing: eur 1,00 / payment order

The costs mentioned above in the context of the service "Remote Payment Initiation" only cover the sending or receipt of debit orders. The various fees and commissions arising from the execution of these debit orders are not included in the price above.

### 3.5. VALUATION RULES

See tarif sheet «MBR/RPI/SFT»

#### Debit

= Execution date

Exceptions:

- Paper-based transfer in a non-EEA currency (paper, fax, counter) execution date - 1 bank business day

#### Credit

= Execution date

Exceptions:

- transfer with exchange at debit side execution date + 2 bank business days
- transfer in a non-EEA currency without exchange at debit side execution date + 1 bank business day

## 4. DIRECT DEBITS

### Debtor

Per transaction	Free
Unjust claim for refund of an unauthorised transaction (between 8 weeks and 13 months after execution date )	EUR 15.00

### Creditor

European direct debit "Core":	
• Per collection to/from an entity of BNP Paribas Fortis SA/NV or a European entity of BNP Paribas	EUR 0.03
• Per other collection	EUR 0.05
European direct debit "B2B":	
• New contract set-up fee	EUR 250.00
• Per collection to/from an entity of BNP Paribas Fortis SA/NV or a European entity of BNP Paribas	EUR 0.05
• Per other collection	EUR 0.07
Reversal/refused European direct debit	
• Per reversal/refused collection	EUR 0.05 and EUR 0.15 from 201 <sup>st</sup> reversal/refused collection in the quarter
• Refund of a disputed collection after 8 weeks, but within 13 months of the transaction where the debtor's claim is justified.	EUR 15.00

### Value date

Debit	Execution date
Credit	Execution date



## 5. COSTS RELATING TO BANK CARDS AND CREDIT CARDS

### 5.1. CARDS

Annual card fee	EUR 2.97
Cash withdrawal service at BNP Paribas Fortis SA/NV ATMs in Belgium using the Access card	EUR 2.00 / service (1)
Self Cash Deposit card	EUR 1,00 / quarter
Replacement of lost or stolen bank card	EUR 6.61 / card
Visa Business Blue	EUR 22.00 / year (1)
Visa / Mastercard Business Silver	EUR 46.00 / year (1)
Replacement of lost or stolen Visa / Mastercard	EUR 8.00 / card (1)
American Express Business	EUR 65.00 / year (EUR 41.00 for the first year) (1)
Cost of a personalised card (per personalisation and per card)	EUR 7.02 / card

### 5.2. TRANSACTIONS IN EUROS

#### Debit

Payment in Euros by bank card within the EEA (2)	Free
Payment in Euros by bank card outside the EEA (2)	1% of the amount
Payment by credit card in Euros	Free
Withdrawing from ATMS within the EEA (2)	EUR 4 + 1 % of the amount withdrawn
Proton reload	Free

#### Value dates

Payment by bank card	Transaction date
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### 5.3. TRANSACTIONS IN CURRENCIES OTHER THAN THE EURO

#### Debit

Payment by bank card	
• Handling fee	1% of the amount
• Exchange rate margin	1.35% of the amount
Payment by credit card: exchange rate margin included in the exchange rate	
• Visa / MasterCard (1)	1.60% of the amount
• American Express (1)	2% of the amount
Withdrawal by bank card	
• Handling fee (1)	EUR 2.36 + 0.25% of the amount
• Exchange rate margin (1)	1.35% of the amount

#### Value date

Payment by bank card	Transaction date
Withdrawal by bank card	Transaction date



## 6. NATIONAL CHEQUES

### Debet

Cheque (1)	EUR 0.50
Issue of bank cheque	EUR 2.50
Issue of circular cheque	
• Elektronic	EUR 1.50
• Paper	EUR 3.00
Cheque book of 4 BNP Paribas Fortis SA/NV cheques (1)	EUR 1.00
Dispatch of cheque book by registered post	Postage
Certification of euro cheques (7)	EUR 2.50 per cheque
Charge for dishonoured cheques	EUR 12.40 per cheque

### Credit

Remittance of cheques	
• at the counter (1)	EUR 3.75
• at the counter, in envelope (only possible with day and night safe contract) (1)	EUR 2.50
• via the day and night safe (1)	EUR 2.50
• via security transport service (1)	On request

### Value date

Debit	Execution date - 1 calendar day
Remittance of cheques	Execution date + 2 calendar days

## 7. NATIONAL BILLS OF EXCHANGE (6)(7)

### Debit

Payment of bill of exchange	Free
Commission for late payment	EUR 40.00
Commission for late payment with certificate of discharge of trade bill debt	EUR 60.00

### Credit

Collection fee	EUR 10.00
• Additional charge if waiver of Article 45 is not signed	EUR 2.50
• Additional charge for a non-normalised bill of exchange	EUR 10.00
Unpaid	EUR 15.00 + protest costs
• Additional charge if waiver of Article 45 is not signed	EUR 10.00
Modification to a bill of exchange	EUR 15.00
Commission for withdrawal of bill of exchange	EUR 25.00
Certificate of discharge of trade bill debt	EUR 40.00
Costs for manual intervention	EUR 60.00
Bailiff: refusal of protest for an unpaid, non-normalised bill of exchange	EUR 35.00
Other copies and certificates	EUR 12.50

### Value date

Debit	Due date - 1 bank business day
Credit	Due date + 3 bank business days



## 8. ELECTRONIC BANKING

PC banking Business	Subscription free of charge EUR 2,00 / month per PC banking Business card EUR 20,66 / card reader EUR 100,00 for urgent card delivery
Isabel 6	See <a href="http://www.isabel.eu">www.isabel.eu</a>
Other BNP Paribas Fortis SA/NV functionalities (integrated in Isabel 6)	Free
Connexis	On request
Host-to-host (direct connection)	On request

## 9. REPORTING

### Electronic

CODA	EUR 8,00 / account / month (charged quarterly)
SWIFT	
• end of day (mt 940 incoming)	eur 30,00 / account / quarter
• end of day (mt 940 outgoing)	eur 90,00 / account / bic code / quarter
• intraday (mt 942 incoming)	eur 75,00 / account / quarter
• intraday (mt 942 outgoing)	eur 150,00 / account / bic code / quarter
• balance intraday (mt 941 outgoing)	eur 150,00 / account / bic code / quarter
XML	
• Statement camt.053	eur 8,00 / account / month (charged quarterly)
• Debit/credit detail notification camt.054	eur 8,00 / account / month (charged quarterly)
Miscellaneous	Free

### Paper

Via statement printer / Self	Free
By post	
• Full paper statement	Postage
• Additional charge where urgent daily (1)	EUR 10.00
• Abbreviated paper statement	Postage
Available in the agency	
• Daily	EUR 10.00
• Other frequency	EUR 5.00
Detailed advice notices	
• Debit advice notices (1)	EUR 5.00
• Credit advice notices (1)	EUR 5.00
Duplicate statements (7)	
• Within last 12 months, per inquiry	EUR 5.21
• More than 12 months ago, per queried week	EUR 7.50

## 10. INTERNATIONAL DESK

Customer onboarding fee (cost deducted at the opening of the first account)	EUR 500.00
Supplementary account fees for international follow-up (8)	EUR 25.00 / month / account





## 11. MISCELLANEOUS

### I-message

Subscription	Free
Per SMS sent	EUR 0.1488

### Searches, summaries and copies (7)

Graduated calculation of interest (1)	EUR 12.50
Copy of cheques	EUR 12.50
Copy of accounting records	EUR 6.25
Summary / transaction history (only for transactions older than 1 month)	EUR 7.50 / queried month
Bulk searches	EUR 38.00 / hour
For searches relating to transfers, cancellations or changes (including European SEPA payments), a charge of EUR 12.39 is applied and augmented with the charges from the correspondent bank(s), where applicable. These costs will not be charged if the request results from an error by the bank	
Letters of recommendation	EUR 25.00
Ordinary certificates	EUR 25.00
Certificates for auditors (per legal entity)	
• From 1 to 5 accounts	EUR 100.00
• More than 5 accounts	EUR 125.00

### Correspondence

All items: all postage charged at cost (statements, advice notices, dispatch of transfer forms) or at the registered post rate (remittance of cheques).

(1) VAT does not apply

(2) EEA: European Economic Area: Member States of the European Union plus Iceland, Norway and Liechtenstein

(3) Isabel, PC banking, Phone Banking, Self and Connexis

(4) Isabel, PC banking, Self, Connexis

(5) The Payment Services Directive (PSD) was designed to create a common legal framework for payment services within the European Union. It is also relevant to the three other countries of the European Economic Area (EEA) – Iceland, Liechtenstein and Norway. The PSD currencies are as follows: EUR, BGN, CZK, DKK, HUF, PLN, RON, SEK, GBP, NOK, ISK and CHF

(6) No VAT on discounted bills of exchange

(7) Costs charged at the time of the transaction

(8) The supplementary account fees for international follow-up are in addition to the standard fee for current accounts in EUR (5EUR/month/account)

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## CORPORATE & PUBLIC BANK

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