

Charges for private customers

Prices in force on: January 1, 2023.
 All amounts are in euros (VAT included if applicable).

1.- CHECKING ACCOUNT

DESCRIPTION	AMOUNT	OBSERVATIONS
1.1. Account maintenance fees		
Opening	Free	
Closure	Free	
Management fee ⁽¹⁾	€15.00	
Basic banking service: consult your branch		
1.2. Transaction fees		
Standard SEPA transfer ^{(*) (2)}	€2.50	(*)Transfer in Euros received from or sent to an EU member country or Norway, Iceland, United Kingdom, Switzerland, Monaco, Liechtenstein with mandatory IBAN and BIC and shared cost
Non-standard SEPA transfer	€15.00	
Urgent same-day SEPA transfer D	€20.00	
Check ⁽²⁾	€5.00	
Transfer/Check cancellation	€15.00	
1.3. Correspondence fees		
Made available ^{(1) (3)}		
Sent to Belgium	€15.00/month	
Sent abroad	€3.00/mailling €5.00/mailling	
1.4. BBVANET Internet Banking		
Opening	Free	
Closure	Free	
SEPA transfers	Free	
Standing orders	Free	
Own account transfers €/Foreign currencies	Free	
Other transfers	Free	
	See point 1.9.	
1.5. Life insurance		
Per account open	€10.00	
See conditions in the branch		
1.6. Lending rates on the account		
Creditor	0.00%	
Debit: unauthorized overdraft	12.10%	Debited quarterly
Foreign currency accounts unauthorized debit balance (except contract)		
1.7. Value Date		
Date from which interest begins/stops accruing		
Cash transaction	day	
Online transactions*	day	*If it is a transaction with currency exchange day+2
1.8. Checks		
Issuing of bank check payable abroad		
<ul style="list-style-type: none"> • Payment fee • 21% VAT • Correspondant fee (if applicable) 	0.20%	Min. €15.00 Max. €300.00

DESCRIPTION	AMOUNT	OBSERVATIONS
Issue of bank check	€15.00	
Cancellation of bank check	€20.00	
Unpaid check	€30.00	
Opposition to check	€30.00	
1.9. Other account transactions		
-Other international transfers in Euros		
• Payment fee	0.10%	Min. €15.00 Max. €300.00
• Swift D+2	€5.00	
D+1	€20.00	
D+0	€50.00	
• 21% VAT		
• Correspondant fee (if applicable)		
Corresponding fixed fee for transfers at no cost to the recipient	€30.00	
-Transfers and check collections in foreign currency (equivalent fee in Euros)		
• Payment fee	0.20%	Min. €15.00 Max. €300.00
• Swift D+2	€5.00	
D+1	€20.00	
D+0	€50.00	
• 21% VAT		
• Correspondant fee (if applicable)		
Corresponding fixed fee for transfers at no cost to the recipient	€30.00	

2.- REGULATED SAVINGS ACCOUNT (ART. 21, 5° CIR 92)

DESCRIPTION	AMOUNT	OBSERVATIONS
2.1. Account maintenance fees		
Opening	Free	
Closure	Free	
Annual fee ⁽¹⁾	€8.00	
2.2. Transaction costs	Free	
2.3. Mailing fees		
Made available ^{(1) (3)}	€15.00/month	
Sent to Belgium	€3.00/mailling	
Sent abroad	€5.00/mailling	
2.4. BBVANET	See point 1.4.	
2.5. Life insurance (consult your branch)		
Per account open	€10.00	
2.6. Remuneration conditions	Consult your branch	
2.7. Value date	day	

3.- TERM DEPOSIT AND OTHER INVESTMENTS

Consult your branch.

4.- CREDIT OPERATIONS AND GUARANTIES

DESCRIPTION	AMOUNT	OBSERVATIONS
4.1. Mortgages in Belgium The prospectus prescribed by the book VII (title 4, chapter 2 "Crédit hypothécaire") of the Code of economic law and the applicable rates are available	Consult your branch	
4.2. Consumer credit The applicable rates are available	Consult your branch	
4.3. Overdraft facility	Consult your branch	
4.4. Guaranties		
- Rental guaranty		
Opening fee	€90.00	
Annual fee	2.50%	Min. €100.00
Opening cancellation	€25.00	
Creation of "cash deposit" RG	€30.00	
RG annual monitoring fee	€15.00	
Act April 25, 2007 guaranty	Consult your branch	
- First-demand guaranty		
Opening fee	3%	Min. €180.00
Annual fee	1%	Min. €150.00
- Calls on guaranties issued by the Bank		
Calls without legal proceedings	1%	Min. €50.00
Calls following legal proceedings	All costs of the proceedings	

5.- STOCK MARKET TRANSACTIONS

Consult your branch.

6.- INHERITANCE

DESCRIPTION	AMOUNT	OBSERVATIONS
Inheritance management	€250.00	

7.- MONITORING OF ACCOUNTS RECEIVABLES

DESCRIPTION	AMOUNT	OBSERVATIONS
Notification letter	€50.00	
Development of repayment plan	€50.00	
Legal closure letter	€50.00	
Liability position management fee	€50.00	

8.- MISCELLANEOUS

DESCRIPTION	AMOUNT	OBSERVATIONS
Audit management fee	€150.00	
Issue of non-mandatory certificate	€50.00	
Duplicate tax certificate	€50.00	
Fiscal or judicial blocking	€90.00	
Account blocking	€15.00/month	
Management fee for refusal of direct debit or standing order due to insufficient balance	€15.00	
Historical account printout	€6.00/month	
Cost of search by transaction:		
- In the last 12 months	€50.00	
- Beyond the last 12 months	€125.00	
Cost of sending by fax/email	€10.00	
Recommended sending cost	€25.00	
Other despatches	Current post office prices	

⁽¹⁾ Fees charged quarterly

⁽²⁾ Fees charged semi-annually

⁽³⁾ Available at the agency maximum 1 year

IMPORTANT NOTES:

BBVA reserves the right to change its prices. Under the legal provisions, a new leaflet will be published and made available to the branch within the time limits provided by law.

Handling of disputes:

- Customer services of the bank: 47 Cantersteen, B-1000 Brussels. Online: bbvabe@bbva.com
- Financial Ombudsman service: Ombudsfm asbl, North Gate II, Boulevard du Roi Albert II 8, bte 2, B-1000 Bruxelles. Online: ombudsman@ombudsfm.be