

# Charges for private customers

Prices in force on: January 1, 2018

## 1.- CHECKING ACCOUNT

DESCRIPTION	AMOUNT	OBSERVATIONS	
<b>1.1. Account maintenance fees</b>			
Opening	Free		
Closure	Free		
Annual fee			
Average balance above €2,000 <sup>(1)</sup>	€15.00		
Average balance below €2,000 <sup>(1)</sup>	€60.00		
Basic banking service: see book VII (title 3, chapter 8 "Service bancaire de base") of the Code of economic law and AR 09/07/2003			
<b>1.2. Transaction fees</b>			
Standard SEPA transfer* <sup>(1)</sup>	€2.50	<sup>(*)</sup> Transfer in Euros received from or sent to an EU member country or Norway, Iceland, Switzerland, Monaco, Liechtenstein with mandatory IBAN and BIC and shared costs	
Non-standard SEPA transfer	€15.00		
Urgent same-day SEPA transfer D	€20.00		
Check <sup>(1)</sup>	€5.00		
Transfer/Check cancellation	€15.00		
Cash withdrawal:			
Less than €250	€0.50	Min. 5 USD max. 300 USD of the foreign currency amount	
More than €250	Free		
Foreign currency withdrawal on a foreign currency account	1%		
<b>1.3. Credit card fees</b>			
<u>BANCONTACT/MAESTRO</u>			
Card (per year)	€21.00	Charged pro-rata the first year	
Card-stop fee (except declaration)	€10.00		
ATM transaction - BBVA Belgium	Free		
ATM transaction - other banks <sup>(1)</sup>	€0.50		
Payment by card	Free		
Search or appeal administration fee <sup>(3)</sup>	€25.00		
<u>VISA</u>		<sup>(*)</sup> Debited directly by VISA	
Visa Classic <sup>(*)</sup>	€25.00		
Additional card	€15.00		
Visa Gold <sup>(*)</sup>	€65.00		
Additional card	€45.00		
Card-stop fee (except declaration)	€25.00		
Payment by card	Free		
Temporary blocking fee	€20.00		
PIN unblocking fee	€10.00		
ATM withdrawal, EU	€5.00 + 1.00%		Min. €6.00
ATM withdrawal, outside EU	€6.00 + 3.50%		Min. €9.50
Manual withdrawal, EU	€8.00 + 1.00%	Min. €9.00	
Manual withdrawal, outside EU	€10.00 + 3.50%	Min. €13.50	
Search or appeal administration fee <sup>(3)</sup>	€25.00		
<b>1.4. Correspondence fees</b>			
Made available <sup>(1)</sup>			
In Belgium	€15.00/month		
Abroad	€1.00/mailling		
	€2.50/mailling		

DESCRIPTION	AMOUNT	OBSERVATIONS
<b>1.5. BBVANET Internet Banking</b>		
Opening	Free	
Closure	Free	
SEPA transfers	Free	
Standing orders	Free	
Own account transfers €/Foreign currencies	Free	
Other transfers	See point 1.9.1.	
Duplicate code card	€10.00	
<b>1.6. Life insurance</b>		
Per account open	€10.00	
<b>1.7. Lending rates (annual rates)</b>		
Euro accounts: unauthorized overdraft	12.10%	Debited quarterly
Foreign currency accounts unauthorized debit balance (except contract)		
<b>1.8. Value Date</b>		
Date from which interest begins/stops accruing		
Cash transaction	day	
Electronic transactions*	day	*If it is a transaction with currency exchange day+2
<b>1.9. Other account transactions</b>		
<b>1.9.1. Other transfers</b>		
-Other international transfers in Euros		
A = Payment fee	0.10%	Min. €12.00 Max. €300.00
B = Swift D+2	€5.00	
D+1	€20.00	
D+0	€50.00	
C = 21% VAT		
D = 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)		
A = Payment fee	0.20%	Min. €12.00 Max. €300.00
B = Swift D+2	€5.00	
D+1	€20.00	
D+0	€50.00	
C = 21% VAT		
D = Correspondant fee if applicable		
Corresponding fixed fee for transfers at no cost to the recipient	€30.00	
<b>1.9.2. Issuing of bank check payable abroad</b>		
A = Payment fee	0.20%	Min. €12.00 Max. €300.00
B = 21% VAT		
C = Correspondant fee		

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

DESCRIPTION	AMOUNT	OBSERVATIONS
2.1. Account maintenance fees		
Opening	Free	
Closure	Free	
Annual fee	€7.50	
2.2. Transaction costs	Free	
2.3. Mailing fees		
Made available <sup>(1)</sup>	€10.00/month	
In Belgium	€1.00/mailling	
Abroad	€2.50/mailling	
2.4. BBVANET	See point 1.5.	
2.5. Life insurance		
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

The prices related to financial instruments are available in our branches.

## 6.- INHERITANCE

DESCRIPTION	AMOUNT	OBSERVATIONS
Inheritance	€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
Issue of bank check	€15.00 <sup>(2)</sup>	
Cancellation of issue of bank check	€20.00 <sup>(2)</sup>	
Unpaid check	€30.00 <sup>(2)</sup>	
Opposition to check	€30.00 <sup>(2)</sup>	
Audit management fee	€90.00 <sup>(2)</sup>	
Issue of non-mandatory certificate / duplicate tax certificate	€40.00 <sup>(2)</sup>	
Fiscal or judicial blocking	€90.00	
Management fee for refusal of direct debit or standing order due to insufficient balance	€15.00	
Historical account printout	€6.00/month <sup>(2)</sup>	
Coinage collection fee:		
- Up to 200 coins	€10.00 <sup>(2)</sup>	
- Up to 500 coins	€15.00 <sup>(2)</sup>	
- More than 500 coins	€25.00 <sup>(2)</sup>	
Cash withdrawal > €50,000	€120.00 <sup>(2)</sup>	
Cost of search by accounting document or transaction:		
- Current year	€50.00 <sup>(2)</sup>	
- Prior year	€75.00 <sup>(2)</sup>	
- 2 years ago	€100.00 <sup>(2)</sup>	
- Other	€150.00 <sup>(2)</sup>	
Duplicate costs	€5.00/copy <sup>(2)</sup>	
Fee for sending of statement by SWIFT	€5.00/copy <sup>(2)</sup>	
Cost of sending by fax/email	€5.00 <sup>(2)</sup>	
Recommended sending cost	€25.00 <sup>(2)</sup>	
Other despatches	Current post office prices	

<sup>(1)</sup> Fees charged semi-annually

<sup>(2)</sup> 21% VAT included

<sup>(3)</sup> Search for credit or debit transactions (by visa card, debit card, ATM or other (e.g. retailer or service station)).

**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 branches within the time limits provided by law.

## Handling of disputes:

- Customer services of the bank: Avenue de Arts, 43 B-1040 Bruxelles. Online: [bbvabe@bbva.com](mailto: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](mailto:ombudsman@ombudsfm.be)