

1. CURRENT AND DEPOSIT ACCOUNTS
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1.1. Current accounts

Minimum balance	EUR 100.000,00 or c/v
Credit interest	Nil
Debit interest	Subject to arrangement
Non-authorized debit balance	Annual base rate + 7%
Fee on Euro account >3Mio	0.5% PA

1.1. Term deposits

Minimum balance	EUR 100.000,00 or c/v
Rates	Quoted on request
Penalty in case of closing before maturity	0,25% prorata temporis calculated on deposit amount and on number of remaining days Min. EUR 50,00 or c/v

1.2. Account service charges

Yearly charges personal accounts	EUR 150
Yearly charges for corporate accounts without credit facilities	EUR 2.500 EUR or c/v
Hold mail	EUR 100 or c/v (yearly)
Closing of account	EUR 50 or c/v

1.3. Cash transactions (subject to management approval)

Cash withdrawal/deposit (foreign currency)	1% - Min. EUR 10 c/v Max. EUR 600 or c/v
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Cash withdrawal/deposit (EUR)	EUR 5
Without prior notice of at least 24H	+ EUR 15 or c/v

1.4. Audit statements EUR 100 or c/v

1.5. Inquiries

Up to 1 month	EUR 5 or c/v
More than 1 month	EUR 50 or c/v
Compliance inquiry	EUR 50 or c/v

1.6. Increase of credit card limit EUR 10 or c/v

Above commissions/charges are subject to a VAT of 21% when the charged party is resident in Belgium.

2. FUNDS TRANSFERS

2.1. Outward transfers

EUR transfers up to maximum EUR 50.000 (with IBAN)	EUR 2.5 or C/V
EUR transfers up to maximum EUR 50.000 (IBAN missing)	EUR 10 or c/v
Other transfers	0,1% - Min. EUR 10 or c/v Max. EUR 150 or c/v
Other transfers via internet banking	0,05% - Min. EUR 5 or c/v Max. EUR 75,00 or c/v
Urgent payment (same day)	+ EUR 10 or c/v
Non use of Byblos Bank funds transfer form	+ EUR 15 or c/v
Missing/incorrect signature	+ EUR 15 or c/v
Phone confirmation	+ EUR 10 or c/v

2.2. Inward transfers

Fees	+ EUR 2,5 or c/v
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2.3. Standing orders and direct debits

Same as 2.1.

Standing orders up to maximum EUR 50.000	EUR 25 or c/v (yearly basis)
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2.4. Amendment/Cancellation of payment order

EUR 50 or c/v

2.5. When the Client is not a Consumer as defined in Article 3.2, 8^o of the 'Special Regulations For Payment Transactions', the notification of execution refusal and/or the rectification action taken by the Bank may, where appropriate, give rise to the application of charges, taking account of the costs incurred.

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3. CREDIT - Handling fee & Renewal

1‰ pa -Min. EUR 1.000 or c/v Max EUR 5.000 or c/v

Amendment Request : EUR 200

4. DOCUMENTARY CREDITS (subject to UCP)

4.1. Pre-advicing commission (Export L/C)	EUR 50,00 or c/v
4.2. Advising commission (Export L/C)	0,1% - Min. EUR 150,00 or c/v Max. EUR 1.000 or c/v for residents in Belgium
4.3. Confirmation commission (Export/Standby L/C) Opening commission (Import/Standby L/C)	Subject to arrangement per period of 3 months or part thereof 2.5%o piq Min. EUR 150,00 or c/v
4.4. Amendment commission	EUR 50,00 or c/v, unless the amendment calls for an additional opening or advising/confirmation commission(same as 3.3.)
4.5. Discrepancy fee	EUR 75,00 or c/v per set of documents (Applicable for advise thru or direct notification (our client/not our client) LC's
4.6. Utilisation (Negotiation) Pre-checking	0,15% Flat - Min. EUR 150,00 or c/v 0,05% Flat - Min. EUR 150,00 or c/v, max. EUR 500,00 or c/v
4.7. Acceptance/Deferred payment commission (with our commitment)	Subject to arrangement on annual basis Min. EUR 150,00 or c/v per indivisible month

**Byblos Bank Europe Brussels Branch
Tariffs applicable as of 15/07/2020**

4.8. Deferred payment commission (without any commitment on our part)	0,125% Flat Min. EUR 150,00 or c/v
4.9. L/C transfer commission	0,15% Flat Min. EUR 150,00 or c/v Additional negotiation commission: EUR 150 or c/v
4.10. Assignment of proceeds	0,1% Flat - Min. EUR 150,00 or c/v Max. EUR 1.000,00 or c/v
4.11. L/C reimbursement commission	
Without undertaking on our part	EUR 50,00 or c/v
Under our reimbursement undertaking	Subject to arrangement per period of 3 months or part thereof Min. EUR 150,00 or c/v per indivisible quarter
File charge in case of non-utilisation	EUR 25,00 or c/v per file
4.12. Discount rate	Rate : Subject to arrangement Min. amount to discount : EUR 10,000 or c/v

Above commissions are subject to a VAT of 21% for unconfirmed LC's in favour of residents in Belgium.

5. DOCUMENTARY COLLECTIONS (subject to URC)

5.1. Presentation for payment or acceptance	0,15% - Min. EUR 50,00 or c/v Max. EUR 500,00 or c/v for residents in Belgium
5.2. Presentation free of payment	EUR 50,00 or c/v per set of documents
5.3. Aval commission	Subject to arrangement on annual basis Min. EUR 150,00 or c/v per indivisible quarter
5.4. Documents returned/Drafts unpaid	EUR 50,00 or c/v
5.5. Amendment	EUR 25,00 or c/v
5.6. Tracer	EUR 25,00 or c/v
5.7. Protest	EUR 50,00 or c/v per draft + protest charges
5.8. Cancellation of protest	EUR 50,00 or c/v

Above commissions (except the aval) are subject to a VAT of 21% when the charged party is resident in Belgium.

6. LETTERS OF GUARANTEE

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| 6.1. Issuance of guarantee or counter-guarantee | Subject to arrangement on annual basis
Min. EUR 150,00 or c/v per indivisible month |
| 6.2. Transmission of a letter of guarantee (without commitment on our part) | 0,1% Flat
Min. EUR 150,00 or c/v
Max. EUR 1.000,00 or c/v |
| 6.3. Amendment | EUR 50,00 or c/v unless the amendment calls for an additional issuance commission (same as 5.1.) |
| 6.4. Payment commission | 0,15% Flat
Min. EUR 150,00 or c/v for each claim |
| 6.5 Issuance of letter of indemnity for missing B/L | 0,1% per month or part thereof
Min. EUR 50,00 or c/v |

Above commissions are subject to a VAT of 21% when the charged party is resident in Belgium (not applicable if undertaking issued by Byblos Bank Europe .These commissions and charges are in addition to the commissions & charges levied by brokers and custodians.

7. SECURITIES

Transaction orders

7.1.1. Bonds transaction	0,5% (Min. EUR 150,00 or c/v) per transaction
7.1.2. Shares	0,75% (Min. EUR 75,00 or c/v) per transaction
7.2 Custody Charges	0,25% on a yearly basis (min EUR 50,00 or c/v per quarter)

Calculation basis: Market value of positions held at quarter end

Financial instruments issued by Byblos Group: Free of charge

7.3. Transfer of securities or portfolio	EUR 75 or c/v
7.4. Collection of coupons or dividends	Free of charge
7.5. Collection – Securities redemption	Free of charge

Custody charges are subject to a VAT of 21% when the charged party is resident in Belgium.

7. SECURITIES

8.1. Postage charges (subject to the maximum weight of 0.5 kg)

Mail within Belgium	EUR 5,00 or c/v
Registered mail within Belgium	EUR 10,00 or c/v
Mail abroad	EUR 10,00 or c/v
Registered Mail abroad	EUR 20,00 or c/v

8.2. Courier charges (subject to maximum weight of 0.5 kg)

Within Belgium	covering incurred charges
Outside Belgium	covering incurred charges

8.3. Fax charges

Within Belgium (Max. 4 pages)	EUR 5,00 or c/v
Outside Belgium (Max. 4 Pages)	EUR 10,00 or c/v

8.4. E-mail charges (on yearly basis)

LC advices	EUR 25,00 or c/v
Statements of account	EUR 25,00 or c/v

8.5. SWIFT charges (by message)

Funds transfer messages	EUR 8,00 or c/v
Other messages - Europe	EUR 10,00 or c/v
Other messages - USA	EUR 15,00 or c/v
Other messages – Other countries	EUR 25,00 or c/v

8.6. **MT940 charges** (on yearly basis) EUR 25,00 or c/v

8.7. **MT101 charges** (on yearly basis) EUR 25,00 or c/v

8.8. **Other** (by item)

Additional statement of account by e-mail EUR 8,00 or c/v

Password reset (internet banking, funds transfer) EUR 8,00 or c/v

Credit cards statements by e-mail EUR 5,00 or c/v

Authentication of signature for third party EUR 25,00 or c/v

Expenses, if any, incurred by our correspondents will be charged directly.

Additional charges / Out of pocket expenses may be incurred if special services are involved.

Charges on yearly basis are debited up-front

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