

Services	Details regarding the services	Banque et Caisse d'Epargne de l'Etat, Luxembourg	Banque Internationale à Luxembourg	Banque Raiffeisen	BGL BNP Paribas	ING Luxembourg	POST Luxembourg
1. Online banking		free	free	free	free	free	free
2. Arranged overdraft	a) Fees	If the amount of the Arranged overdraft is ≤ 10.000 €: single commission of 50 € If the amount of the Arranged overdraft is > 10.000 €: single commission of 0,50% of the amount of the Arranged overdraft with a minimum of 250 €	single commission of 1% of the amount of the Arranged overdraft with a minimum of 75 €	free	free	free	free
	b) Interests	If the amount of the Arranged overdraft is ≤ 10.000 €: annual adjustable rate of 7,15% If the amount of the Arranged overdraft is > 10.000 €: annual adjustable rate of 6,15%	7,40 %	Arranged overdraft with security: 4,00% Arranged overdraft without security: 5,50% Arranged overdraft linked to a card: 9,00%	8,05% (negotiable rate)	9%	legal interest rate (2,25% in 2018) +3%
3. Direct debit	a) Direct debit SEPA with transfer to the same institution as the debtor's (client):	free	free	free	free	free	free
	b) Direct debit SEPA with transfer to an other institution than the debtor's (client):	free	Direct debit is considered as Sending money SEPA (electronic) (*) (see below)	free	free	free	free
4. Account statement	a) Paper (monthly):	free	current postal tariff	free	current postal tariff	current postal tariff + 0,15 €	free
	b) Electronic (monthly):	free	free	free	free	free	free
5. Providing a credit card		Visa Classic: 16 € / year Mastercard Gold: 60 € / year	Visa Classic: 16 € / year Mastercard Gold: 55 € / year	Visa Classic: 18 € / year (payment possible via OPERA points) Mastercard Blue: 12 € / year	Visa Classic: 17 € / year Mastercard Gold: 60 € / year	Visa Classic: 20 € / year	Visa Classic: 15 € / year Visa Gold: 40 € / year
6. Providing a debit card		1 card free (of charge)	16 € / year	15 € / year (payment possible via OPERA points)	17 € / year	15 € / year	Carte POSTCHEQUE: 13 € / year Carte MYCASH: 7 € / year Carte Easy Visa 18 € (every 4 years)
7. Standing order	a) Standing order SEPA to the same institution:	Standing orders are considered as Sending money SEPA (electronic) (*) (see below)	free	free	free	free	free
	b) Standing order SEPA to an other institution:		Standing orders are considered as Sending money SEPA (electronic) (*) (see below)	Standing orders are considered as Sending money SEPA (electronic) (*) (see below)	1 free / month, then 0,75 € / supplementary operation	free	free
8. Cash withdrawal	a) Cash withdrawal at an ATM of the same institution in Luxembourg:	free	free	free	free (includes Cash withdrawals at an ATM of the BNP Paribas group in Europe)	free	free
	b) Cash withdrawal at an ATM of an other institution in Luxembourg:	1 free / month, then 2 €	1 free / month, then 1,90 €	Post: free other institution: 1,50 €	3 €	0,75 €	Raiffeisen network: free other institution: 1,50 €
	c) Cash withdrawal at the counter in Luxembourg:	3 € (minors and clients ≥ 75 years as well as certain clients with special needs benefit from free Cash withdrawals in euro)	clients born before 1950 and clients with special needs: free other clients: 5 €	amount of 0 - 50.000 €: free other amount: 25 €	3 € (minors and people over 65 years as well as certain clients with special needs benefit from free Cash withdrawals)	amount of 0 - 300 €: 2,50 € other amount: free	3 €
9. Maintaining the account		2,50 € / month	7,50 € / half-year	4 € / quarter	14 € / year	4 € / quarter	free
10. Sending money	<b>[a] Sending money SEPA (paper)</b>						
	i) to a third party account of the same institution:	first 4 supplements (**) Sending money SEPA (paper) (TUP) / month: free after the 4th Sending money SEPA (paper) (TUP): fee for Sending money SEPA (electronic) (*) + supplement of 0,75 € / Sending money	up to 2 free / month, then 1 € (**)	clients born before 1955: free other clients: 0,75 €	1 € (Sending money SEPA (paper) is free for people over 65 years)	free	0,40 €
	ii) to an other institution:	(clients ≥ 75 years as well as certain clients with special needs benefit from free supplements)	up to 1 free / month, then 2 € (**)	clients born before 1955: 5 free / month, then 1,50 € / Sending money other clients: 1,50 €	3,50 € (Sending money SEPA (paper) is free for people over 65 years)	from 2 € to 5 € depending on the amount	0,60 €
	<b>[b] Sending money SEPA (counter)</b>						
	i) to a third party account of the same institution:	first 2 supplements (**) Sending money SEPA (counter) / month: free after 2nd Sending money SEPA (counter): fee for Sending money SEPA (electronic) (*) + supplement of 3 € / Sending money	5 € (clients born before 1950 and clients with special needs: free single commission for manual treatment)	clients born before 1955: free other clients: 3,75 €	1 € (Sending money SEPA (counter) is free for people over 65 years)	free	3 €
	ii) to an other institution:	(clients ≥ 75 years as well as certain clients with special needs benefit from free supplements)	5 € (clients born before 1950 and clients with special needs: free single commission for manual treatment)	clients born before 1955: 5 free / month, then 1,50 € / Sending money other clients: 4,50 €	3,50 € (Sending money SEPA (counter) is free for people over 65 years)	from 2 € to 5 € depending on the amount	6 €
	<b>[c] Sending money SEPA (electronic)</b>						
	i) to a third party account of the same institution:	free (*)	free	free	free	free	free
ii) to an other institution:	Sending money SEPA (electronic) ≤ 250.000 € (*): first 8 / month free after the 8th Sending money SEPA (electronic) ≤ 250.000 €: 0,75 € / Sending money Sending money SEPA (electronic) > 250.000 €: 10 € / Sending money	up to 24 free / month, then 0,50 € (*)	to an account of Post: free to an account of an other institution: 5 free / month, then 0,75 € / Sending money	1 free / month, then 0,75 € / Sending money	free	free	

(\*) For the determination of the number of free Sending money per client one has to take into consideration the Sending money ≤ 250.000 € recorded in the category "Standing order" and the Sending money ≤ 250.000 € recorded in the subcategories of the category "Sending money".

(\*\*) Every Sending money SEPA (paper or counter) is processed electronically and is therefore recorded as Sending money SEPA (electronic) and afterwards as supplement as Sending money SEPA (paper or counter).

(\*) For the determination of the number of free operations one has to take into consideration the operations to an other institution recorded in the categories "Direct debit", "Standing Order" and "Sending money SEPA (electronic)".

(\*\*) For the determination of the number of free operations one has to take into consideration every operation recorded in the category "Sending money SEPA (paper)".

(\*) For the determination of the number of free Sending money one has to take into consideration the Sending money recorded in the categories "Standing order" and "Sending money SEPA (electronic)".