



Name of the account provider : Keytrade Bank, Belgian branch of Arkéa Direct Bank S.A.

Name of the account : Current Account

Date: 01/07/2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in : https://www.keytradebank.be/files/documentcenter/docsPricesTariff_en.pdf and https://www.keytradebank.be/files/documentcenter/interets_2017_en.pdf
- A glossary of the terms used in this document is available free of charge. You'll find it in Annex of the present document.

Service	Fee	
General account services		
Providing of an account		Free
Maintaining of an account		Free
Electronic account statements		Free
Postage of bank statements (Per postage and per account)		€ 1,50
Payments (excluding cards)		
SEPA¹ Transfers in euros:		
Electronic transfers	Unlimited	Free
Paper transfers	Per operation	€ 1,50
International transfers² :		
Electronic transfers :		
≤ €12.500	Per operation	€ 15 + 0,30 % + correspondent's fee ³
> €12.500	Per operation	€ 15 + 0,10 % (max. € 125) + correspondent's fee ³
Paper transfers	Unavailable	
Research, modifications and recoveries	Per operation	€ 25 ⁴
Standing order	Unlimited	Free
Direct debit	Unlimited	Free
Bank cheques	Per operation	€ 15
Cashing Belgian cheques (in €)	Unlimited	Free
Cashing foreign cheques	Unavailable	

1 - These are payments in EUR done in the SEPA zone (member states of the EU, Iceland, Norway, Liechtenstein, Switzerland, San Marino, Monaco, Mayotte and Saint-Pierre-et-Miquelon)

2 - These are any transfer made in foreign currency inside or outside the SEPA zone. Any transfer made in EUR outside the SEPA zone.

3 - Correspondent's fee: unless otherwise stated by the sender, the bank charges in Belgium are at your expense while the charges abroad are at charge of the beneficiary. However, our foreign correspondents may levy other charges and commissions which will be at charge of the sender's account.

4 - Raised with possible fees which are claimed by our correspondent(s). For international transfers made to banks that are on a sanctions list of European and/or Belgian authorities and that are consequently rejected/returned, the normal tariff will be applied.

Service		Fee
Cards and cash		
Providing of a debit card ⁵	Per holder and per account	Free
Providing of a credit card ⁵		
* VISA Classic	Per year	Free ⁶ (€ 25)
* VISA Gold	Per year	Free ⁶ (€ 50)
* VISA Platinum	Per year	Free ⁶ (€ 150)
Fee for using the card within the Eurozone		
Electronic payments		
* Bancontact / Maestro	Unlimited	Free
* VISA (for the cards starting with 4454 & 4796)	Unlimited	Free
Cash withdrawals using (ATM) ⁷		
* Met Bancontact / Maestro	Unlimited	Free
* Met VISA (for the cards starting with 4796)	Unlimited	Free
* Met VISA (for the cards starting with 4454)	Per operation	1% of the withdrawn amount (with a min. of €2,50)
Outside the Eurozone		
Electronic payments		
* Bancontact / Maestro	Per operation	€ 2 + 0,40% of the withdrawn amount + 1,40% exchange margin
* VISA (for the cards starting with 4454 & 4796)	Per operation	1,40% exchange margin
Cash withdrawals using(ATM) ⁷		
* Bancontact / Maestro	Per operation	€ 2 + 0,40% of the withdrawn amount + 1,40% exchange margin
* VISA (for the cards starting with 4454)	Per operation	€ 5 + 2% of the withdrawn amount + 1,40% exchange margin
* VISA (for the cards starting with 4796)	Per operation	2€ + 0.40% of the withdrawn amount + 1.40% exchange margin
Bank cards services		
* Blocking in case of lost, stolen or fraudulent use of the card	Unlimited	Free
* Replacement of a lost, stolen or defect card	Unlimited	Free
* New PIN-code	Unlimited	Free
* Blocking of credit card (blocked account or insufficient provision)	Per operation	€ 14
Providing a prepaid card	Unavailable	

5 - Only for Belgian residents. Max. 1 card per account and per account holder.

6 - Remains free after 1 year if used at least 12 times per year. Otherwise €25/year (Classic), 50€/year (Gold), 150€/year (Platinum).

7 - Some acquirers (owners of ATM) can apply costs ('access fee') that don't depend on Keytrade Bank for each cash withdrawal with Maestro or Visa. This amount is indicated on the machine during the transaction and can vary from one acquirer to another.

Service	Fee
Overdrafts and related services	
Debit rate :	
* Overdraft facility (max. € 1.215) repayable within 3 months ⁸ : 9,11%/year (9,50% APRC ⁹) monthly payments.	
* Late payment ¹⁰ : debetrentevoet : 10,02%/year, monthly payments.	
Credit rate :	
* Balance in € < 2.500,00: 0,00 % gross/year	
* Balance in € > 2.500,00: 0,00 % gross/year	
Other services	
Account insurance	Unavailable
Keytrade Bank pays you 5 cents per executed transaction on your Keytrade Bank current account ¹¹ .	

8 - On request. The document "Form to ask an overdraft facility repayable within 3 months" is available in the Document Centre at www.keytradebank.be under "Credit".

9 - If you have an overdraft, the interest rate will apply when you have a negative balance of more than €1,215, or when you do not settle your negative balance within 3 months. If you do not request an overdraft, the overdraft fee will be applied immediately to each debit balance. Interest expense is calculated on the amount of the overdraft, according to the nominal method, daily and on the basis of a 365-day year. The date of the overdraft is included in the calculation of interest.

10 - If you have an overdraft, the interest rate will apply when you have a negative balance of more than €1,215, or when you do not settle your negative balance within 3 months. If you do not request an overdraft, the overdraft fee will be applied immediately to each debit balance. Interest expense is calculated on the amount of the overdraft, according to the nominal method, daily and on the basis of a 365-day year. The date of the overdraft is included in the calculation of interest.

11 - https://www.keytradebank.be/files/documentcenter/conditions_5eurocent_en.pdf

ANNEX – LIST OF THE MOST REPRESENTATIVE SERVICES LINKED TO A PAYMENT ACCOUNT

Term	Definition
MAINTAINING THE ACCOUNT	The account provider operates the account for use by the customer.
PROVIDING A DEBIT CARD	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
PROVIDING A CREDIT CARD	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing if it is a revolving credit card.
PROVIDING A PREPAID CARD	The account provider provides a payment card linked to the customer's payment account. Electronic money can be stored on this card. The amount of each transaction made using the card is taken directly and in full from the stored money on the customer's prepaid card.
CASH WITHDRAWAL IN EURO	The customer takes cash in euro out of the customer's account.
CASH WITHDRAWAL IN OTHER CURRENCY	The customer takes cash in non-euro currency out of the customer's account.
SENDING MONEY IN EURO	The account provider transfers money in euro in the SEPA area, on the instruction of the customer, from the customer's account to another account.
STANDING ORDER	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
DIRECT DEBIT	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
ARRANGED OVERDRAFT	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
ACCOUNT INSURANCE	The account provider provides an insurance linked to the customer's account.
ACCOUNT STATEMENTS	The account provider provides information with regard to the balance and transactions on the customer's account.