

## > 1. Payment transactions

- TRANSFER IN EEA (EUROPEAN ECONOMIC AREA) CURRENCY OTHER THAN EUR TOWARDS AN EEA (European Economic Area)-Country (member states of the EU, Iceland, Norway, Liechtenstein).

The reference exchange rate is the rate of the European Central Bank (ECB) (<http://www.ecb.int>)

The rate of the ECB that will be applied is the rate of the ECB at 4 pm on day D for any transfer introduced by the Client on D day.

The change commission amounts to 0,50%.

For other international transfers, the rate used is based on the quotations in force on the international markets at the time of the accounting of the operation and includes a change commission of 0,50%.

- PAYMENT CARDS

The exchange in EUR of the transactions in foreign currencies is made based on a gross rate including a change commission..

- Debit cards (Bancontact, Maestro)

The rate is the rate fixed by MasterCard (Maestro) for the transactions made in a country of the European Economic Area (EEA) including a 1,40% charge commission.

- Credit cards (VISA Classic, VISA Gold, VISA Platinum)

The rate is the rate fixed by ECB (<http://www.ecb.int>) for the transactions made in a country of the European Economic Area (EEA) including a 1,40% charge commission.

## > 2. Transactions on financial instruments involving a currency conversion.

For transactions on financial instruments involving a currency conversion, the rate used is based on the quotations in force on the international markets at the time of the accounting of the operation and includes a change commission of 0,50%.

<sup>1</sup> - In force as from November 10 2016.