

Interest rates applied to the main bank accounts and trading accounts - Rates applicable as from 01/01/2017

Current account

Debit rate:

Overdraft facility (max. €1,215) repayable within 3 months ¹ :	9,11%/year (9,50% APRC ²) monthly payments
Late payment ³ :	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

Azur savings account

Interest rate:

Basic rate *: balance ≤ 1.000.000,00 €	0,10%/year
Basic rate*: balance > 1.000.000,00 €	0,05%/year
Loyalty bonus	0,10%/year

* Basic rate valid on the account total Interest is calculated on an annual basis

High Fidelity savings account

Interest rate:

Basic rate *: balance ≤ 1.000.000,00 €	0,05%/year
Basic rate*: balance > 1.000.000,00 €	0,05%/year
Loyalty bonus	0,20%/year

* Basic rate valid on the account total Interest is calculated on an annual basis

Trading accounts

Debit rate:

Late payment ⁴ : debit interest rate	10,02%/year, monthly payments
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Credit rate:

Balance in €/ \$	0,00% gross/year
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¹ 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"

² 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.

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⁴ The overdraft fee will apply immediately for 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