

Fee information document

Name of the account provider: **Société Générale Luxembourg**

Account name: **Current Account**

Date: **01/01/2023**

- 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 banks.
- Fees may also apply for the use of services related to the account that are not mentioned in the present document. You will find full information in our "General Fee Schedule" brochure, available from your private banker.
- A glossary of the terms used in this document is also available upon request.

Service	Fees
General account services	
Account keeping Includes a service bundle consisting of: <ul style="list-style-type: none"> - Account opening for individual accounts & stand alone private wealth company - Upgrading and regular maintenance of client knowledge - A multi-currency account - A security account (excluding fees associated to account activities) - eSign electronic document signing service - One credit card per account holder, Visa or Mastercard Capital (Gold or Business) - Online access to your account (account consultation, transfer transactions, secured mail) - Your SEPA online transfers - Your direct debits & set-up of standing orders - Monitoring of your account and/or safe-deposit box(es) which have been inactive for a minimum of six (6) months* - Annual, quarterly or half-year sending of account & portfolio statement by post - An annual tax report: summary statement for the past year indicating income received (interests and dividends, etc.), profits and losses from the disposal of securities, withholding taxes or tax credits to be claimed, potentially deductible expenses. If applicable, fee of external providers charged <p>Services that exceed these limits will be invoiced differently.</p> <p><small>* as a result of your action or an internal, regulatory or judicial procedure</small></p>	Individual accounts €250 / quarter Annual cost: €1,000 Corporate accounts €500 / quarter, max. €1,250 according to complexity Annual cost: €2,000, max. €5,000 <i>For discretionary portfolio management, investment advisory and trading room access: 50% of the standard rate</i>

Payments		
Transfers	- Transfers intra SG Luxembourg	Free
	- Euro transfers issued towards Luxembourg or crossborder towards a country of the SEPA zone (European Economic Area, Switzerland + Monaco). Share costs basis only RIB and BIC/ IBAN codes of beneficiary correctly registered for a correct application of the fee	Free for online transfers, otherwise: €10
	- Other transfers	0.3%, min. €5 max. €300
	- Additional charges for value date treatment	€200
<i>For transfers with OUR option (all costs payable by the instruction party): correspondent fees of €30. Where applicable, foreign exchange fees¹. For transfers within the EEA zone in any of the EEA currencies, the bank of the beneficiary is credited for a maximum of 1 working day (D+1) as from the moment of reception of the order by SG Luxembourg (except for instruction received on a paper format: D+2). For other transfers, D+3 maximum.</i>		
Cards and cash		
Debit cards		Not provided
Credit cards		Annual fees:
	Visa / Mastercard Capitol Gold	€200
	Visa / Mastercard Capitol Business	€200
	Visa Infinite Club / Mastercard Elite Club	€500
	Visa Infinite Horizon / Mastercard Elite Horizon	€1,000
Cash withdrawals	From an ATM with your credit card	3% of amount, min. €6 Exchange fees if applicable: 3% + €1.50 (for transactions ≤ €30) 3% + €3 (for transactions > €30)
	In branch in Luxembourg	Not provided
Overdrafts		
	Accounts in:	Applied rate ² (unauthorized overdraft)
	EUR	ESTR + 6%
	USD	SOFR + 6%
	CHF	SARON + 6%
	GBP	SONIA + 6%
	Other currencies	Please contact us

¹ Charges apply according to our General Fee Schedule (Spot foreign exchange section)

² The Client is informed that reference rates or benchmarks (means any index or rate made available to the public and used as a reference for the financial instruments or contracts in order to determine the amount payable under a financial instrument or contract) used for the business relationship between the Client and the Bank (i) may be subject to methodological or other changes which could affect their value, (ii) may not comply with applicable laws and regulations and/or (iii) may be ceased to be published or, (iv) be deleted. The occurrence of any of the aforementioned events may have adverse consequences which may materially impact the economics of the relevant financial instrument or contract.
If the applicable reference interest rate is less than 0%, a reference interest rate of 0% will be used for the calculation of the interest rate.