



## Fee information document

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

Account name: **Current Account**

Date: **01/07/2020**

- 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
<b>General account services</b>	
<p><b>Account keeping</b>            Includes a service bundle consisting of:</p> <ul style="list-style-type: none"> <li>- Account opening for individual accounts &amp; stand alone private wealth company</li> <li>- Upgrading and regular maintenance of client knowledge</li> <li>- A multi-currency account</li> <li>- A security account (excluding fees associated to account activities)</li> <li>- eSign electronic document signing service</li> <li>- One credit card per account holder, Visa or Mastercard Capitol (Gold or Business)</li> <li>- Online access to your account (account consultation, transfer transactions, secured mail)</li> <li>- Your SEPA online transfers</li> <li>- Your direct debits &amp; set-up of standing orders</li> <li>- Annual, quarterly or half-year sending of account &amp; portfolio statement by post</li> <li>- 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</li> </ul> <p>Services that exceed these limits will be invoiced differently.</p>	<p><b>Individual accounts</b>            €250 / quarter            Annual cost: €1,000</p> <p><b>Corporate accounts</b>            €500 / quarter, max. €1,250            according to complexity            Annual cost: €2,000, max. €5,000</p>
<p><b>Sleeping account or Account with terminated relationship</b></p>	<p>€5,000 withdrawn from account / year until the account is closed</p>

Payments		
<b>Transfers</b>	<ul style="list-style-type: none"> <li>- Intra bank transfers (from-to SG Luxembourg) Free</li> <li>- Euro transfers issued towards Luxembourg or crossborder towards a country of the SEPA zone (European Economic Area, Switzerland + Monaco) Free for online transfers, otherwise: €10</li> </ul> <p><i>Restriction on the application of the tariff (switch to the Other transfers tariff) :</i></p> <ul style="list-style-type: none"> <li>- Necessary information missing or incorrect (BIC/IBAN)</li> <li>- Urgent option or credit of the beneficiary equals same-day value</li> <li>- different from share-costs option</li> </ul> <ul style="list-style-type: none"> <li>- Other transfers 0.3%, min. €5 max. €300</li> <li>- Additional charges for same-day value date treatment for transfers in currencies other than the euro €200</li> </ul> <p><i>For transfers with OUR option (all costs payable by the instruction party): correspondent fees of €30. Where applicable, foreign exchange fees<sup>1</sup>. 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></p>	
Cards and cash		
<b>Debit cards</b>		Not provided
<b>Credit cards</b>	<ul style="list-style-type: none"> <li>Visa / Mastercard Capitol Gold €200</li> <li>Visa / Mastercard Capitol Business €200</li> <li>Visa Infinite Club / Mastercard Elite Club €500</li> <li>Visa Infinite Horizon / Mastercard Elite Horizon €1,000</li> </ul>	Annual fees:
<b>Cash withdrawals</b>	<ul style="list-style-type: none"> <li>From an ATM with your credit card</li> </ul>	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: EUR USD CHF GBP Other currencies	Applied rate <sup>2</sup> : EONIA + 6,125% Effective Fed Funds + 6,125% SARON + 6,125% SONIA + 6,1875% Please contact us

<sup>1</sup> Charges apply according to our General Fee Schedule (Spot foreign exchange section)

<sup>2</sup> 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.  
Zero floor