



CBC Banque schedule of rates and charges

(applicable as of 1 January 2020)

These rates and charges apply to consumers within the meaning of Book I of the Code of Economic Law. Consumers – as referred to in this Code – are any individuals acting for purposes which are outside their commercial, business, trading or professional activities.

1 CBC Current Accounts				
	CBC Current Account	CBC Plus Account	CBC Plus Account for young people (Up to and including age 24)	Account in the branch named after you
1.1 Maintaining the account				
Opening and closing the account	Free of charge			
Charges for standard services ¹	1,75 euros ¹	Free of charge		
• Without credit card	Not applicable	2.5 euros ¹	Free of charge	Not applicable
• With up to two credit cards CBC Silver Mastercard		4 euros ¹	Free of charge	
• With up to two credit cards CBC Globe Mastercard		6.5 euros ¹	2.50 euros ¹	
• With up to two credit cards CBC Platinum Mastercard		9.5 euros ¹	5.50 euros ¹	
1.2 Transactions in euros				
• Domestic and/or SEPA paper-based transfers	1.5 euros	Included		1.50 euros
• Transfers via the CBC Live				
• Cash Withdrawal in euro at a bank counter/using a CBC Cash Card	1.50 euros			1.50 euros
• Cash Withdrawal in euro using a CBC Debit Card at non-CBC/KBC ATMs in the euro area (provided this facility is requested)	1.50 euros			Included
• Writing cheques ²	1.50 euros		Free of charge	Not applicable
• Cash Withdrawal in euro with a CBC credit card at a bank counter in the euro area	2% of the amount withdrawn, with a minimum charge of 5 euros			Not applicable
• Cash Withdrawal in euro with a CBC Prepaid Card at a bank counter in the euro area	2% of the amount withdrawn, with a minimum charge of 5 euros			
• Cash Withdrawal with a CBC credit card at an ATM in the euro area	1% of the amount withdrawn, with a minimum charge of 5 euros			Not applicable
• Cash Withdrawal in euro with a CBC Prepaid Card at an ATM in the euro area	1% of the amount withdrawn, with a minimum charge of 5 euros			
• Transfer to own current account by CBC Silver Mastercard, CBC Globe Mastercard or CBC Platinum Mastercard credit card ³ (These charges do not apply to credit cards ordered after 29 August 2016)	1% of the amount withdrawn, with a minimum charge of 5 euros			Not applicable
• Paying with a Debit Card/CBC Prepaid Card at merchants in the euro area	Free of charge			
• Paying with a CBC credit card at merchants in the euro area	Free of charge			Not applicable
1.3 Direct debit				
Executed direct debit	Free of charge			
Non-executed direct debit due to insufficient funds	6.05 euros			
1.4 Credit interest (before withholding tax) ⁴				
	0%			
1.5 Debit interest ^{4,5,6}				
Rate applicable to any debit balance (including overdrafts)	10.48%			
1.6 Value date				
(Date from which or up to which interest is calculated)	For all debit and credit transactions: booking date Exception to the above value date: • Writing cheques: booking date less 1 calendar day • Remittance of cheque for crediting to account: booking date plus 2 calendar days			

	CBC Current Account	CBC Plus Account	CBC Plus Account for young people (Up to and including age 24)	Account in the branch named after you
1.7 Providing a debit card				
CBC Debit Card	0.50 euros ⁱ		Two cards, all features included	
The following features can be activated separately: online banking ⁷ , cash withdrawals at CBC/KBC ATMs, payment by bank card ⁸ , transfers or account enquiries, cash withdrawals at non-CBC/KBC ATMs, deposits at CBC/KBC ATMs, account statements.				
1.8 Providing a credit cards ⁱ (clients aged 18 and older)				
Credit cards with of without CBC Flex Budget (credit facility) ¹⁰				
• CBC Silver Mastercard	1,83 euros ¹	Details of the credit cards included are set out in section		Not applicable
• CBC Globe Mastercard	4.08 euros ¹	Details of the credit cards included are		Not applicable
• CBC Platinum Mastercard	7.33 euros ¹	set out in section 1.1		
Credit charges				
• CBC Silver Mastercard	Credit amount : 2 500 EUR, APR : 12,44%, debit interest rate : 10,09%			Not applicable
• CBC Globe Mastercard	Credit amount : 5 000 EUR, APR : 12,43%, debit interest rate : 9,65%			
• CBC Platinum Mastercard	Credit amount : 7 500 EUR, APR : 9,43%, debit interest rate : 9,05%			
1.9 Providing a Prepaid Card				
CBC Prepaid Mastercard Card	1 euro ¹			Free of charge
1.10 Additional cards linked to the same account				
CBC Debit Card	0.50 euros ⁱ			
CBC Prepaid Card	1 euro ⁱ			
CBC Credit Cards				
• CBC Silver Mastercard	1.83 euros ⁱ	1 euro ⁱ		Not applicable
• CBC Globe Mastercard	4.08 euros ⁱ			
• CBC Platinum Mastercard	7.33 euros ⁱ			
1.11 Additional options				
Replacing a CBC Debit Card/CBC Prepaid Card	6 euros	Free of charge		6 euros
Replacing a credit card (per card)	10 euros			Not applicable
Replacement of a lost/stolen debit card/credit card/prepaid card	Free of charge			
Personalised with photo, per debit card ⁱⁱ	10 euros	Twice annually included; 10 EUR thereafter		10 euros
CBC Go Card	10 euros	Twice annually included; 10 EUR thereafter		10 euros
Notifications :				
• Secure card use (text alert)	Not applicable	Free of charge		
• Rejected payment orders (CBC Mobile)	Not applicable	Free of charge		
• Incoming payments (CBC Mobile)	Not applicable	Free of charge		Not applicable
1.12 Account Insurance				
CBC Account Insurance	0.40 euros ⁱ			

	CBC Current Account	CBC Plus Account	CBC Plus Account for young people (Up to and including age 24)	Account in the branch named after you
1.13 Online safety and security				
CBC Internet Protection Insurance	Not applicable	3 euros for one account, 6 euros for family accounts		
CBC Cybersecurity Service	Not applicable	3 euros		
1.14 CBC Basic Banking Service				
In accordance with the Act of 24 March 2003, CBC offers a Basic Banking Service for 1,25 euro per month ¹ . It includes:				
<ul style="list-style-type: none">• Opening, closing and maintaining the account.• A debit card giving access to: – CBC/KBC ATMs (for cash deposits, withdrawals, fund transfers and account information); – CBC printers for printing statements of account.• 36 debit transactions: paper-based domestic and/or SEPA credit transfers and cash withdrawals at counters (standard rates per transaction apply starting from the 37th chargeable debit transaction – see CBC Current Accounts).• Unlimited number of credit transactions.• Access to CBC Touch and CBC Mobile.• Before withholding tax: credit interest of 0%				

2 CBC Savings Accounts		CBC Savings Accounts CBC Security Deposit Savings Accounts	CBC Fidelity e-Savings Accounts
All information is set out in the CBC Savings Account Regulations which you can obtain from your bank upon simple request.			
2.1 Maintaining the account			
Opening and closing the account		Free of charge	
Annual handling fee			
2.2 Credit interest (annualised) ¹²			
• Base rate of interest ¹³		0.01%	
• Fidelity bonus ¹⁴		0.10%	
2.3 Value date			
Base rate of interest		Deposits: from the calendar day after the date on which the funds are credited. Cash withdrawals: interest is earned until the calendar day of withdrawal.	
Fidelity bonus		The fidelity bonus is paid for all funds that remain on the savings account without interruption for a period of twelve consecutive full months. Deposits: the fidelity bonus is calculated from the calendar day after the date on which the funds are credited or from the acquisition date of the previous bonus. The acquisition date is the exact day twelve months after the bonus started to accrue or, if this day falls on a non-existent date, the last calendar day of that month. Cash withdrawals: the funds that have started earning the bonus in the most recent fidelity period are the first to be drawn on (last in, first out (LIFO) method).	
2.4 Account insurance			
Annual premium		4.80 euros	
3 CBC Time deposit accounts			
Terms of 1 year or more			
We are not currently offering time deposit accounts with a term of 1 year or more. Find out about other savings and investment products at your branch or at www.cbc.be .			
Terms < 1 year			
The rates are updated every day. The most recent rates are on display in all CBC Banque branches or can be viewed at www.cbc.be . Minimum deposit: 10 000 euros. There is no upper limit on deposits.			
4 Online banking			
4.1 Internet Services (CBC Touch, CBC Mobile, CBC Invest, K'Ching)			
Free of charge			
4.2 'Card security' text messaging service			
For CBC Current Accounts		Free of charge	
5 Correspondence (account statements)			
5.1 Print and send account statements by post			
• For CBC Current Accounts		1.70 euros per month, charged monthly – 15 euros per month, charged daily	
• For CBC Savings Accounts		Free of charge	
5.2 Printed at CBC printers			
For CBC Current Accounts and CBC Savings Accounts		Free of charge	
5.3 Printed via CBC Touch			
For CBC Current Accounts and CBC Savings Accounts		Free of charge	
5.4 Archiving in Doccle			
For CBC Current Accounts and CBC Savings Accounts		Free of charge	

6 Administrative charges for failure by the customer to update the identification data required by the law to combat money-laundering

• Charges for customer information not kept up to date Charges for failure by the customer to update identification data by the requested deadline	15 euros ¹⁵
• File customer relationship termination Fees for opening of a "customer relationship termination" file	100 euros ¹⁵

1 These charges are deducted monthly and are determined on the basis of the products held on the first banking day of the month. Charges for the standard services of the CBC Plus Account with credit card are based on the most expensive credit card chosen. As standard, they are settled monthly on the last banking day of the month. Clients may opt for settlement on the last banking day of the quarter or year.

2 Personalised cheque forms (10 cheques): 4 euros.

3 Only possible for cards with a CBC Flex Budget.

4 Annual settlement of debit and credit interest, unless the debit interest at the end of each quarter (starting from 1 January) – after being offset against the credit interest – comes to more than 2.50 euros. In this case, settlement will be on a quarterly basis. Duty on documents of 0.15 euros will be charged for the annual settlement.

5 The debit interest rate is annualised and can be changed at any time by the bank. CBC clients will be notified of any change to the debit interest rate. The debit rate is calculated daily using the following formula: $[(1 + \text{the annual debit interest rate})(1/4) - 1] \times 4/365$.

6 A payment reminder will attract a charge of up to 7.50 euros (plus postage) once a month.

7 Access to CBC/KBC ATMs, CBC Touch and the CBC Mobile app

8 This facility is standard within the geographical area of Europe (including the European overseas territories, Turkey, Russia, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan and Israel).

9 Credit cards may be used around the world except in the United States of America. Cards must be activated before they can be used in the United States.

10 Credit cards with an open-ended credit facility may be used to make payments or as an instrument of credit. When used as a means of payment, the outstanding balance must be repaid before the 5th calendar day of the month following receipt of the monthly billing statement (in which case, no debit interest will be due). When used as a credit facility, a minimum amount must be repaid each month (in which case, debit interest is due). The credit can be drawn down again after repayment. Minimum monthly repayment: 5.60% of the outstanding balance (5% for contracts entered into before 1 January 2013 that have a credit limit above 5 000 euros), with a minimum of 25 euros (or the outstanding balance if under 25 euros).

11 Per personalisation

12 The first tranche of 980 euros interest per year (year of income 2019; based on the consumer price index published in December 2018) is exempt from withholding tax, which is currently 15%.

13 Annual payout: the interest earned for the previous year is paid at the end of each calendar year (1 January is the value date) or when the account is closed.

14 Quarterly payout: the fidelity bonus earned in each quarter is paid at the end of that quarter (the first calendar day of the next quarter is the value date) or when the account is closed.

15 Provided that the balance in the current account is sufficient. Rate also applicable to CBC Basic Banking Service.

If you have any queries, please do not hesitate to contact your CBC Banque branch or the CBC Live (by telephone one 0800 920 20 or e-mail at info@cbc.be). www.cbc.be.