



CBC Banque schedule of rates and charges

(applicable as of 1 January 2019)

These rates and charges apply to consumers within the meaning of Book 1 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 Handling charges					
Opening and closing the account	Free of charge				
Charges for standard services ¹	1 euro ¹	Free of charge			
• Without credit card	Not applicable	2 euros ¹	Free of charge	Not applicable	
• With up to two CBC Silver Mastercard		3.50 euros ¹	Free of charge		
• With up to two of the following types of cards: CBC Mastercard Globe, or CBC Gold VIP Mastercard		6 euros ¹	2.50 euros ¹		
• With up to two CBC Platinum Mastercard cards		9 euros ¹	5.50 euros ¹		
1.2 Transactions in euros					
• Domestic and/or SEPA paper-based transfers	1.21 euro	Included		1.21 euro	
• Transfers via the CBC Live				0.35 euros	0.35 euros
• Withdrawing cash at a bank counter/using a CBC Cash Card				0.20 euros	Included
• Withdrawing cash using a CBC Bank Card at non-CBC/KBC ATMs in the euro area (provided this facility is requested)					
• Writing cheques ²		0.60 euros	Free of charge	Not applicable	
• Withdrawing cash with a CBC credit card at a bank counter in the euro area		2% of the amount withdrawn, with a minimum charge of 5 euros		Not applicable	
• Withdrawing cash with a CBC Prepaid Card at a bank counter in the euro area		2% of the amount withdrawn, with a minimum charge of 5 euros			
• Withdrawing cash with a CBC credit card at an ATM in the euro area		1% of the amount withdrawn, with a minimum charge of 5 euros		Not applicable	
• Withdrawing cash with a CBC Prepaid Card at an ATM in the euro area		1% of the amount withdrawn, with a minimum charge of 5 euros			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Mastercard credit card ³ (These charges do not apply to credit cards ordered after 29 August 2016)		1% of the amount withdrawn, with a minimum charge of 5 euros		Not applicable	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 CBC Bank 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 Credit interest (before withholding tax)⁴					
		0%			
1.4 Debit interest^{4,5,6}					
Rate applicable to any debit balance (including overdrafts)		10.48%			
1.5 Value date					
	For all debit and credit transactions: booking date Exception to the above value date:				
	<ul style="list-style-type: none"> • 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
1.6 CBC Bank Cards				
CBC Bank Card	0.50 euros ¹	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.				
1.7 CBC credit cards⁹ (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 1.1		Not applicable
• CBC Gold VIP Mastercard	4.08 euros ¹			
• CBC Globe Mastercard	4.08 euros ¹	Details of the credit cards included are set out in section 1.1		Not applicable
• CBC Platinum Mastercard	7.33 euros 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%		
1.8 CBC Prepaid Card				
Fee		1 euro ¹	Free of charge	
1.9 Additional cards linked to the same account				
CBC Bank Card		0.50 euros ¹		
CBC Prepaid Card		1 euro ¹		
Credit cards				
• CBC Silver Mastercard	1.83 euros ¹	1 euro ¹		Not applicable
• CBC Globe Mastercard	4.08 euros ¹			
• CBC Platinum Mastercard	7.33 euros ¹			
• CBC Gold VIP Mastercard	4.08 euros ¹			
1.10 Additional options				
Replacing a CBC Bank Card/CBC Prepaid Card	6 euros	Free of charge		6 euros
Replacing a credit card (per card)	10 euros ¹¹			Not applicable
Replacement of a lost/stolen bank card/credit card/prepaid card		Free of charge		
Personalised with photo, per bank card ¹²	10 euros	Twice annually included; 10 EUR thereafter		10 euros
CBC Go Card	10 euros	Twice annually included; 10 EUR thereafter		10 euros
1.11 CBC Account Insurance (premium)				
Premium		0.40 euros ¹		

	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
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1.12 CBC Basic Banking Service

In accordance with the Act of 24 March 2003, CBC offers a Basic Banking Service for 1 euro per month¹. It includes:

- Opening, closing and managing the account.
- A bank 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
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All information is set out in the CBC Savings Account Regulations which you can obtain from your bank upon simple request.

2.1 Handling charges

Opening and closing the account	Free of charge
Account handling	

2.2 Credit interest (annualised)¹³

• Base rate of interest ¹⁴	0.01%
• Fidelity bonus ¹⁵	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
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3 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 Remote banking

4.1. CBC Phone

Free of charge

4.2 Internet Services (CBC Touch, CBC Mobile, CBC Invest, K'Ching)

Free of charge

4.3 'Card security' text messaging service

For CBC Current Accounts	Free of charge
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5 Correspondence (statements of account)

5.1 Print and send account statements by post

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|----------------------------|---|
| • For CBC Current Accounts | 0.85 euros per month, charged monthly – 7.65 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
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5.3 Printed via CBC Touch

For CBC Current Accounts and CBC Savings Accounts	Free of charge
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5.4 Archiver in Doccle

For CBC Current Accounts and CBC Savings Accounts	Free of charge
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6 Administrative charges for failure by the customer to update the identification data required by the law to combat money-laundering

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|---|-------------------------|
| • 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 ¹⁶ |
| • File customer relationship termination
Fees for opening of a "customer relationship termination" file | 100 euros ¹⁶ |

- 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 CBC Gold Vip Mastercard : 5 euros.
- 12 Per personalisation
- 13 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%.
- 14 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.
- 15 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.
- 16 Provided that the balance in the current account is sufficient.

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.