CBC Banque schedule of rates and charges

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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.

(applicable as of 1 January 2020)

СВС

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		Fr	ee of charge	
Charges for standard services ¹	1,75 euros ¹	ros ¹ Free of charge		
Without credit card		2.5 euros ¹ Free of charge		
With up to two credit cards CBC Silver Mastercard	Not applicable	4 euros ¹	Free of charge	Not applicable
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			1.50 euros
Transfers via the CBC Live				
 Cash Withdrawal in euro at a bank counter/using a CBC Cash Card 	1.50 euros		Included	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	1.50 euros		Included	
requested)				
Writing cheques ²	1.50 e	uros	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 Cash Withdrawal in euro with a CBC credit card at a bank counter in the euro area 	2% of the amount withdrawn, with a minimum charge of 5 euros Not applica		Not applicable	
 Cash Withdrawal in euro with a CBC Prepaid Card at a bank counter in the euro area 	2% of the amount withdrawn, with a minimum charge of 5 euros			
 Cash Withdrawal with a CBC credit card at an ATM in the euro area 	1% of the amount withdrawn, with a minimum charge of 5 euros Not applicable			Not applicable
 Cash Withdrawal in euro with a CBC Prepaid Card at an ATM in the euro area 	1% of the amount withdrawn, with a minimum charge of 5 euros			
 Transfer to own current account by CBC Silver Mastercard, CBC Globe Mastercard 	1% of the amount withdrawn, with a minimum charge of 5 euros Not applicable		Not applicable	
or CBC Platinum Mastercard credit card ¹ (These charges do not apply to credit cards ordered after 29 August 2016)				
 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 applicab		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)				
			0%	
1.5 Debit interest ⁴⁴⁴				
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 			

1:7 Providing a debit card 0.50 ourse Too cards, all requires included 5:0 beit Card 0.50 ourse Too cards, all requires included 5:0 beit Card 0.50 ourse Too cards, all requires included 5:0 beit Card Too cards, all requires included too cards, all requires included 5:0 beit Card 5:0 arcs too cards, all requires included 5:0 beit Card 5:0 arcs too cards, all requires included 6:0 Cards (Cards, Cards, arcs, all for cards, recluded are set our in section Net applicable 7:0 Cards (Cards, Cards, Cards, Cards, Cards, Cards, all requires included are set our in section 1.1 Net applicable 7:0 Cards (Cards, Cards, Cards, Cards, Cards, Cards, Cards, all requires included are set our in section 1.1 Net applicable 7:0 Cards (Cards, Cards, Card		CBC Current Account	CBC Plus Account	CBC Plus Account for young people (Up to and including age 24)	Account in the branch name
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he following favoures can be activated agarately. calls withdrawals at CEC/KEC ATMs, payment by bank card ¹ , transfers or a second enquiries, cash withdrawals at non-CEC/KEC ATMs, second statements. Sequence and the conduct cards included agarately conduct facility. ¹⁰ Cet Cel Kerk Materian Cell Kerk Materian C	-	0.50 euros:	Two cards all features included		
redit cards with own without GE Ree Budget (credit facility) ¹⁶ Use und is deal of the credit cards included are stout in section of hot applicable065 Globe Mastercard4.06 eurordDatals of the credit cards included are stout in section 1Not applicable065 Globe Mastercard32 eurord inset out in section 1Not applicable065 Globe MastercardCredit amount : 2500 EUR, APR : 12,444, debit interest rate : 10,05%Not applicable065 Globe MastercardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable065 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable075 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable056 Globe Mastercard CardCredit amount : 5500 EUR, APR : 12,444, debit interest rate : 9,05%Not applicable056 Globe Mastercard CardGlobe Mastercard Card1 eurorNot applicable056 Globe Mastercard CardABeuros1 eurorNot appl			enquiries, cash withdrawal		
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CGC Slaw MasterardL&B uros ³ Details of the credit cards included are set out in section. Not applicableCGC Glob MasterardGB uros ³ Details of the credit cards included are set out in section. Not applicableCGC Glob MasterardGC redit anount: 2 500 EUR, APR 12,44%, debit interest rate : 10,09%Not applicableCGC Slaw MasterardCredit anount: 2 500 EUR, APR 12,44%, debit interest rate : 9,05%Not applicableCGC Slaw MasterardCredit anount: 2 500 EUR, APR : 12,44%, debit interest rate : 9,05%Not applicableCGC Slaw MasterardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardCredit anount: 2 500 EUR, APR : 9,43%, debit interest rate : 9,05%Not applicableCGC Slaw Masterard CardStarmandStarmandNot applicableCGC Slaw Masterard CardStarmandStarmandNot applicableCGC Slaw Masterard CardStarmandStarmandNot applicableCGC Slaw MasterardAll BurosStarmandNot applicable <td>Credit cards with of without CBC Flex Budget (credit facility)¹⁰</td> <td></td> <td></td> <td></td> <td></td>	Credit cards with of without CBC Flex Budget (credit facility) ¹⁰				
a Ge Pinlam Mastercard 3, 33 euros 3, 33 euros 4, 34 euros 1, 24 30, 46 bit interest rate 19,05 %, 46 bit interest rate	CBC Silver Mastercard	1,83 euros ¹	Details of the credit cards included are set out in section		Not applicable
instream of the second of the	CBC Globe Mastercard	4.08 euros ¹	Details		
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CP Platinum Mastercard Credit amount : 7 500 EUR, APR : 9,43%, debit interest rate : 9,05% L3P Oregiald Parepaid Card 1 euro ¹ Free of charge L3C Prepaid Master Card Gard 1 euro ¹ Free of charge L1D Additional cards linked to the same account 0.50 euros ⁵ Second Se	CBC Silver Mastercard	Credit amount	Credit amount : 2 500 EUR, APR : 12,44%, debit interest rate : 10,09% Not applicable		Not applicable
1.9 Providing a Prepaid Card 3.8 C Prepaid Master and Card 1.8 C Prepaid Card 1.0 C Card 1.0 C C Card 1.0 C C Card 1.0 C C C Card 1.0 C C C C C C C C C C C C C C C C C C C	CBC Globe Mastercard	Credit amount	Credit amount : 5 000 EUR, APR : 12,43%, debit interest rate : 9,65%		
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BC Debit Card 0.50 euros' BC Prepaid Card 1 euro' BC Credit Cards 1 euro' BC Credit Cards 1.83 euros' CBC Globe Mastercard 4.08 euros C CB Globe Mastercard 3 euros' C BC Debit Card/CBC Prepaid Card 4.08 euros L H Additional options 1 euro' L H Additional options 7 as euros' L H Additional options 6 euros L Prepaid Card (Dec Prepaid Card 6 euros Replacing a CRC Debit Card/CRC Prepaid Card 6 euros Replacing a credit card (per card) 10 euros Replacing a credit card/prepaid card 10 euros Replacement of a lost/ystole debits card/redit card/prepaid card 10 euros Replacement of a lost/ystole debit card/redit card/prepaid card 10 euros Replacement of a lost/ystole debit card/redit card/prepaid card 10 euros Sec Go Card 10 euros 10 euros Replacement of a lost/ystole debit card/redit card/prepaid card 10 euros Sec Go Card 10 euros 10 euros Sec Grad us (text alert) Not applicable Free of charge Secure card us (text alert) N					
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• GE Platinum Mastercard • GBC Platinum Mastercard 7.33 euros • Int Additional options • • • • • • • • • • • • • • • • • • •				1 euro ¹	
1.11 Additional options 6 euros 6 euros 6 euros Replacing a CBC Debit Card/CBC Prepaid Card 6 euros Not applicable Replacing a credit card (per card) 10 euros Not applicable Replacement of a lost/stolen debit card/prepaid card 0 euros Free of charge Personalised with photo, per debit card/prepaid card 10 euros Twice annually included; 10 EUR thereafter 10 euros 2BC Go Card 10 euros Twice annually included; 10 EUR thereafter 10 euros SeC Go Card 10 euros Twice annually included; 10 EUR thereafter 10 euros Notifications : - - - - Secure card use (text alert) Not applicable Free of charge - Not applicable Not applicable Free of charge - - Not applicable Not applicable Free of charge - - Not applicable Not applicable Free of charge - - - Not applicable Not applicable Free of charge - - - - - - - - - - - - <td< td=""><td></td><td></td><td></td></td<>					
Replacing a CBC Debit Card/CBC Prepaid Card 6 euros 6 euros Replacing a credit card (per card) 10 euros Not applicable Replacement of a lost/stolen debit card/credit card/prepaid card 0 euros 10 euros 10 euros Personalised with photo, per debit card. 10 euros 10 euros 10 euros 10 euros CBC Go Card 10 euros 10 euros 10 euros 10 euros 10 euros Notifications : -	CBC Platinum Mastercard	7.33 euros ¹			
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Replacement of a lost/stolen debit card/credit card/prepaid card Image: Second sec	Replacing a CBC Debit Card/CBC Prepaid Card	6 euros		Free of charge	
Personalised with photo, per debit card** 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 - • L12 Account Insurance - - - -	Replacing a credit card (per card)	10 euros			
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Notifications : Not applicable Free of charge • 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 Not applicable	Personalised with photo, per debit card	10 euros	Twice a	nnually included; 10 EUR thereafter	10 euros
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 Incoming payments (CBC Mobile) Not applicable Not applicable	CBC Go Card	10 euros	Twice a	nnually included; 10 EUR thereafter	10 euros
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Incoming payments (CBC Mobile) Not applicable Free of charge Not applicable	Secure card use (text alert)	Not applicable	Not applicable Free of charge		
1.12 Account Insurance	Rejected payment orders (CBC Mobile)	Not applicable			
	Incoming payments (CBC Mobile)	Not applicable	Free of	charge	Not applicable
	1.12 Account Insurance				
	CBC Account Insurance			0.40 euros ^a	

	CBC Current 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 e	uros for one account, 6 euros for family acco	unts
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 month¹. It includes:

• 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 Fidelity e-Savings Accounts		
	CBC Security Deposit Savings Accounts			
All information is set out in the CBC Savings Account Regulations which you can obtain from your bank upon s	simple request.			
2.1 Maintaining the account				
Opening and closing the account	Free of charge			
Annual handling fee				
2.2 Credit interest (annualised) ^a				
• Base rate of interest ^a	0.01%			
• Fidelity bonus ⁴⁴	0.1	0%		
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	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	he 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			
	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				
	4.80 euros			
Annual premium	4	.80 euros		
		.80 euros		
3 CBC Time deposit accounts		.80 euros		
3 CBC Time deposit accounts Terms of 1 year or more		.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 savir		.80 euros		
3 CBC Time deposit accounts Terms of 1 year or more	ngs and investment products at your branch or at www.cbc.be.			
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 savin Terms < 1 year The rates are updated every day. The most recent rates are on display in all CBC Banque branches or can be v	ngs and investment products at your branch or at www.cbc.be.			
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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 savin Terms < 1 year	ngs and investment products at your branch or at www.cbc.be. viewed at www.cbc.be. Minimum deposit: 10 000 euros. There is no upper lin			
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CBC Time deposit accounts rms of 1 year or more e are not currently offering time deposit accounts with a term of 1 year or more. Find out about other savin rms < 1 year e rates are updated every day. The most recent rates are on display in all CBC Banque branches or can be v Online banking L Internet Services (CBC Touch, CBC Mobile, CBC Invest, K'Ching) ee of charge 2 'Card security' text messaging service r CBC Current Accounts Correspondence (account statements) L Print and send account statements by post • For CBC Current Accounts For CBC Current Accounts C Printed at CBC printers r CBC Current Accounts and CBC Savings Accounts	ngs and investment products at your branch or at www.cbc.be. riewed at www.cbc.be. Minimum deposit: 10 000 euros. There is no upper lin Free of charge 1.70 euros per month, charge Free of charge	it on deposits.		
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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		
Charges for customer information not kept up to date	15 euros ¹⁵	
Charges for failure by the customer to update identification data by the requested deadline		
File customer relationship termination	100 euros ^a	
Fees for opening of a "customer relationship termination" file		

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 + the annual debit interest rate)[1/4]-1] x 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 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.

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