



**STANDARD SCALE OF CHARGES FOR CROSS-BORDER TRANSFERS  
(FOR CUSTOMERS NOT MANAGED BY BUSINESS CENTRES, CORPORATE & INSTITUTIONAL BANKING)**

- Scale of charges as from April 1st, 2012.
- All charges are exclusive of VAT unless otherwise stated.
- This scale of charges applies for both Belgian and foreign (non-resident) customers.
- Scale of charges subject to the BNP Paribas Fortis SA/NV General Terms and Conditions.

**1. CHARGES FOR SEPA EUROPEAN CREDIT TRANSFERS**

SEPA (Single Euro Payments Area) consist of the countries of the Economic European Area (see list of countries p. 3), Monaco and Switzerland

To be considered as a European credit transfer, the following conditions have to be satisfied:

- transfer in EUR
- to/from SEPA member states
- IBAN of the beneficiary and the originator
- name of beneficiary mandatory
- correct BIC of the beneficiary's bank

Fees are charged on a quarterly basis (professional accounts) or monthly (private accounts), along with domestic payments. Costs must be "SHARED" i.e.: you pay only those costs incurred in Belgium.

**1.1 SEPA European credit transfer**

The charges for domestic transfers will apply - in accordance with European Regulation 260/2012. (see p. 3)

TRANSFERS TO OTHER COUNTRIES	excl. VAT
Electronic transfers	0 EUR
Electronic transfers, same day credit at the other bank (with Isabel)	0.50 EUR (*)
Paper-based transfers or transfers executed at the bank counter	0.25 EUR (*)
Paper-based transfers or transfers executed at the bank counter, same day credit at the other bank	5.25 EUR (*)
Surcharge per collective credit transfer	1.50 EUR
Surcharge per SEPA European credit transfer to Switzerland	7.00 EUR

TRANSFERS FROM OTHER COUNTRIES	excl. VAT
Basic charge	0 EUR
Surcharge per SEPA European credit transfer from Switzerland	5.00 EUR

**1.2. Special cases**

- Transfer with phone, fax or e-mail confirmation
- Transfer in EUR by debit of a currency account

In case of a transfer with exchange, you can choose between "SHARED" and "OUR" (no charge to the beneficiary) charges.

It is not possible to make a SEPA European credit transfer from a currency account, nor to ask for phone, fax or e-mail confirmation. In that cases, the transfer will not be considered as a SEPA credit transfer, but the charges mentioned on point 1.1 and 1.2 are due.

There will be a surcharge for phone, fax or e-mail confirmation, and in case of the option « OUR » charges (no charges for the beneficiary).

Fees will be charged per transaction, except fees followed by an asterisk (\*) that are charged on a quarterly basis (professional accounts) or monthly (private accounts), along with domestic payments.

Surcharge	excl. VAT
Surcharge for sending fax or e-mail confirmation (transfer to other countries)	10.0 EUR
Surcharge for sending confirmation by telephone, e-mail or fax (transfer from other countries)	7.00 EUR
Surcharge if there are no charges for the beneficiary (OUR): correspondent costs	varies from country to country

## 2. INTERNATIONAL CHARGES

These charges apply to all other transfers, including:

- transfers in EUR to/from countries outside the SEPA zone
- transfers in EUR to/from one of the SEPA countries, without a correct beneficiary's IBAN
- transfers in one of the EEA's currencies (except EUR)
  - these currencies are: BGN, CHF, CZK, DKK, EEK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK
  - charges are obligatorily shared (SHARED), unless the transfer requires an exchange, in which case there is the possibility of choosing between shared fees (SHARED) and charges payable by the instructing party (OUR)
- transfers in another currency than one of the EEA's currencies, even to/other banks in Belgium
- payment by bankers' draft.

The fees are charged per transaction.

TRANSFERS TO OTHER COUNTRIES	excl. VAT
Fee	0.1% min. 7.00 EUR max. 100.00 EUR
Telecommunications costs (Swift)	1.00 EUR
Surcharge for paper-based transfers or transfers executed at the bank counter	5.00 EUR
Surcharge for urgent payments (same-day credit at the other bank) (always applicable if order received by fax)	5.00 EUR
Surcharge for sending fax or e-mail confirmation	10.00 EUR
Surcharge for payment by bankers' draft (+ cost of registered post)	7.50 EUR
Surcharge if there are no charges for the beneficiary (OUR): correspondent costs	varies from country to country

TRANSFERS FROM OTHER COUNTRIES	excl. VAT
Fee	0.1% min. 5.00 EUR max. 100.00 EUR
Surcharge for sending confirmation by telephone, e-mail or fax	7.00 EUR

## 3. SPECIAL CHARGES

Cross-border transfers :

- between BNP Paribas Fortis accounts (FBINT 'BNP PARIBAS FORTIS INTERNATIONAL NETWORK TRANSFER' )
- between accounts with BNP Paribas entities in Europe

They are subject to the scale of charges nr. 1 if the EU conditions are met.

For other transfers in EUR, AUD, BGN , CAD, CHF, CZK, DKK, GBP, HKD, HUF, JPY, LTL, LVL, NOK, NZD, PLN, RON , SEK, SGD, TRY, USD, ZAR the flat-rate fee is EUR 5.00 for an electronic transfer to another BNP Paribas Fortis SA/NV or to another BNP Paribas entities in Europe (if IBAN and BIC are mentioned), plus applicable surcharges as mentioned above (paper-based transfers, fax confirmation, etc.) and EUR 0.00 for a transfer reception.

A list of BNP Paribas entities in Europe is available separately (docserver F00529E).

TRANSFERS TO OTHER COUNTRIES	excl. VAT
Transfer reception	0 EUR
Electronic transfers, FBINT tariff	5.00 EUR
Electronic transfers in Eur to BMCI, UBCI and AL Djazair	0 EUR
Paper-based transfers or transfers executed at the bank counter, FBINT tariff	10.00 EUR

#### 4. ECONOMIC EUROPEAN AREA(EEA), EUROPEAN REGULATION 260/2012, IBAN AND BIC

**European Regulation 260/2012**(replacing 924/2009) stipulates that for domestic and cross-border transfers the fees must be the same. This Regulation applies to the countries forming the European Economic Area, involving:

-The **member states of the European Union**:

Austria, Belgium, Bulgaria , Cyprus, Czech republic, Denmark, Estonia, Finland, France including French-Guyana, Guadeloupe, Martinique and Réunion, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal including the Azores and Madeira, Romania, Slovak republic, Slovenia, Spain including the Canary islands, Ceuta and Melilla, Sweden, United Kingdom including Gibraltar.

- **plus Iceland, Norway and Liechtenstein.**

The **IBAN** (International Bank Account Number) is the standardised bank account number. The IBAN consists of a country code (2 letters), a check number (2 digits) and the national account number. In three countries, this is supplemented with the bank code of the BIC. The IBAN consists of no more than 34 alphanumeric characters and has a fixed length per country. In electronic transfers the IBAN must be written without spaces!

The **BIC** (Bank Identifier Code), also called the SWIFT address, identifies the beneficiary's bank. The BIC consists of 8 or 11 alphanumeric characters: a bank code (4 letters), a country code (2 letters) and a location code (2 characters). At some banks this is supplemented with a branch code (3 characters).

#### 5. VALUE DATING

Transfers to other countries	Execution date
Except: <ul style="list-style-type: none"><li>• FBINT transfer with exchange</li><li>• Paper transfer in another currency than one of the EEA countries (paper, fax, branch)</li></ul>	<ul style="list-style-type: none"><li>• Execution date + 2 bank work days</li><li>• Execution date – 1 bank work day</li></ul>

Transfers from other countries	Execution date
Except: <ul style="list-style-type: none"><li>• Transfers with exchange</li><li>• transfer in another currency than one of the EEA countries without exchange</li></ul>	<ul style="list-style-type: none"><li>• Execution date + 2 bank work days</li><li>• Execution date + 1 bank work day</li></ul>

#### 6. SEARCHES, ANNULATIONS AND MODIFICATIONS

Searches relating to cross-boarder transfers (including SEPA European credit transfers) and requests for annulations or modifications are subject to a fee of 12,39 EUR plus any costs charged to us by correspondents. This fee is not charged if the request results from an error committed by the bank.

#### 7. COMPLAINTS AND DISPUTES

If you have a problem get in touch with your usual contact within the bank. If you do not agree with his reply you can send your complaint in writing to

BNP Paribas Fortis SA/NV  
Ombudsman (1QA8D)  
Montagne du Parc 3  
1000 Brussels  
Fax +32 (0)2 228 72 00

If you are not satisfied with the solution suggested by the bank, you can, provided that you have the capacity of a consumer, submit the dispute to the Mediation Service Banks - Credit- Investments, Rue Belliard 15-17, boîte 8, 1040 Brussels –  
Fax 02 545 77 79 - e-mail: [Ombudsman@OmbFin.be](mailto:Ombudsman@OmbFin.be)