

**Fee Information Document**

**Name of the account provider: ICBC Luxembourg Branch**

**Account name: applicable to all accounts held at ICBC Luxembourg Branch by individual clients (for fees calculated in USD)**

**Date:** 29/10/2018

* 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 accounts.
* Fees may also apply for using services linked to the account which are not listed here. Full information is available in Fee Schedule of ICBC Luxembourg Branch (for individual customers) which can be consulted on the website www.icbc.lu.
* A glossary of the terms used in this document is available free of charge.

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| **Service** | **Fee** | | | |
| **General account services** | | | | |
| **Maintaining the account** | Monthly fee **Total annual fee** |  |  | USD 5 **USD 60** |
| **Account Statement** | Free of charge | | | |
| **Online banking** | Free of charge | | | |
| **Payments (excluding cards)** | | | | |
| **Credit Transfer (Remittance)** | **Credit transfer (Remittance) outside SEPA countries or in another currency than EUR** | | | |
|  | Combination of the following two fees: | | | |
|  | 1. Fixed Telegraph fee |  |  | USD 25 |
|  | 1. Commission based on a proportion of the amount remitted and on the fund destination: |  |  |  |
|  | * If the amount is remitted to ICBC Group: 0,4% | | | |
|  | Min. USD 20, Max. USD 2000 | | | |
|  | * Otherwise: 0,6% | | | |
|  | Min. USD 20, Max. USD 2000 | | | |
|  | **Credit transfer (Remittance) of Personal RMB Pre-settlement** | | | |
|  | Combination of the following two fees: | | | |
|  | 1. Fixed Telegraph fee |  |  | USD 25 |
|  | 1. Commission based on a proportion of the amount remitted: |  |  | 0,6% |
|  | Min. USD 20 | | | |
| **Standing order** | Service not available | | | |
| **Direct debit** | Service not available | | | |
| **Cards and cash** | | | | |
| **Cash withdrawal** | Fee based on a percentage to be applied to the amount of cash withdrew |  |  | 0,5% |
|  | Min. USD 5 | | | |
| **Providing a debit card** | Service not available | | | |
| **Providing a credit card** | Service not available | | | |
| **Overdrafts and related services** | | | | |
| **Overdraft** | Service not available | | | |

**Glossary**

**Online Banking:** The account provider makes an online access to the account available to the customer.

**Overdraft:** The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.

**Direct debit:** The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer’s account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.

**Account statement:** The account provider makes an account statement available to the customer.

**Providing a credit card:** The account provider provides a payment card linked to the customer’s payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer’s payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.

**Providing a debit card:** The account provider provides a payment card linked to the customer’s account. The amount of each transaction made using the card is taken directly and in full from the customer’s account.

**Standing order:** The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer’s account to another account.

**Cash withdrawal:** The customer takes cash out of the customer’s account.

**Maintaining the account:** The account provider operates the account for use by the customer.

**Credit transfer:** The account provider transfers money, on the instruction of the customer, from the customer’s account to another account.