



**Name of the account provider:** Keytrade Bank, Belgian branch of Arkéa Direct Bank S.A. (France)

**Account name:** Keypack

**Date:** 01/01/2026

- 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 the [Fees](#) document and in the [Interest](#) document.
- A glossary of terms used in this document is attached.

Service	Fee
<b>General account services</b>	
<b>Keypack</b> Includes a package of services consisting of: - account maintenance (opening, management, closing) - 1 payment account (a current account) - 1 debit card per holder - 1 credit card per holder <ul style="list-style-type: none"> <li>• Visa Classic</li> <li>• Visa Gold</li> <li>• Visa Platinum</li> </ul> - withdrawal in euros at another bank's ATM using debit card and credit card - electronic transfers in euros in the SEPA zone - access to online banking (transaction site, app for mobile phones) - bonus of 5 cents per bank transaction completed.	Free  Free for the 1st year €25 Annual fee <sup>1</sup> €250 €150  <a href="#">Please refer to the conditions</a>
<b>Payments (excluding cards)</b>	
<b>Transfers in euros:</b> Electronic transfers Paper-based transfers <b>Transfers in foreign currency or outside the SEPA zone:</b> Electronic transfers ≤ €12.500 > €12.500  Paper-based transfers	Unlimited Free Service not available  Per transaction €15 + 0,30% + correspondent's fee Per transaction €15 + 0,10 % (with a max. of €125 ) + correspondent's fee  Service not available
<b>Standing orders</b>	Unlimited Free
<b>Direct debits</b>	Unlimited Free

1- From the 2nd year, if you do not complete at least 12 transactions per year.

Cards and cash		
<b>Provision of a debit card<sup>2</sup></b>	Per holder	Free
Replacement		Free
<b>Provision of a credit card</b>	Per holder/ per year	Free <sup>4</sup> (€25/€50/€150)
VISA Classic / Gold / Platinum <sup>3</sup>		
Replacement		Free
<b>Cash withdrawal in euros</b>		
Withdrawal at the bank's service counter	Service not available	
Withdrawal at another bank's ATM		
* By debit card	Unlimited	Free
* By credit card	Unlimited	Free
<b>Cash withdrawal in another currency</b>		
Withdrawal at an ATM		
* By debit card	Per transaction	€2 + 0.40% of amount withdrawn + 1.40% change costs
* By credit card	Per transaction	€2 + 0.40% of amount withdrawn + 1.40% change costs
<b>Card payments in the eurozone</b>		
* By debit card	Per transaction	Free
* By credit card	Per transaction	Free
<b>Card payments outside the eurozone</b>		
* By debit card	Per transaction	1,40% change costs
* By credit card	Per transaction	1,40% change costs
<b>Provision of a Prepaid card</b>	Service not available	
Overdrafts and related services		
* <b>Overdraft facility</b> (max. €1.215) repayable within 3 months	Annual debit interest rate payable monthly	9,11% (9,50 % APR)
	(no longer commercialized since December 2025)	
* <b>Any debit balance<sup>5</sup></b>	Annual debit interest rate payable monthly	10,02%
Other services		
<b>Account Insurance</b>	Service not available	
<b>Account Statements</b>		
* Online electronic statements		Free
* Sent by post	Service not available	

2 - Only available to Belgian residents..

3 - Only available to individuals residing in Belgium.

4 - Free for the first year and free thereafter if you complete at least 12 transactions per year. If not: €25/year for the Classic card, €50/year for the Gold card, €150/year for the Platinum card.

5 - If you have an overdraft facility agreement on a payment account that is repayable within a maximum of 3 months, the interest rate will apply when you have a debit balance of more than €1,215 or when you do not settle your debit balance within 3 months. If you do not have an overdraft facility agreement on a payment account that is repayable within a maximum of 3 months, the interest rate will apply immediately to any debit balance. Debit interest shall be calculated on the debit balance, using the nominal method, day to day, based on a 365-day year. The day on which the debit balance appears is included in the calculation of interest.

## APPENDIX - LIST OF THE MOST REPRESENTATIVE SERVICES ASSOCIATED WITH A PAYMENT ACCOUNT

---

<b>Term</b>	<b>Definition</b>
ACCOUNT MAINTENANCE	The account provider manages the account in euros used by the client.
PROVISION OF A DEBIT CARD	The account provider provides a payment card linked to the client's account. The amount of each transaction carried out using this card is debited directly and in full from the client's account.
PROVISION OF A CREDIT CARD	The account provider provides a payment card linked to the client's payment account. The total amount corresponding to transactions carried out using this card during an agreed period is debited in full or in part from the client's payment account on an agreed date. A credit agreement between the provider and the client determines whether interest will be charged to the client on the amount borrowed when this is a credit card with revolving credit.
PROVISION OF A PREPAID CARD	The account provider provides a payment card linked to the client's payment account, on which electronic money can be stored. The amount of each transaction carried out using this card is debited directly and in full from the amount charged to the client's prepaid card.
CASH WITHDRAWAL IN EUROS	The client withdraws cash from their account in euros.
CASH WITHDRAWAL IN ANOTHER CURRENCY	The client withdraws cash from their account in a currency other than the euro.
TRANSFER IN EUROS	On an instruction from the client, the account provider transfers a sum of money from the client's account to another account, in euros in the SEPA zone.
STANDING ORDER	On an instruction from the client, the account provider carries out regular transfers of a fixed amount from the client's account to another account.
DIRECT DEBIT	The client authorises someone else (the beneficiary) to instruct the account provider to transfer a sum of money from the client's account to the beneficiary's account. The account provider then transfers the amount in question to the beneficiary on the date(s) agreed between the client and the beneficiary. The amount in question may vary.
OVERDRAFT FACILITY	The account provider and the client agree in advance that the client may go overdrawn when there are no more funds in the account. The agreement defines the maximum amount that can be borrowed and specifies whether fees and interest will be charged to the client..
ACCOUNT INSURANCE	The account provider offers insurance associated with the client's account.
ACCOUNT STATEMENTS	The account provider provides information on the balance and the transactions on the client's account.