

Terms and conditions for 5 cents/transaction on current accounts

Keytrade Bank pays you 5 cents per transaction on your Keytrade Bank current account. This offer is subject to the following terms and conditions:

1. The offer applies to any private individual client of Keytrade Bank who is a holder of an individual account, a joint account or a joint ownership account, excluding investment clubs and professional accounts held by private individuals.
2. The offer applies to each following payment transaction of at least EUR 1 made from the Keytrade Bank current account:
 - 2.1. outgoing SEPA transfers¹
 - 2.2. direct debits,
 - 2.3. payments and withdrawals via debit card.
3. This offer does not apply to the following payment transactions:
 - 3.1. incoming SEPA transfers¹,
 - 3.2. international transfers²,
 - 3.3. internal transfers, i.e. transfers between accounts of a same banking relationship. For example, a transfer made by a client from his individual current account to his individual saving account won't be taken into account,
 - 3.4. standing orders,
 - 3.5. transactions via credit card.
4. Furthermore, the following restrictions apply for this offer: transfers from a same emitter current account to a same receiving current account will be taken into account once per day. Likewise, only one debit card withdrawal per day will be taken into account.

If your transactions meet all of the terms and conditions for this offer, Keytrade Bank will automatically pay the amount (which is the total resulting from multiplying the number of transactions in your current account by EUR 0.05) into your current account at Keytrade Bank once per month, up to a maximum of EUR 2.50 per month. This amount will appear in your account history with the description '5 cents/transaction' and the mention of the concerning month.

Keytrade Bank reserves the right to partially or fully cancel the offer for technical reasons (such as servers and databases) and/or due to suspected fraud and/or abuse and/or proven fraud. Should this occur, Keytrade Bank will be under no obligation to pay compensation to the clients beneficiaries of the offer. Keytrade Bank may also exclude a client should there be suspected or proven fraud and the client excluded of the offer will have no right to compensation.

The Keytrade Bank [General Terms and Conditions](#) apply to this offer.

¹ - These are transfers in EUR to a country of the SEPA zone (members states of the European Union, Norway, Iceland, Liechtenstein, Switzerland, United Kingdom and Monaco. See the [complete list](#).

² - These are transfers in foreign exchange to or out of the SEPA zone. And for the transfers in EUR out of the SEPA zone.