

Interest rates applied to the main bank accounts and trading accounts - Rates applicable as from 12/06/2023

> Current account

DEBIT RATE:

Overdraft facility (max. €1,215) repayable within 3 months ¹	9,11%/year (9,50% APRC ²) monthly payments
Late payment ³ :	10,02%/year, monthly payments

CREDIT RATE:

Balance in € < 2.500,00	0,00 % gross/year
Balance in € > 2.500,00	0,00 % gross/year

> Azur savings account

INTEREST RATE:

Basic rate *:	0,90 %/year
Loyalty bonus	0,50 %/year
Late payment ³ :	interestrate of 10,02%/year, monthly payments

* Basic rate valid on the account total Interest is calculated on an annual basis

> High Fidelity savings account

INTEREST RATE:

Basic rate *:	0,75 %/year
Loyalty bonus	1,35 %/year
Late payment ³ :	interestrate of 10,02%/year, monthly payments

* Basic rate valid on the account total Interest is calculated on an annual basis

> Trading accounts

DEBIT RATE:

Late payment ³ :	interestrate of 10,02%/year, monthly payments
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CREDIT RATE:

Balance in € / \$:	0,00 % gross/year
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1 - On request. The document «Form to ask an overdraft facility repayable within 3 months» is available in the Document Centre at www.keytradebank.be under «Credit»

2 - In order to express the total cost of a credit to consumer we use the APR which means the annual percentage rate. This mathematical formula takes into account all the cost related to the credit (e.g. file costs, management fees, insurance fees... and the interest you will have to pay for the credit are translated into a credit rate

3 - If you have an overdraft facility reimbursable within 3 months maximum, the interest rate will apply when you have a negative balance of more than €1,215, or when you do not settle your negative balance within 3 months. If you do not have an overdraft facility reimbursable within 3 months maximum and do not have a credit opening on trading account, the interest rate will be applied immediately to each debit balance. Interest expense is calculated on the debit amount, according to the nominal method, daily and on the basis of a 365-day year. The date of the negative balance is included in the calculation of interests.