

Tariffs

Tariffs in effect from 02/03/2026 - Fees incl. VAT unless otherwise stated

YOUR ONLINE ACCOUNTS FOR FREE

- Opening of a trading account, a current account or a saving account is for free. The closing is also for free but take the taxes and securities transfer fees into account.
- No management fees on your accounts.
- No custodian fees on financial instruments for private individuals, joint ownerships, civil companies with legal personality and investment clubs.
- The delivery of a debit or a credit card is free, subject to acceptance of the request

Banking

★ Current account

1. Bank Statements

Electronic bank statements	Free
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2. Value date

Electronic transfers debit / credit	Day
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3. Transfers¹

3.1. SEPA transfers:

These are payments in EUR done in the SEPA zone (All the Member States of the European Union, Norway, Iceland, Liechtenstein, Switzerland, United Kingdom and Monaco. View the [complete list](#)).

Conditions:

- Payment in Euro
- Maximum amount per transfer: € 150.000,00 (€5.000,00 for instant SEPA transfers)
- Mention of the beneficiary's IBAN

Electronic transfers (instant and not instant)	Free
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3.2. International transfers:

These are any transfer made in foreign currency inside or outside the SEPA zone. Any transfer made in EUR outside the SEPA zone.

Electronic transfer

≤ € 12 500,00	€ 15,00 + 0,30% + correspondent's fee ²
> € 12 500,00	€ 15 ,00 + 0,10 % (max. € 125,00) + correspondent's fee ²

For international transfers made to banks that are on a sanctions list of European and/or Belgian authorities and that are consequently rejected/returned, the normal tariff will be applied.

1 - Research, modifications and recoveries: A fee of €25, raised with possible fees which are claimed by our correspondent(s), will be charged for any research related to cross-border transfers (including SEPA European transfers), as for any request for modifications or recover.

2 - Correspondent's fee: unless otherwise stated by the sender, the bank charges in Belgium are at your expense while the charges abroad are at charge of the beneficiary. However, our foreign correspondents may levy other charges and commissions which will be at charge of the sender's account..

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4. Banker's cards

4.1. Debit cards, per account holder:

Debit card (only for Belgian residents)	Free
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4.2. Credit cards, per year, per account holder:

(only for Belgian residents)

VISA Classic	Free*
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VISA Gold	Free*
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VISA Platinum	Free*
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* Remains free after 1 year if used at least 12 times per year. Otherwise €25,00/year (Classic) €50,00/year (Gold), €150,00/year (Platinum).

4.3. Bank cards services

Blocking in case of lost, stolen or fraudulent Free use of the card	Free
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Replacement of a lost, stolen or defect card	Free
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New PIN-code	Free
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Blocking of credit card*	€ 14,00
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* Blocking of credit card in case of blocked account or insufficient provision on current account

4.4. Fee for using the card

Within the Euro area:

Electronic payments:

Debit card	Free
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Credit card	Free
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Cash withdrawals at ATM*:

Debit card	Free
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Credit card	Free
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Outside Euro-area:

Electronic payments:

Debit card	1,40% change cost
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Credit card	1,40% change cost
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Cash withdrawals at ATM*:

Debit card	€ 2,00 + 0,40% of the withdrawn amount + 1,40% change cost
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Credit card	€ 2,00 + 0,40% v of the withdrawn amount + 1,40% change cost
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* Some ATM networks can charge withdrawal costs ('access fee') to the client that don't depend from Keytrade Bank in case of cash withdrawal with debit or credit card. This amount is indicated on the ATM during the transaction and can vary from one network to another.

★ Azur / High fidelity savings accounts

1. Bank statements

Electronic bank statements	Free
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2. Value date

Electronic transfers

Debit	Day
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Credit	Day + 1
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★ Interest rate

See the document "[Interest](#)" on www.keytradebank.be

★ Exchange rate

See the document "[Exchange rates](#)" on www.keytradebank.be

★ Miscellaneous charges

First Softkey / Hardkey	Free
replacement of a new Hardkey (in case of loss / theft / damage)	€ 15,00
Certificate for the incorporation of a company	€ 60,00
Certificate and inheritance notification	€ 100,00
Account balance statement	€ 60,00
Reminder letters (excl. postal charges)	€ 7,50
Formal demands (excl. postal charges)	€ 7,50
Transactions overview (per year)	€ 30,00
Certificate of the account balance at the end of the financial year	€ 60,00
- per additional account	€ 9,00 (max. € 150,00)
Detailed interest rate calculation	€ 60,00
Miscellaneous certificates	€ 20,00
Research charges (Other than for transfers)	€ 60,00 per hour (min. € 30,00)
Conservatory and executory attachment	€ 85,00
Treatment of a Dormant Account	€ 50,00
Yearly overview of your account	
- online	Free
Termination of the contract or expiry of the term:	
- 10% calculated on the portion of the outstanding balance up to 7.500,00 euro	
- 5% calculated on the portion of the outstanding balance greater 7.500,00 euro	

Investing

1. KEYPLAN

Entry costs	Free
Exit costs	Free

2. Funds-online*

Entry costs	Free
Exit costs	Free
Transaction charge per order	Free

3. Pension saving*

Entry costs	3,00%
Exit costs	Free

* As a distributor, Keytrade Bank may receive distribution fees from management companies. These distribution fees are expressed as a percentage of the total outstanding amount per fund. You will find the relevant percentage on the detail page of each fund. Additionally, the distribution fee will be shown again as both an amount and as a percentage prior to the purchase of funds.

4. Bond markets

Online

Primary market	Issue price
Secondary market	0,20% (min. € 29,95 or equivalent in foreign currencies)

Offline

Primary market	Issue price
Secondary market	0,50%

* Discretionary portfolio management

1. KEYPRIVATE

0.91%* per year (incl. VAT and excl. taxes) on the amount of your discretionary managed portfolio . Transaction costs included

Custodian fees	Free
Entry charges	Free
Exit costs	Free

* payable monthly

Trading

1. Fees for the main stock exchange transactions - (excl. taxes)

1.1. Stock markets - Online

EUROPEAN MARKETS

Brussels, Amsterdam, Paris (Euronext/Equiduct)		
Order from 0 to € 250,00		€ 2,45
Order from € 250,01 to € 2.500,00		€ 5,95
Order from € 2500,01 to € 10.000,00		€ 14,95
For each additional € 10.000,00		+ € 7,50
Frankfurt (Xetra), Milan (Borsa Italiana), Madrid (Bolsa de Madrid)		
Per order and per block from 0 to € 50.000,00		€ 24,95

London (SETS, AIM)		
Per order and per block from 0 to 50.000,00	29,95 £ + 0,50 % Stamp duty for purchase	

Zurich (SIX Swiss Exchange)		
Per order and per block from 0 to CHF 50.000,00		CHF 49,95

Helsinki (OMX)		
Per order and per block from 0 to € 25.000,00		€ 39,95

Stockholm (OMX)		
Per order and per block from 0 to SEK 200.000,00		SEK 375,00

Copenhagen (OMX)		
Per order and per block from 0 to DKK 200.000,00		DKK 300,00

Oslo (Oslo Børs)		
Per order and per block from 0 to NOK 200.000,00		NOK 300,00

US MARKETS

New-York (NYSE, NASDAQ, AMEX, OTCBB)		
Order from 0 to \$ 2.500,00		\$ 14,95
Order from 2.500,01 to \$ 10.000,00		\$ 19,95
For each additional \$ 10.000,00		+\$ 7,50

CANADIAN MARKETS

Toronto (TSX, TSX Venture)		
Per order and per block from 0 to CAD 50.00000		CAD 39,95

1.2. Leverage products (Warrants, Turbo's & Sprinters) - Online

Transactions at the same fee as for stock markets transactions (See 1.1)

Exercise warrants/ Reimbursement stoploss value Turbo		€ 14,95
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1.3. Trackers - Online

Transactions at the same fee as for stock markets transactions (See 1.1)

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1.4. Options markets - Online

EUROPEAN MARKETS

Euronext (Brussels, Amsterdam, Paris) Stock and index options (in €)	
Per contract	€ 2,95
Exercise*/Assignment:	
Option on stocks	0,30% of the execution price
Option on indexes (cash settlement)	€ 2,95 per contract

EUREX

Stock and index options (in €)	
Per contract	€ 3,00 (min. € 14,95 per transaction)
Stock and index options (in CHF))	
Per contract	CHF 3,50 (min. CHF 19,95 per transaction)
Exercise*:	
Option on stocks	0,30% of the execution price (min. CHF 19,95 per transaction)
Option on indexes (cash settlement)	€/CHF 4,75 per contract (min. €/CHF 19,95 per transaction)

US MARKETS

Stock and index options (in \$)	
Per contract	\$ 2,50
Exercise*/Assignment:	
Option on stocks	0,30% of the execution price (min. \$ 19,95 per transaction)
Option on indexes (cash settlement)	\$ 2,50 per contract (min. \$ 19,95 per transaction)
Cash settlement on options (due to a corporate action)	\$ 5,00

* Option exercise is not possible via Keytrade Bank. However, if on due date equity options are 'in-the-money', the exercise will be automatically cash settled under certain conditions.

1.5. Structured products

ONLINE

Transactions at the same fee as for stock markets transactions

OFFLINE

Primary market	Issue price
Secondary market	
• commercialised by Keytrade Bank	Free
• not commercialised by Keytrade Bank	1,00 %

1.6. Placing an order by phone or in case of an inheritance

Online Market	Online transaction fee + € 15,00
Offline Market	1,40% (min.€ 49,95 per transaction or equivalent in foreign currencies)

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2. Statements

Electronic statements	Free
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3. Quotes

Delayed quotes (+/- 15 min.))	Free
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Real time quotes (RTQ)

• Euronext + Euronext options	€ 2,50 /month*
• Equiduct	Free
• US market + US options	€ 5,00 /month*
• Milan, London, Zurich	€ 9,95 /month*
• Frankfurt (Xetra)	€ 20,00 /month*
• Helsinki, Stockholm, Copenhagen	€ 20,00 /month*
• EUREX	€ 15,00 /month*
• For Madrid, Toronto (TSX & TSX Venture) and Oslo, only the delayed quotes are available.	

**Free as from 3 executed transactions per month on this market group. Tariffs only valid for private individuals. Not possible for professionals and companies.*

Depth of the market, which is only available on the Euronext markets, is also free.

4. Other stock exchanges services

GLOBAL ANALYZER

Basic	Free
Premium	€ 20,00/month*

** Free for shares that you have in your trading account. Free as from 3 executed transactions per month.*

CUSTODIAN FEES FOR STOCKS IN PORTFOLIO

Private individuals, joint ownerships, civil companies without legal personality, investment clubs	Free
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Corporate individuals	0,10% excl. VAT per year (payable quarterly)
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Low Priced Securities ((to be recognized in your portfolio on our transaction site by the 'LPS tag' next to the instrument)	€ 5,00 par line /month
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Charges for corporate actions (purchase – or exchange order, capital increase)	€ 5,00 + possible correspondent's fee
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Transfer of financial instruments to Keytrade Bank	Reimbursement of costs up to € 2 500,00
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Outgoing transfer charges for financial instruments	€ 50,00 excl. VAT per line
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Internal transfer charges for financial instruments to own account	Free
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Internal transfer charges for financial instruments to third parties	€ 15,00 excl. VAT per line
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Dividend payments for stocks in portfolio <i>*except for possible correspondent's fee</i>	Free*
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Portfolio's official balance - individuals	€ 30,00 excl.VAT
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Portfolio's official balance - others	€ 60,00 excl.VAT
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Certificate to vote at a General Meeting of a listed company on Euronext (not possible for other companies)	€ 10,00
Reverse Convertible Payback (in stocks)	€ 35,00 per line
Payment of optional dividend in stocks	€ 2,50
Reimbursement of non-exercised subscription rights	€ 5,00
When the client chooses to sell the rights on the financial markets, the normal tariffs for a transaction will be applicable	
DOUBLE TAXATION	
• Recovery-per dividend for Germany, France and Switzerland	4,2 % of the recuperated amount (excl. VAT- min. € 60)
• Procedure reduced withholding tax (at source): Canada, France and United States	Free
Miscellaneous certificates	€ 20,00