

Interest rates applied to the bank and trading accounts - Rates applicable as from 02/10/2023

> Current account

DEBIT RATE:

Overdraft facility (max. €1,215) repayable within 3 months ¹	9,11%/year (9,50% APRC ²) monthly payments
Debit balance 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 (on a yearly basis):

Basic rate:	1,00 %/year
Loyalty bonus	0,50 %/year

* Please read the Key information for savers before opening an account at <https://keytradebank.be/en/banking/savings>

> High Fidelity savings account*

INTEREST RATE (on a yearly basis):

Basic rate:	0,90 %/year
Loyalty bonus	1,65 %/year

* Please read the Key information for savers before opening an account at <https://keytradebank.be/en/banking/savings>

> Trading accounts

DEBIT RATE:

Debit balance ³ :	interest rate 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 under Documents 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 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.