



Tariffs

Tariffs in effect from 01/01/2009 - Tariffs incl. VAT unless otherwise stated
You will always find an up-to-date version of our tariffs on our site www.keytradebank.com

YOUR ONLINE ACCOUNTS FOR FREE

- **Opening and closing** of a trading account, a current account or a saving account is for **free**.
- **No management fees** on our accounts.
- **No custodian fees** on stocks for private investors.

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Trading account

1. ACCOUNT CHARGES

Account opening	Free
Annual charges	Free
Account closing	Free

2. TARIFFS FOR THE MAIN STOCK EXCHANGE TRANSACTIONS - Excl. stock market taxes

2.1 STOCK MARKETS – ONLINE	
EUROPEAN MARKETS	
Euronext Brussels	
Per order and per block from 0 to € 2,500	€ 7.50
Per order and per block from 2,500.01 to € 5,000	€ 14.95
Per order and per block from € 5,000.01 to € 50,000	€ 24.95
Euronext Amsterdam, Paris	
Per order and per block from 0 to € 5,000	€ 14.95
Per order and per block from € 5,000.01 to € 50,000	€ 24.95
Frankfurt (Xetra), Milan (Borsa Italiana), Madrid	
Per order and per block from 0 to € 50,000	€ 24.95
London (SETS)	
Per order and per block from 0 to £ 50,000	£ 29.95
+0.50% stamp duty on buy orders	
Switzerland (SWX Europe & SIX Swiss Exchange)	
Per order and per block from 0 to CHF 50,000	CHF 49.95
SCANDINAVIAN MARKETS (OMX)	
Helsinki	
Per order and per block from 0 to € 25,000	€ 39.95
Stockholm	
Per order and per block from 0 to SEK 200,000	SEK 375
Copenhagen	
Per order and per block from 0 to DKK 200,000	DKK 300
AMERICAN MARKETS	
NYSE, NASDAQ, AMEX, OTC-BB	
Per order and per block from 0 to \$ 50,000	\$ 29.95
CANADIAN MARKETS	
TSX, TSX Venture	
Per order and per block from 0 to CAD 50,000	CAD 39.95

2.2 OPTIONS MARKETS – ONLINE	
EUROPEAN MARKETS LIFFE	
Amsterdam, Brussels, Paris	
Per contract with a min. of € 14.95 per transaction	€ 2.95
Exercise*/Assignment:	
• Delivery contracts:	
0.30% (% of the execution price), min. € 19.95 per transaction	
• Settlements contracts:	
€ 4.75 per contract, min. € 19.95 per transaction	
London	
Per contract with a min. of £ 14.95 per transaction	£ 2.50
Exercise*/Assignment:	
• Delivery contracts: 0.30% (% of the execution price), min. £ 19.95 per transaction	
• Settlements contracts: £ 2.50 per contract, min. £ 19.95 per transaction	
AMERICAN MARKETS	
US options	
Per contract with a min. of \$ 19.95 per transaction	\$ 2.50
Exercise*/Assignment:	
• Delivery contracts: 0.30% (% of the execution price), min. \$ 19.95 per transaction	
• Settlements contracts: \$ 2.50 per contract, min. \$ 19.95 per transaction	
* Option exercise is not possible via Keytrade Bank. However, if on due date equities options are "in-the-money", the exercise will be automatically cash settled under certain conditions. For more info, read the options market rules on www.keytradebank.com .	
Cash settlement on options (due to a corporate action)	€ 5

2.3 WARRANTS & TURBO'S – ONLINE	
Transactions at the same tariff as for stock markets	
Per order and per block from 0 to € 5,000	€ 14.95
Per order and per block from € 5,000.01 to € 50,000	€ 24.95
Exercise Warrants/Turbo's per transaction	€ 14.95

2.4 BONDS MARKETS - ONLINE	
PRIMARY MARKET	Issue price
SECONDARY MARKET	0.20%
with a min. of € 29.95 per transaction (or equivalent in £/\$)	

2.5 BONDS MARKETS - OFFLINE	
PRIMARY MARKET	Issue price
SECONDARY MARKET	1%

2.6 FUNDS - ONLINE	
Entrance fee	€ 9.95
Redemption fee	Free
Transaction fee per order	Free

2.7 TRACKERS – ONLINE	
Per order and per block from 0 to € 5,000	€ 14.95
Per order and per block from € 5,000.01 to € 50,000	€ 24.95

2.8 KEYTRADE PRO (FUTURES, CFD'S, FOREX)	
More info is available on our site www.keytradebank.com	

2.9 OFFLINE MARKETS (NOT AVAILABLE ON OUR WEBSITE)	
Offline markets	1.40%
with a min. of € 49.95 per transaction (or equivalent in £/\$)	

2.10 INVESTMENT ADVICE	
STOCK EXCHANGES	
ONLINE markets	
with a min. of € 39.95 per transaction (or equivalent in £/\$)	1%
OFFLINE markets	
with a min. of € 49.95 per transaction (or equivalent in £/\$)	1.40%
BONDS	
PRIMARY MARKET	Issue price
SECONDARY MARKET	1%

3. VALUE DATE

Deposit	Day
Withdrawal	Day
Belgian cheque deposit at the cashier's desk (with all reserve)	
≤ € 10,000	Day +1
> € 10,000	Day +3
Stock exchange transactions	
Unless exceptions see website	

4. STATEMENTS

Electronic statement	Free
Postage of account statements - optional	€ 1 / statement
Postage of dividend statements - optional	€ 1 / statement

Trading account

5. QUOTES

Delayed quotes (+/- 15 min.)	Free
Real time quotes (RTQ)*	
<ul style="list-style-type: none"> Euronext +LIFFE 	€ 2.50 per month or free from 3 transactions/month on this market group
<ul style="list-style-type: none"> US markets 	€ 5 per month or free from 3 transactions/month on this market group
<ul style="list-style-type: none"> Milan, London, Switzerland 	€ 9.95 per month or free from 3 transactions/month on this market group
<ul style="list-style-type: none"> Frankfurt (Xetra) 	€ 20 per month or free from 3 transactions/month on this market group
For Madrid, Canada (TSX & TSX Venture) and the Scandinavian markets (OMX) only the delayed quotes are available.	
<small>* Tariffs only valid for private investors. Professionals + companies: please contact us.</small>	

6. OTHER STOCK EXCHANGE SERVICES

Depth of the market on the Euronext markets (5 lines)	Free
Annual account charges	Free
ADVICE (online investment advice)	Free
Custodian fees for stocks in portfolio	Free
<ul style="list-style-type: none"> Private investors Companies and professional investors 	0.10% excl. VAT / year payable quarterly
Stock deposit charges to bearer	Free
<ul style="list-style-type: none"> Online markets + bonds Offline markets 	€ 35 excl. VAT
Costs for regularization or change	€ 60 excl. VAT + possible correspondent's fee
Charges for corporate actions (purchase – or exchange offer, capital increase)	€ 5 + possible correspondent's fee
Deposit charges for certificates and other 'exotic' assets	€ 250 excl. VAT
Outgoing transfer charges for financial instruments	€ 35 excl. VAT per line
Internal transfer charges for financial instruments	€ 15 excl. VAT per line
Physical delivery of stocks	Service not available
Dividend payments for stocks in account except for possible correspondent's fee	Free
Charges for physical cashing coupons (always attached to the security)	4.20% of the gross amount min. € 1.25 excl. VAT
Portfolio's official balance	- individuals € 30 excl. VAT - companies € 60 excl. VAT
Certificate to vote at a General Meeting of a company listed on Euronext	€ 10
Reverse Convertible Payback (in stocks)	€ 35 per line
Charges for the regularization of rights (1)	€ 2.50
Placing an order via telephone or fax	
Online markets	€ 15 per transaction + applicable transaction rate
Offline markets	1.40%
	a min. of € 49.95 per transaction (or equivalent in £/\$)
Double taxation constitution costs for preparation file	4.20% of the recuperated amount, with min. of € 25
Preliminary attachment	€ 60
Execution on movable property	€ 60

(1) When a client sells rights on the market, the normal tariff for a transaction will be applicable.

Current account



1. ACCOUNT CHARGES

Account opening	Free
Annual charges	Free
Account closure	Free

2. BANK STATEMENTS

Electronic bank statements	Free
Postage of bank statements (excl. postal charges) - optional	€ 0.20 / statement

3. VALUE DATE

Electronic transfers	Day
Deposit	Day
Withdrawal	Day
Belgian cheque deposits at the cashier's desk (under usual remittance)	
≤ € 10,000	Day +1
> € 10,000	Day +3

4. NATIONAL TRANSFERS (SEPA BELGIUM)

Electronic transfers	Free
Written transfers	€ 0.30
Printed written transfers	€ 5 / pack of 10
Domiciliations, standing orders	Free
Cash withdrawal in our office (min. € 200)	Free

5. INTERNATIONAL TRANSFERS

5.1 WITHIN THE SEPA ZONE

Conditions for bank transfers in the SEPA zone

- payment in EURO
- transfer done in the SEPA zone (member states of the EU, Iceland, Norway, Liechtenstein, Switzerland)
- maximum amount: € 50,000
- mention of the beneficiary's IBAN as well as the beneficiary's bank BIC code
- mention of the name and address of the beneficiary
- fees are divided between the sender and the beneficiary.

If these are not fulfilled or if an item of the transfer is incorrect, the tariffs for international transfers out of the SEPA zone will be applicable.

If the transferred money is returned due to an inaccuracy in the transfer, the client will be charged the correspondent's fee + € 5.

Electronic transfers	Domestic tariff
Written transfers	€ 0.30

5.2 OUTSIDE THE SEPA ZONE

Electronic transfers	Not available
	Written transfers
≤ € 12,500	€ 15 + 0.30% + correspondent's fee (1)
> € 12,500	€ 15 + 0.10% (max. € 125) + correspondent's fee (1)

(1) 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:

- When payment must be made "without charges for the beneficiary".
- When the beneficiary must receive the nominal amount (e.g. payment of taxes and fines).



Current account

6. CHEQUES

Bank cheque	€ 15
Cashing Belgian cheques (in €)	Free
Cashing foreign cheques (in € or other currencies) (only after effective cashing) € 100 + correspondent's fee (1)	
(1) Correspondent's fee: fees calculated eventually by the foreign bank(s) will be charged to the client. These fees differ from bank to bank, from country to country.	

7. BANKER'S CARDS

7.1 DEBIT CARDS, PER YEAR, PER ACCOUNT HOLDER

Bancontact / Mister Cash – Maestro – Proton	Free
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7.2 CREDIT CARDS, PER YEAR, PER ACCOUNT HOLDER

VISA Classic	€ 25
VISA Gold	€ 45
American Express Blue	€ 35
American Express Classic	€ 65
American Express Gold	€ 185

7.3 BANK CARDS SERVICES

Opposition in case of lost, stolen or blocked card (Card Stop)	€ 12
Replacement of a lost, stolen or defect card	€ 20
Demand for a new Pin code	€ 3

7.4 FEE FOR USING THE CARD

WITHIN THE SEPA ZONE

Electronic payment using Bancontact, Proton, VISA, American Express	Free
Cash withdrawal at ATMs	Free
<ul style="list-style-type: none"> Using Bancontact debit card Using VISA credit card Using American Express credit card 	Free 1% of the withdrawn amount, min. € 2.50 3.50% of the withdrawn amount, min. € 3.10

OUTSIDE THE SEPA ZONE

Cash withdrawal at ATMs	
<ul style="list-style-type: none"> Using the debit card Using VISA Using American Express 	€ 2 + 0.40% of the withdrawn amount + 1.40% change commission € 5 + 2% of the withdrawn amount + 1.40% change commission 3.50% of the withdrawn amount (min. € 3.10)
Payments in sales outlets	
<ul style="list-style-type: none"> Using the debit card Using VISA Using American Express 	€ 2 + 0.40% of the amount + 1.40% change commission 1.40% change commission Free

Azur savings account

1. ACCOUNT CHARGES

Account opening	Free
Annual charges	Free
Account closure	Free

2. BANK STATEMENTS

Postage of bank statements	Free
Electronic statements	Free

3. VALUE DATE

Electronic transfers	- debit	Day
	- credit	Day +1
Deposit		Day +1
Withdrawal		Day

Miscellaneous charges

Keytrade ID	€ 15
Certificate for the incorporation of a company	€ 60
Certificate and inheritance notification	€ 60
Account balance statement	€ 60
Gift certificate	€ 30
Formal demand (excl. postal charges)	€ 7.50
Transactions overview (per requested year)	€ 30
Certification of the account balance at the end of the financial year	€ 60
	per additional account € 9 max. € 150
Detailed interest rate calculation	€ 60
Miscellaneous certificates	€ 60
Research charges	€ 60 / hour, min. of € 30
Preliminary attachment	€ 60
Execution on movable property	€ 60
Cash withdrawal in our office (min. € 200)	Free

Interests

See the appendix "Interest rate" or check the site www.keytradebank.com.