



# Schedule of terms and conditions applicable to the main banking operations ✓

Effective 1<sup>st</sup> September 2018





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"Electronic" refers to any order sent via teletransmission or via Internet. An order in paper form is an order sent by telefax, telex or mail.

Abbreviations: WD = Working Day, CD = Calendar Day, TF = Turnover Fee.

This document is the Bank charges leaflet applicable to your main transactions.

It is no way restrictive and it is subject to alteration at any time in accordance with the provisions of the general conditions of the current account agreement and/or the French Monetary and Financial Code.

Amounts are stated in euro.

Effective 1<sup>st</sup> January 2008 Crédit Agricole CIB has opted out of the VAT system. As a consequence, the prices stated in the document are net.

Those transactions marked out by an asterisk (\*) are liable to VAT which is then charged in addition to the stated price (VAT at the rate in force on the date of the transaction).

Your account manager is at your disposal to give you any additional information you may require.

# ACCOUNTS KEEPING AND RELATED SERVICES

ACCOUNTS IN EURO OR FOREIGN CURRENCY	CHARGE	COMMENTS
<b>Highest overdraft charge</b>	0.05%	This charge applies to the highest debit balance of the month
<b>Turnover fee</b>	0.025%	On movements debited to the account
<b>Annual service charge</b>	800.00 €	Per legal entity
<b>Account keeping</b>		
- Frequency of statement of account	Quarterly	Monthly for foreign currency account
- Statement of account fee	38.50 €	Per account
<b>Monthly statement of account in paper form</b>	Free	For any other frequency, ask us
<b>Duplicate of statement of account (*)</b>	13.90 €	
<b>Account closing charges</b>	110.00 €	Applicable only if the account closing occurs within a period of 6 months after the effective account opening
<b>Dormant account service charges</b>	10.70 €	Each month
RELATED SERVICES	CHARGE	COMMENTS
<b>Deferred invoicing of flows and services</b>		
Set-up charges per legal entity	Contact us	Depending on complexity
Fee per bill	2.14 €	
Reporting	Contact us	Depending on complexity
<b>Investigations</b>	From 10 to 26 €	Depending on complexity
<b>Information for auditing purposes (*)</b>	Minimum 145€	Per legal entity, depending on complexity
<b>Photostatic copies (*)</b>	5.35 €	
<b>Annual reporting on guarantees</b>	47.00 €	Per letter
<b>Sequester of property</b>		Notification to third Party Holder/Attachment
Attachement, Notification to Third Party Holder (*)	Minimum 85.60 €	Maximum 10 % of the amount due to the treasury
<b>Letter of respectability (*)</b>	85.60 €	
<b>Crédit Agricole CIB's requests for documentation (registry offices...)</b>	21.50 €	
<b>Delivery Service (*)</b>	Contact us	Depending on geographical area

# LIQUIDITY MANAGEMENT SERVICES

CASH POOLING FRANCE	CHARGE	COMMENTS
<b>↻ INTEREST SET OFF</b>		
<b>On accounts opened in Crédit Agricole CIB's books</b>		
Set-up charges, per legal entity	43.00 €	
Monthly subscription per account	29.00 €	
<b>↻ COLLECTION POOLING</b>		
<b>Remittances through bank branches of Caisses Régionales of Crédit Agricole</b>		
Set-up charges, per account	107.00 €	
Monthly subscription per account	29.00 €	
<b>↻ CASH POOLING</b>		
<b>Between accounts opened in Crédit Agricole CIB's books</b>		
Set-up charges, per account	43.00 €	
Monthly subscription per account	29.00 €	
Company addition or removal fee	21.50 €	
<b>Including accounts opened with other Crédit Agricole Group members</b>		
Set-up charges, per account	107.00 €	
Monthly subscription per account	49.00 €	
Company addition or removal fee	21.50 €	
<b>↻ INTERCOMPANY INTEREST ALLOCATION SERVICE AND RECAP FOR ALLOCATION/DISTRIBUTION</b>		
Set-up charges	100.00€	
Monthly subscription per account	50.00€	

# LIQUIDITY MANAGEMENT SERVICES

INTERNATIONAL CASH POOLING	CHARGE	COMMENTS
<b>OPTIM CROSS BORDER MARGIN POOLING</b>		
Set-up charges per account	200€	<i>This is a notional Cash Pooling service. A team of experts supports you in the design, implementation and monitoring of your project.</i>
Monthly subscription per account	150€	
Account addition or removal fee	100€	
<b>OPTIM CROSS BORDER ZBA</b>		
Set-up charges per account	200€	<i>Our automatic Liquidity Centralization offer is proposed by our international network and our partners banks. A team of experts supports you in the design, implementation and monitoring of your project.</i>
Monthly subscription per account	150€	
Account addition or removal fee	100€	
<b>OPTIM CROSS BORDER ZBA INTRADAY</b>		
Set-up charges per account	250€	<i>A wide choice of options (Zero Balance Account, Target Balance Account, Conditional Balance Account), gives you the opportunity to adapt your global Liquidity Management to your treasury profile.</i>
Monthly subscription per account	200€	
Account addition or removal fee	150€	
<b>REQUEST FOR TRANSFER (MT101) RECEIVED FROM A THIRD BANK</b>		
Monthly subscription per account	120€	

# DOMESTIC OPERATIONS\*\*

CREDIT OPERATIONS	CHARGE	VALUE DATE	COMMENTS
<b>SEPA Credit Tranfer (SCT)</b>	0.16 €	D	D = date of interbank payment
<b>SEPA Direct Debit Remittance</b>			
Per SDD CORE dematerialized	0.40 €	D	D = processing date
Per SDD B2B dematerialized	0.60 €	D	D = processing date
Per SDD CORE & B2B Paper	90.00 €	D	D = processing date
<i>"N.B : To be received at least :</i>			
<i>-SDD CORE : 1<sup>st</sup> SDD 6 WD, recurent 3WD</i>			
<i>-SDD B2B : 1<sup>st</sup> SDD 2WD, recurent 2WD"</i>			
<b>Incoming transfer</b>			
Per commercial transfer received	0.16 €	D	D = date of interbank payment
Per transfer received from the Crédit Agricole Group	0.00 €	D	D = date of interbank payment
<b>Cheque remittance</b>			
Per remittance	Contact us	D + 1 WD	D = accounting date
Per cheque	Contact us		
Per cheque presented a second time	Contact us		
<b>LCR/BOR remittance</b>			
Per LCR/BOR in paper form	90.00 €	D + 4 CD	D = date of interbank payment
Per dematerialized LCR/BOR	0.43 €	D + 4 CD	D = date of interbank payment
<i>N.B: To be received at least:</i>			
<i>dematerialized = 6 WD, paper form 10 WD</i>			
<b>Telepayment</b>			
Per telepayment	0.35 €	D	D = date of interbank payment
INCIDENTS AND SUNDRY OPERATIONS RELATIVE TO CREDIT OPERATIONS			
<b>R-transactions on remitted SDD (CORE &amp; B2B)</b>			
Reimbursement and cancellation demand	17.50 €	D	D = date of interbank payment
Return/reimbursement	14 €	D	D = date of interbank payment
Reject/refusal	14 €	D	D = date of interbank payment
<b>Unpaid items</b>			
Cheque (insufficient funds)	0.00 €		
Cheque (others reasons)	14.00 €	D	D = date of interbank payment
Bill	14.00 €	D	D = date of interbank payment
Interbank Payment Order	14.00 €	D	D = date of interbank payment
<b>Bill amendment</b>	16.00 €		Per amendment
<b>Bills sent for acceptance</b>	16.00 €		Per amendment
<b>Status inquiry</b>	16.00 €		Per amendment

\*\*Domestic: SEPA zone for SCT/SDD ; France for the other types of payments

# DOMESTIC OPERATIONS\*\*

DEBIT OPERATIONS	CHARGE	VALUE DATE	COMMENTS
<b>SEPA Credit Transfer (SCT)</b>			
Paper SCT	90.00 €	D	D = processing date
Dematerialized SCT	0.22 €	D	D = processing date
<b>Payment of SEPA Direct Debit (SDD)</b>			
SDD CORE paid	0.22 €	D	D = processing date
SDD B2B Paid	10 €	D	D = processing date
<b>Treasury transfer in favour of other banks</b>			
Paper form	90.00 €	D	D = processing date
Electronic	3.20 €	D	D = processing date
<b>Transfer to Crédit Agricole Group members</b>			
Paper form	90.00 €	D	D = processing date
Electronic	3.20 €	D	D = processing date
<b>Treasury transfer within Crédit Agricole CIB</b>			
Paper form	90.00 €	D	D = processing date
Electronic	0.15 €	D	D = processing date
<b>OPTIM suppliers " Invoice payed at maturity "</b>			
" Invoice payed at maturity " Domestic zone	0.30 €	D	D = date of interbank settlement
<b>In addition, notification to the supplier charge</b>			
Mail	Contact us		
Fax	0.20 €		
E-mail	0.10 €		
<b>Payment of standard cheque</b>	0.00 €	D	D = date of interbank settlement
<b>Bank Cheque</b>	16.00€		
<b>Issuance of letter cheque</b>	Contact us		
<b>Payment of Interbank Payment Orders</b>	0.00 €	D	D = date of interbank settlement
<b>Telepayment</b>	9.60 €	D	D = date of interbank settlement
<b>Payment of bills of exchange</b>	0.00 €	D - 1 CD	D = date of interbank settlement

\*\* Domestic: SEPA zone for SCT / SDD / Invoice payed at maturity; France for the other types of payments



# DOMESTIC OPERATIONS\*\*

INCIDENTS AND SUNDRY OPERATIONS RELATED TO DEBIT OPERATIONS	CHARGE	COMMENTS
<b>Unpaid items at our counters</b>		
Cheque rejected due to insufficient funds		
- Per rejected cheque < € 50	30.00 €	
- Per rejected cheque for € 50 or more	50.00 €	
- Prior notification	16.00 €	Per letter
- Non payment certificate	16.00 €	Per certificate
- Cheque rejected - others reasons	32.00 €	Per cheque
<b>Other unpaid items</b>		
Bill of exchange	17.50 €	
Interbank payment order, Telepayment	17.50 €	
<b>R-transactions:</b>		
SCT issued	14 €	} By interbank settlement
SDD paid		
- Reject & reimbursement	17.50 €	
<b>Stop payment charges</b>		
On SDD	10 €	Per stop payment order and per year
On a cheque or chequebook	10.50 €	Per stop payment order and per year

\*\* Domestic: SEPA zone for SCT / SDD; France for the other types of payments

# FOREIGN OPERATIONS

FOREIGN EXCHANGE FEE	CHARGE	VALUE DATE	COMMENTS
<b>Debit and credit operations</b>			
- Rate	1/1000		
- Minimum	15.00 €		
- Maximum	2 000.00 €		
CREDIT OPERATIONS	CHARGE	VALUE DATE	COMMENTS
<b>Incoming commercial transfer with or without foreign exchange</b>			
<i>Plus, if appropriate, the exchange fee</i>			
Charge per operation	15.00 €	D	D = date of interbank payment or day of availability of funds Availability of currencies: 2 WD
<b>International incoming treasury transfer with or without foreign exchange</b>			
<i>Plus, if appropriate, the exchange fee</i>			
Charge per operation	0.16 €	D	D = date of interbank payment or day of availability of funds Availability of currencies: 2 WD
<b>Cheque payable abroad</b>	Contact us		
<b>Bill payable abroad</b>	Contact us		
DEBIT OPERATIONS	CHARGE	VALUE DATE	COMMENTS
<b>Commercial transfer in paper form with or without a foreign exchange operation</b>			
<i>Plus, if appropriate, the exchange fee</i>			
Charge per operation		D	D = date of interbank payment or day of availability of funds Availability of currencies: 2 WD
- Rate	1.5/1000		
- Minimum	90.00 €		
- Maximum	2 000.00 €		
<b>Electronic Commercial transfer with or without a foreign exchange operation</b>			
<i>Plus, if appropriate, the exchange fee</i>			
Charge per operation		D	D = date of interbank payment or day of availability of funds Availability of currencies: 2 WD
- Rate	1.5/1000		
- Minimum	15.00 €		
- Maximum	2 000.00 €		
<b>Treasury transfer in paper form with or without a foreign exchange operation</b>			
<i>Plus, if appropriate, the exchange fee</i>			
Charge per operation		D	D = date of interbank payment or day of availability of funds Availability of currencies: 2 WD
- Rate	1.5/1000		
- Minimum	90.00 €		
- Maximum	2 000.00 €		

# FOREIGN OPERATIONS

DEBIT OPERATIONS	CHARGE	VALUE DATE	COMMENTS
<b>Electronic treasury transfer with or without a foreign exchange operation</b> Plus, if appropriate, the exchange fee Charge per operation - Rate - Minimum - Maximum	1.5/1000 15.00 € 2 000.00 €	D	D = processing date or day of availability of funds Availability of currencies: 2 WD
<b>Repaired transfer fee</b> <i>This fee is charged when the required information is missing, wrong or non complying</i>	15.00 €		
<b>OPTIM suppliers</b> <b>" Invoice payed at maturity "</b> " Invoice payed at maturity " International zone	0.30 €	D	D = date of settlement
<b>In addition, notification to the supplier charge</b> Mail Fax E-mail	Contact us 0.20 € 0.10 €		
<b>Correspondent's charges and fees</b>	25.00 €		If for the principal's account
<b>Payment of bill (presented by a foreign bank)</b>	Contact us		
<b>Payment of cheque drawn on a bank abroad (presented by a foreign bank)</b>	Contact us		

# INTERNATIONAL TRADE (1)(2)

DOCUMENTARY COLLECTIONS	CHARGE	COMMENTS
 <b>IMPORT DOCUMENTARY COLLECTIONS UNDER URC 522</b>		
<b>File charges</b>	35.00 €	
<b>Collection's commission for sight or usance</b> - Minimum	2‰ flat 60.00 €	
<b>In case of avalization</b> - Minimum	Contact us 60.00 €	
<b>Other charges</b> Swift/telex (per message)	12.00 €	
<b>Express Mail (per item sent)</b> <b>France</b> Registered letter Express mail	10.00 € 20.00 €	
<b>Other countries</b> Registered letter International dedicated courier service	20.00 € 40.00 €	
<b>Delivery service</b>	Real rates	
<b>Other specific services</b>	Contact us	
 <b>EXPORT DOCUMENTARY COLLECTIONS UNDER URC 522</b>		
<b>File charges</b>	35.00 €	
<b>Collection's commission for sight or usance</b> - Minimum	2‰ flat 60.00 €	
<b>Tracer for each advice</b>	25.00 €	
<b>In case of avalization</b> - Minimum	Contact us 60.00 €	
<b>Other charges</b> Swift/telex (per message)	12.00 €	
<b>Express Mail (per item sent)</b> Registered letter Express mail France	10.00 € 20.00 €	
<b>Other countries</b> Registered letter International dedicated courier service	20.00 € 40.00 €	
<b>Delivery service</b>	Real rates	
<b>Other specific services</b>	Contact us	
<p>(1) Plus if appropriate, the exchange fee for transactions in foreign currencies</p> <p>(2) In addition to these commissions, specific charges and fees may be applied</p>		


# INTERNATIONAL TRADE (1)(2)

DOCUMENTARY CREDITS AND STANDBY LETTERS OF CREDIT (SBLC)	CHARGE	COMMENTS
<b>IMPORT DOCUMENTARY CREDITS UNDER UCP 600 OR STANDBY LETTERS OF CREDIT (SBLC) UNDER UCP 600 OR ISP 98</b>		
<b>Opening commission</b> - Minimum	Contact us 100.00 €	Calculated in pro rata temporis, payable on the opening on the amount of the documentary credit
<b>Additional commitment fee for amendments related to an increase of amount and/or extension of commitment date</b> (with overrun of period covered by the initial fee) - Minimum	Contact us 120.00 €	Same calculation as for the opening commission
<b>Additional commitment fee</b> For documentary credits available at usance either by deferred payment or by acceptance - Minimum	Contact us 120.00 €	Perception upon utilization calculated prorata temporis on the amount of utilization from the validity date until deferred payment maturity dates or acceptance
<b>Taking up documents commission for documentary credits</b> - Minimum	1.25‰ flat 160.00 €	
<b>Commission of intervention in case of remittance of documents for the SBLC</b> - Minimum - Maximum	1.5‰ flat 300.00 € 2,000.00 €	
<b>Amendment commission</b> (Other than those concerning the commitment)	120.00 €	Fixed commission, except in case of increase of amount and/or extension of commitment date
<b>Discrepancies fees</b>	120.00 €	Fee chargeable to the beneficiary for any remittance of discrepant documents
<b>Other charges</b> - Swift/telex (per message)	12.00 €	
<b>Express Mail (per item sent)</b>		
<b>France</b>		
- Registered letter	10.00 €	
- Express mail	20.00 €	
<b>Other countries</b>		
- Registered letter	20.00 €	
- International dedicated courier service	40.00 €	
<b>Delivery service</b>	Real rates	
<b>Advisory - unconverted</b>	200.00 €	
<b>Urgent request</b> - Minimum	350.00 €	
<b>Other specific services</b>	Contact us	

(1) Plus if appropriate, the exchange fee for transactions in foreign currencies

(2) In addition to these commissions, specific charges and fees may be applied

# INTERNATIONAL TRADE (1)(2)

DOCUMENTARY CREDITS AND STANDBY LETTERS OF CREDIT (SBLC)	CHARGE	COMMENTS
 EXPORT DOCUMENTARY CREDITS UNDER UCP 600 OR STANDBY LETTERS OF CREDIT (SBLC) UNDER UCP 600 OR ISP 98		
<b>Pre-advice commission</b>	60.00 €	Flat rate
<b>Transmission of documentary credit or SBLCs</b>	80.00 €	Flat rate
<b>Advising commission</b> - Minimum	1‰ flat 110.00 €	
<b>Amendment commission</b> (other than those concerning the commitment)	90.00 €	Flat rate
<b>Confirmation commission</b> (in that case no commission of notification)	Contact us	Specific annual rate according to the country and to the issuing bank
Confirmation documentary credit available at sight or usance		Calculated on the maximum amount of the documentary credit including the tolerance with a minimum amount variable according to the country and the issuing bank
- For the confirmation	Contact us	Perception from the date of confirmation until the date of validity of the documentary credit
- Deferred payment or acceptance or negotiation	Contact us	Perception from the date of validity until deferred payment maturity dates or acceptance
<b>Taking up documents commission for documentary credits</b> - Minimum	1.5‰ flat 160.00 €	
<b>Commission of intervention in case of remittance of documents for a SBLC</b> - Minimum - Maximum	1.5‰ flat 300.00 € 2,000.00 €	
<b>Commission of modification of a documentary credit</b>	Application of the commitment fee	
<b>Amendment of a confirmed documentary credit increase, extension of validity date</b>	Application of the commitment fee	Specific annual rate according to the country and to the issuing bank
<b>In case of negotiation of compliant documents under a confirmed documentary credit</b>	Contact us	
<i>(1) Plus if appropriate, the exchange fee for transactions in foreign currencies</i>		
<i>(2) In addition to these commissions, specific charges and fees may be applied</i>		

# INTERNATIONAL TRADE (1)(2)

DOCUMENTARY CREDITS AND STANDBY LETTERS OF CREDIT (SBL)	CHARGE	COMMENTS
<b>Transfer of documentary credit</b> - Minimum	1.5‰ flat 250.00 €	
<b>Reservation of funds / assignment of proceeds of payment of documentary credit</b> - Minimum	1.5‰ flat 250.00 €	
<b>Other charges</b> Swift/telex (per message)	12.00 €	
<b>Express Mail (per item sent)</b>		
<b>France</b> - Registered letter - Express mail	10.00 € 20.00 €	
<b>Other countries</b> - Registered letter - International dedicated courier service	20.00 € 40.00 €	
<b>Delivery service</b>	Real rates	
<b>Advisory - unconverted</b>	200.00 €	
<b>Urgent request</b> - Minimum	350.00 €	
<b>Other specific services</b>	Contact us	

(1) Plus if appropriate, the exchange fee for transactions in foreign currencies IN

(2) In addition to these commissions, specific charges and fees may be applied

# INTERNATIONAL TRADE (1)(2)

## BONDS AND GUARANTEES

<b>Commitment fee</b>	Contact us	Perception by quarter in advance
-Minimum	120.00 €	
<b>Issuance of bonds, guarantees and SBLC</b>		
- Issuance	140.00 €	
- Amendment (for each amendment to the original document)	70.00 €	
<b>Advising fee</b>	0,5‰ flat	
- Minimum	110.00 €	
- Maximum	2,000.00 €	
<b>Commission in case of demand</b>	1,5‰ flat	
- Minimum	300.00 €	
- Maximum	2,000.00 €	
<b>Other charges</b>		
Swift/telex (per message)	15.00 €	
<b>Express Mail (per item sent)</b>		
<b>France</b>		
Registered letter	10.00 €	
Express mail	20.00 €	
<b>Abroad</b>		
Registered letter	20.00 €	
International express mail	40.00 €	
<b>Delivery service</b>	Real rates	
<b>Advisory - unconverted</b>	200.00 €	
<b>Urgent request</b>		
- Minimum	350.00 €	
<b>Specific services</b>	Contact us	


(1) Plus if appropriate, the exchange fee for transactions in foreign currencies

(2) In addition to these commissions, specific charges and fees may be applied



PeSIT SERVICES	CHARGE	COMMENTS
<b>FROM THE CLIENT TO THE BANK</b>		
<b>Orders sent via teletransmission</b> Set-up charges Monthly subscription per service	Contact us 21.50 €	
<b>INTERNET-BASED SERVICES</b>		
<b>OPTIM.NET</b>		
Set-up charges  Reporting/Secured e-mail: Monthly subscription Reporting+Payments: Monthly subscription	150 € for implementation per group of services (Reporting, Payment, secured messaging, Host to OPTIM.net) 21.50€ 43.00€	Depending on the complexity of the case  per account per account
<b>OPTIM Trade</b>		
Set-up charges Monthly subscription per service -Domestic Guarantees -Open Account -Documentary credits -Documentary collections	500.00 € 21.50 €	
<b>SWIFTNet SERVICES</b>		
<b>OPTIM SWIFTNet</b>		
<b>FROM THE BANK TO THE CLIENT</b>		
<b>Set-up charges</b>	Contact us	Depending on the complexity of the case
<b>FIN SERVICES</b>		
<ul style="list-style-type: none"> <li>• <b>Crédit Agricole CIB France daily account statement (MT940)</b>                Monthly subscription per account</li> </ul>	30.00 €	
<ul style="list-style-type: none"> <li>• <b>Intraday report for Crédit Agricole CIB accounts (MT942)</b>                Monthly subscription per account (5 statements per day)</li> </ul>	75.00 €	

SWIFTNet SERVICES	CHARGE	COMMENTS
 OPTIM SWIFTNet		
<b><u>FROM THE BANK TO THE CLIENT</u></b>		
<b>SWIFTNet FILEACT SERVICES</b>		
<ul style="list-style-type: none"> <li> <b>Crédit Agricole CIB France daily bank statement (CFONB120)</b>            Monthly subscription per account  <i>Note: the accounts may be kept in any Crédit Agricole Group member</i> </li> </ul>	21.50 €	
<ul style="list-style-type: none"> <li> <b>International account statement (CFONB120)</b>            Monthly subscription per account  <i>Nb: the accounts may be kept with any Banks in the SWIFT network</i> </li> </ul>	50.00 €	
<ul style="list-style-type: none"> <li> <b>Sundry information statements</b>            Monthly subscription per type of statement         </li> </ul>	21.50 €	
<ul style="list-style-type: none"> <li> <b>Acknowledgement of Receipt on transactions/PSR SCT/SDD/Interbank payment orders</b>            Monthly subscription         </li> </ul>	21.50 €	
<b>Other SWIFT FileAct services</b>		
<ul style="list-style-type: none"> <li> <b>MT940 Via FileAct</b>            Monthly subscription per account  <i>Nb: the accounts may be kept with any Banks in the SWIFT network</i> </li> </ul>	30.00 €	
<ul style="list-style-type: none"> <li> <b>Positive pay</b>            Set-up charges            Monthly subscription            Service charge per cheque         </li> </ul>	Contact us 21.50 € Contact us	Monthly or quarterly deferred perception
 OPTIM SWIFTNet		
<b><u>FROM THE CLIENT TO THE BANK</u></b>		
<b>Set-up charges</b>	Contact us	Depending on the complexity of the file
<b>SWIFTNet FIN SERVICES</b>		
<ul style="list-style-type: none"> <li> <b>FIN Payments (MT101)</b>            Domestic, International, RFT            Monthly subscription         </li> </ul>	21.50 €	
<ul style="list-style-type: none"> <li> <b>FIN FX/IR Confirmation (MT3XX)</b>            Monthly subscription         </li> </ul>	Free	
<ul style="list-style-type: none"> <li> <b>FIN Notice to receive (MT210)</b>            Monthly subscription         </li> </ul>	Free	

SWIFTNet SERVICES	CHARGE	COMMENTS
 <b>OPTIM SWIFTNet</b>		
<b>FROM THE CLIENT TO THE BANK</b>		
<b>SWIFTNet FILEACT SERVICES</b>		
<ul style="list-style-type: none"> <li>• <b>Payment orders, France</b> Monthly subscription per service</li> </ul>	21.50 €	
<ul style="list-style-type: none"> <li>• <b>Payment orders, other countries</b> Monthly subscription per service</li> </ul>	21.50 €	
<b>Other SWIFTNet FileAct services</b>		
<ul style="list-style-type: none"> <li>• <b>MT101 Via FileAct</b> Monthly subscription</li> </ul>	21.50 €	
<ul style="list-style-type: none"> <li>• <b>Positive pay</b> Set-up charges Monthly subscription Service charge per cheque</li> </ul>	Contact us 21.50 € Contact us	Monthly or quarterly deferred perception
<b>TRADE (from the Client to the Bank and from the Bank to the Client)</b>		
Set-up charges Monthly subscription per service	Contact us	
<ul style="list-style-type: none"> <li>• <b>FIN TRADE (MT798)</b> <ul style="list-style-type: none"> <li>- Guarantees</li> <li>- Import Documentary Credits</li> <li>- Export Documentary Credits</li> </ul> </li> </ul>	21.50 € 21.50 € 21.50 €	
<ul style="list-style-type: none"> <li>• <b>FileAct TRADE</b> <ul style="list-style-type: none"> <li>- Guarantees</li> </ul> </li> </ul>	21.50 €	
EBIGS BASED SERVICES	CHARGE	COMMENTS
<b>Set-up charges</b>	Contact us	Depending on the complexity of the case
<b>FROM THE BANK TO THE CLIENT</b>		
<b>Account statement, France</b> Monthly subscription per account + charge per teletransmitted line	21.50 € 0.04 €	Monthly or quarterly deferred perception
<i>Note: the accounts may be kept with any Crédit Agricole Group member</i>		
<b>Account statement, Rest of the World</b> Set-up charges Monthly subscription per account + charge per teletransmitted line	Contact us 107.00 € 0.04 €	Monthly or quarterly deferred perception

## EBICS BASED SERVICES

### Sundry information statements

Monthly subscription per account	21.50 €	
+ charge per teletransmitted line	0.04 €	

### Acknowledgement of Receipt on transactions/PSR

*SCT/SDD/Interbank payment orders*

Set-up charges	107.00 €	Monthly or quarterly deferred perception
Monthly subscription	21.50 €	
+ charge per teletransmitted line	0.04 €	

### Acknowledgement of Receipt for other transactions

Set-up charges	215.00 €	Monthly or quarterly deferred perception
Monthly subscription	21.50 €	
+ charge per teletransmitted line	0.04 €	



## FROM THE CLIENT TO THE BANK

### Order remittances

*SCT/SDD/bills of exchange, Invoice payed at maturity*

EBICS T monthly subscription per service	43.00 €	
EBICS TS monthly subscription per service	21.50 €	

### Order remittances for requests for transfers (MT101)

Set-up charges	107.00 €	Depending on the complexity of the file Preliminary agreement is required
EBICS TS monthly subscription	21.50 €	

## OTHER IP SERVICES

(FTP, FTPS, HTTPS, SFTP...)	Contact us
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## SUNDRY SERVICES

### e-certificates

Digital certificate, software based: annual subscription per certificate	65.00 €
Digital certificate, chip card based, annual subscription per card	85.00 €
Rental of bank card reader, annual subscription per reader	75.00 €
USB key certificate, annual subscription per key	85.00 €
DIGIPASS certificate, issuance fee per DIGIPASS	90.00 €
Certificate revocation fee	21.50 €

SUNDRY SERVICES	CHARGE	COMMENTS
<b>Notifications (e-mail, fax)</b> <i>Incoming transfers/Received SCT/Payable SDD</i>		
Set-up charges	Contact us	
Monthly subscription per legal entity and type of transaction	16.00 €	
<b>Automatic second presentation</b> Cheques		
Set-up charges per legal entity	107.00 €	
Monthly subscription per legal entity	21.50 €	
Charge for each represented operation item	(cf, pricing for the flow)	
<b>SEPA Direct Debit Creditor Identifier (C.I.)</b> Set-up charges	Contact us	
<b>OPTIM Positive Pay</b> Set-up charges	107.00 €	Except SWIFTNet protocol
Monthly subscription	Contact us	
Service charge per cheque	Contact us	Monthly or quarterly deferred perception

# OPERATIONS ON SECURITIES

CUSTODY	CHARGES	COMMENTS
<b>Securities account administration charge (*)</b>	18.00 €	Monthly charge
<b>Custody charges on securities deposited in France (*)</b>		
On Group UCITS	0.00 %	
On non-Group UCITS	0.25%	Monthly charge
- Minimum monthly charge	16.00 €	Monthly charge
Other securities (shares, bonds...)	0.50%	Monthly charge
- Minimum monthly charge	16.00 €	Monthly charge
<b>Custody charges on securities deposited abroad (*)</b>		
On all securities	0.65%	Monthly charge
- Minimum monthly charge	16.00 €	
<i>N.B: matured monthly or quarterly charges</i>		
<i>The rate of the charge on custody fees is an annual rate calculated in proportion to the custody period.</i>		
FUND FLOW PROCESSING	CHARGE	COMMENTS
<b>French Stock Exchange (*)</b>		
Subscription/redemption of Group UCITS	15.00 €	Charge per transaction
Subscription/redemption of non-Group UCITS	30.00 €	Charge per transaction
Subscription/redemption of securities (excl. UCITS)	35.00 €	Charge per transaction
<b>Foreign Stock Exchange (*)</b>		
Flow linked to the subscription - acquisition of UCITS	70.00 €	Charge per transaction
Flow linked to the settlement of securities except UCITS	70.00 €	Charge per transaction
<b>Repairs (manual correction) (*)</b>	80.00 €	Charge per transaction
<i>N.B: matured monthly or quarterly charges</i>		



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