

TARIFF LIST FOR CORPORATES TRANSACTIONS

Our fees may be increased to take into account any applicable taxes, postal / telecommunication charges as well as all other expenses incurred by ourselves and our correspondents. The definitions of charges in the following tariff list come in accordance with the Monetary and Financial code article D312-1-1.

In agreement with the Monetary and Financial code article D312-1-1 the Standard Extract of Tariffs will be the following:

SERVICE	VALUE	Commission in Euro	
1 - Subscription to e-banking services			
E-Moneyger			
Installation fee		Euro 600	
Bank Report service		Euro 60.00 / month	
Fund transfer		Euro 60.00 / month	
EBICS TS			
For all services		Euro 85.00 / month	
2 - Transfer (Occasional SEPA)			
a) Hard copy			
- per transfer		Euro 20.00 / operation	
b) EBICS TS teleprocessing			
- per transfer		Euro 1.00 / operation	
3 - SEPA Direct debit (as a creditor bank)		SDD - CORE	SDD - B2B
- initial fee		Euro 50.00	Euro 50.00
- monthly fixed fee		Euro 10.00	Euro 0.00
- per transaction	Date of transaction	Euro 0.50	Euro 0.50
- returned / reversed	Date of transaction	Euro 0.50	Euro 0.50
- cancellation	Date of transaction	Euro 30.00	Euro 30.00
- rejection	Date of transaction	Euro 7.00	Euro 7.00

1. CASH AND TRANSFERS

1.1 Operations

SERVICE	VALUE	Commission in Euro	
Cash remittance	Consult the Bank	Consult the bank	
Check for deposit	<i>Cut-off time : 14H30</i>	Free	
- Drawn on SMBC BI (Not available from May 2023)	On the date of deposit		
- on other banks	2 working days		
Payment by check (Not available from May 2023)	Clearing date	Free	
Check book sent by recorded mail (Not available from May 2023)		Euro 8.00 / operation	
Bankers draft (Not available from May 2023)	Date of issuance	Euro 20.00 / check	

*Cheques issued prior to May 2023 will be honoured upon presentation within 1 year and 8 days – Cheques presented thereafter will be treated on a case by case basis.

1.2 Payment Transfer within France and to other European Economic Area (EEA) countries in EURO or other EEA currencies

SERVICE	VALUE	Commission in Euro
Transfers (except treasury operations)		
incoming transfers	Date of transaction	Free
outgoing transfers :		
Hard copy	Date of transaction	
- per document		Free
- per transfer		Euro 20.00 / operation
EBICS teleprocessing	Date of transaction	
- per file		Free
- per transfer		Euro 1.00 / operation
Transfers - treasury operations	Date of transaction	Free

1.3 Payment Transfer in a currency of a non-EEA country and transfers to countries outside of the EEA

SERVICE	VALUE	Commission In Euro	
Outgoing remittance	Date of transaction	<i>up to Euro 100,000 0.10 % - min. Euro 20.00</i>	
		<i>up to Euro 500,000 0.025%</i>	
		<i>over Euro 500,000 0.0125%</i>	
Incoming remittance	Date of transaction		
- in favor of our customers		Euro 15.00 / transaction	
- in favor of non - customers		Euro 40.00 / transaction	

1.4. Sepa Direct Debit

SERVICE	VALUE	Commission In Euro	
SEPA Direct debit (as a debtor bank)	Date of transaction	Free	
SEPA Direct debit (as a creditor bank)		SDD - CORE	SDD - B2B
- initial fee		Euro 50.00	Euro 50.00
- monthly fixed fee		Euro 10.00	Euro 0.00
- per transaction	Date of transaction	Euro 0.50	Euro 0.50
- returned / reversed	Date of transaction	Euro 0.50	Euro 0.50
- cancellation	Date of transaction	Euro 30.00	Euro 30.00
- rejection	Date of transaction	Euro 7.00	Euro 7.00

2. Negative Interest Charge for EUR current accounts

A monthly fee for customers with average monthly current account balances more than EUR 10,000,000.00. The fee shall be as follows:

SERVICE	VALUE	Commission in Euro
Monthly fee (Round down EUR1,000) (*2)		
(if average balance*1 is EUR 10,000,000.00 or less)		Euro 0
(if average balance*1 is from EUR 10,000,000.01 - EUR 30,000,000.00)		Euro 10,000,000.00 × ECB DF rate/12 per month
(if average balance*1 is from EUR 30,000,000.01 - EUR 50,000,000.00)		Euro 30,000,000.00 × ECB DF rate/12 per month
(if average balance*1 is from EUR 50,000,000.01 - EUR 100,000,000.00)		Euro 50,000,000.00 × ECB DF rate/12 per month
(if average balance*1 is from EUR 100,000,000.01 - EUR 200,000,000.00)		Euro 100,000,000.00 × ECB DF rate/12 per month
(if average balance*1 is from EUR 200,000,000.01 - EUR 300,000,000.00)		Euro 200,000,000.00 × ECB DF rate/12 per month
(if average balance*1 is more than EUR 300,000,000.00)		Euro 300,000,000.00 × ECB DF rate/12 per month

*1 Average balance is calculated by adding up the balance for each day the account has a balance greater than 0.00 and dividing by the number of days with positive balance within the previous

*2 As an example, the fee payable in August shall be calculated by reference to the average balance of customer’s EUR current account in July and the ECB deposit facility rate as at 30 June

3. COMMERCIAL BILLS (Lettre de Change Relevé), BOR (Billet à Ordre Relevé)

SERVICE	VALUE	Commission in Euro
Collection		
Hard copy	Date of transaction	
		Euro 10.00 / document
EBICS teleprocessing	Date of transaction	
	per file	Euro 4.00
	per bill	Euro 0.40 / operation
Unpaid drafts *	2 working days after maturity date	Euro 50.00 / bill
Claim, extension of the maturity date or change of domiciliation	Date of transaction	Euro 15.00 / bill

* plus protest charges if required

4. TELETRANSMISSION

SERVICE	VALUE	Commission in Euro
Monthly subscription fee		
EBICS TS		
-For all following services		Euro 85.00 / month
* bank statements for accounts in France (EUR and currencies)		
*commercial bills (LCR) statements		
* unpaid LCR operations statements		
* notification of remittance treatment		
*incoming remittances statement		
*statement of files received (transfers, bills, direct debit)		
*PSR		
EBICS TS - Bank statement service only		
*Bank statements for accounts in France (€ and currencies)		Euro 22.00 / month
E-Moneyger®		
Installation fee		Euro 600
Bank Report service		Euro 60.00 / month
Fund transfer		Euro 60.00 / month
Security Tokens (Effective from May 2020)		
- Mobile App		Free of charge
- Physical Token		Euro 40.00 per token
SWIFT and Host-to-Host		
Multi-Bank Outgoing SWIFT MT940 / camt.053		Euro 50.00 per month/per account
Multi-Bank Outgoing SWIFT MT950		Euro 50.00 per month/per account
Multi-Bank Outgoing SWIFT MT942 / camt.052		
(if one message is sent each day)		Euro 50.00 per month/per account
(if two messages are sent each day)		Euro 100.00 per month/per account
(if three messages are sent each day)		Euro 150.00 per month/per account
(if four or more messages are sent each day)		Euro 200.00 per month/per account
SWIFT SCORE		By arrangement
Host to Host Connectivity		By arrangement
NB. Fees for SWIFT MT940/942/950 for Financial Institutions are decided by arrangement		

5. MISCELLANEOUS SERVICES

SERVICE	VALUE	Commission In Euro
Certificate of balance		Euro 15.00
Certificate for auditors		Euro 35.00
Information of guarantor		Euro 40.00 / guarantor
Account entry fees		Free
Overdraft fees		Free
Account maintenance fees		Free
Document retrieval fees		Euro 20.00 min.
Multi-Bank SWIFT MT101(incoming/outgoing)		By arrangement
<u>Bank statement service (paper copy)</u>		
*daily		Euro 45.00 /month
*weekly		Euro 35.00 / month

6. DOCUMENTARY CREDITS

SERVICE	VALUE	Commission in Euro
< Export >		
Unconfirmed export LC advising commission		Euro 100.00
Advising unconfirmed export LC amendment and confirmed LC text amendment		Euro 40.00
Acceptance commission		By Arrangement
Payment commission		1/8% flat min Euro 50.00
Discrepancy fee		Euro 60.00
Transfer of LC		1/4% flat min Euro 200.00
Confirmation fee		By Arrangement
Interest		By Arrangement
Postage fee (charged for one lot only)		Euro 80.00
< Import >		
LC issuance fee		By Arrangement
Text amendment		Euro 40.00
Cancellation of unutilized LC		Euro 40.00
Payment commission		1/8% flat min Euro 50.00
Acceptance commission		By Arrangement
Postage fee (charged for one lot only)		Euro 7.50
< Guarantees and Standby LC>		
SBLC/Guarantee issuance fees		By Arrangement
Letter of Guarantees		By Arrangement
Text amendment		Euro 30.00
Postage fee		Euro 25.00

7. COLLECTIONS

SERVICE	VALUE	Commission in Euro
< Export >		
Collection (Documentary)		Euro 70.00
Collection (Clean)		Euro 50.00
Amendment of collection		Euro 40.00
Return of unpaid items		Euro 50.00
Representation of unpaid items		Euro 50.00
Bills bought without LC		By Arrangement
Postage fee (charged for one lot only)		Euro 80.00
< Import >		
Collection (Documentary)		Euro 70.00
Collection (Clean)		Euro 50.00
Amendment of collection		Euro 40.00
Return of unpaid items		Euro 50.00
Representation of unpaid items		Euro 50.00
Bills bought without LC		By Arrangement
Postage fee (charged for one lot only)		Euro 7.50

8. ACCOUNT OPERATION FEES

SERVICE	VALUE	Commission in Euro
Unpaid check *	2 working days	Euro 45.00 / check
Stop payment of check	Date of transaction	Euro 15.00 / check

* plus protest charges if any