

# Pricing Terms and Conditions Effective from July 1, 2020



# ARKEA

## BANKING SERVICES

To help you manage your account as efficiently as possible, you will find in these Pricing Terms and Conditions the prices of the most common transactions and services.

These Pricing Terms and Conditions are part of your Account Agreement and take effect on July 1, 2020. These rates apply unless otherwise specified in your contractual terms. In this case, the part of the rates negotiated between you and Arkéa Banking Services shall prevail over these Pricing Terms and Conditions.

*INFORMATION: this document is a translation of the original document "Conditions Tarifaires" redacted in French, available on our website. In case of contradiction between the original French version and the English translation, the original French version shall prevail.*

### **Contents :**

|                                  |   |
|----------------------------------|---|
| Account holding .....            | 1 |
| Account management .....         | 3 |
| Debit account transactions ..... | 5 |
| Credit account transactions..... | 6 |
| International.....               | 7 |

# 1- Account holding

Rates in euro, excluding tax per transaction (unless otherwise indicated)

## 1.1 - Account opening and management

- Account opening.....Free
- Account management.....according to contract conditions
- Variable quarterly management commission with a minimum of.....€ 185.00
- Annual account management fee: inactive account.....€ 30.00  
(no customer account movements over six months)
- Quarterly commission of merged charges.....€ 100.00
- Various certification costs .....€ 32.00
- Issuance of your BIC or IBAN.....Free

## 1.2 - The overdraft

- **Debt interest (quarterly)**
  - Rate applied (year = 360 days).....Ask us
  - Higher rate applicable<sup>1</sup>.....Contract rate +5%
- **Confirmation (or commitment) commission**.....Ask us
- **Unauthorized overdraft information letter fee**.....€ 10.50

## 1.3 - Incidents

- Charge for irregular movements - maximum 60 transactions per month.....€ 12.00
- Fee for prior information letter for uncovered check.....€ 20.00
- Fixed charge for refusal of check due to lack of funds
  - Refused check  $\leq$  €50<sup>2</sup>.....€ 35.00
  - Refused check  $>$  €50<sup>2</sup>.....€ 60.00
- Request for sorting statement (check).....€ 35.00
- Fee for rejection of payment request due to lack of funds, Interbank payment order (TIP); interbank transfer.....€ 25.00
- Reminder letter for account regularization
  - Standard post.....€ 18.00

---

<sup>1</sup> In the absence of an authorised or formalised overdraft, debit interest is calculated on the basis of the minimum statutory rate published quarterly in the Journal Officiel.

<sup>2</sup> Rate includes information letter prior to check refusal, intervention commission, injunction letter, BDF declaration, allocation of provision, mandatory information, non-payment certificate Rate can be levied in several movements on the account.

- Registered post.....€ 25.00
- Account seizure/Administrative opposition and assimilated measures.....€120.00
- Fee for third-party administrative opposition: fixed charge at 0.10% of amount subject to the third-party administrative opposition, up to a maximum amount set by Decree as of the administrative opposition date
- Account closure (per account).....€ 45.00

## 2- Account management

Rates in euro, excluding tax per transaction (unless otherwise indicated)

### 2.1 - Subscription to online banking services

- **Customer area ('Domiweb')**
  - Cost of use of online banking services
    - Monthly subscription (internet) for consultation.....Free
    - Monthly subscription (internet) for transactions.....€ 15.00
  - File transfer option (From Bank to Customer).....€ 25.00
  - Account closure cost.....€ 50.00

### 2.2 - Online fund transfers

- **EBICS, T and TS fund transfers**
  - Implementation fee.....€ 50.00
  - Closure cost.....€ 50.00
  - From Bank to Customer.....€ 68.00
- **SWIFTNET fund transfer**
  - Implementation fee.....Ask us
  - Closure cost.....€ 50.00
  - Monthly fee.....€ 158.00
  - Subscription change.....€ 21.00
- **Transaction security**
  - Monthly subscription - order confirmation.....€ 10.00
  - Electronic certificate: 3Skey.....Ask us
- **Fee for incorrect data or non-standard file**.....€ 15.00

### 2.3 - Account statements

- Monthly.....Free
- Print and send interest schedule per quarter.....€ 16.50

### 2.4 - Cost of document requests

- Simple or duplicate document request.....€ 5.90
- Complex document or transaction record request.....€ 27.00
- Additional photocopy or check photocopy.....€ 0.90

### 2.5 - Request for special information

- Cost of updating legal file.....From €185.00
- Administrative update.....From €185 (depending on the size of the company and the complexity of the updating procedure)

## 2.6 - Value dates

- Check deposit.....D+1 working day<sup>3</sup>(D: Accounting day)
- Credit transfer.....D (D: Day of receipt of funds)
- Remittance of bank card transfer..... D+1 (D: day of transaction)
- Remittance of fund transfer..... D (D: date of execution of fund transfer)
- Transfer/intergroup cashflow transfer debit..... D (D: date of execution of transaction)
- ATM or branch cash withdrawal.....D (D: day of withdrawal)
- Check payment.....D (D: Day of presentation of check)

---

<sup>3</sup> Working day : day during which the customer's bank and the payment service provider of the beneficiary operate business enabling execution of payments in the interbank exchange systems

## 3- Debit account transactions

Rates in euro, excluding tax per transaction (unless otherwise indicated)

### 3.1 - Issuance of a SEPA fund transfer

- Execution of a one-time SEPA fund transfer<sup>4</sup> to a specific account.....Ask us
- Administrative fund transfer (paper).....€40.00
- Execution of recurring SEPA fund transfers.....Ask us
- Execution of commercial fund transfers.....Ask us
- **Execution of cashflow fund transfers**
- By discounting
  - Online (file transfer via Internet customer area)  
EBICS (T or TS), SWIFTNET)..... € 3.45
- By transfer
  - Paper..... € 40.00
  - Online (file transfer via Internet customer area)  
EBICS (T or TS), SWIFTNET)..... € 6.00
- **Execution of one-time urgent fund transfer**
- Paper.....€ 40.00
- Via internet customer area.....€ 6.00
- Execution of Instant Payment.....Ask us
- Fee for incomplete fund transfer.....€25.00 per reminder

### 3.2 - SEPA payments

- Fee (cost of setting up a SEPA fund transfer order).....Free
- Fee (cost of payment of a SEPA fund transfer).....Free
- Fee (cost of opposition to payment)..... € 14.50
- Fee (cost of rejection of payment).....€ 22.00

---

<sup>4</sup> The SEPA fund transfer must be: denominated in euros, between two SEPA zone banks, accompanied by an IBAN (international bank account number) and a BIC (Business Identifier Code (bank code SWIFT), issued in 'SHARE' mode (shared costs). The Single Euro Payments Area includes the European Economic Area (27 EU member states and Island, Norway and Liechtenstein as well as Switzerland and Monaco).

## 4- Credit account transactions

Rates in euro, excluding tax per transaction (unless otherwise indicated)

### 4.1 - Trade payment equipment

- Monthly equipment rental (including maintenance).....From € 16.00
- Reissue of TPE ticket.....€ 1.73
- Proportional commission.....Ask us
- Private application.....€4.55 each
- Trade payment reporting.....Ask us

### 4.2 - Distance payments Citelis Intégral

- Implementation fee.....€ 122.00
- Monthly fee.....€ 16.60
- Fee for non-use.....Free
- Trade commission.....Ask us

### 4.3- Depositing checks

- Online deposit of checks (CHPR and/or TLMC).....Ask us

### 4.4- Fund transfer reception

- Fund transfer reception..... Ask us

### 4.5- SEPA fund transfers

- ICS request.....€ 25.00
- **Multiple fund transfers**
  - Multiple transfers can be executed via the following channels: File transfer via internet customer area
  - By discounting (regardless of the channel used and the fund transfer type)...€3.50
  - Fund transfer (first or recurring)..... € 0.31
  - Non-payment on submitted fund transfer.....€ 10.00
- **One-time fund transfer**..... € 5.00

## 5- International

Rates in euro, excluding tax per transaction (unless otherwise indicated)

As well as the commissions listed in sections 5.1 to 5.2 below, any foreign exchange charges arising from the purchase or sale of foreign currency and potential related charges

### 5.1- Payments to foreign countries

- **Issuance of a non-SEPA fund transfer**

|  |         |
|--|---------|
| - Fund transfer via internet customer area.....                                | 0.10%   |
| - Minimum.....   | € 18.50 |
| - Fund transfer executed by the bank.....                                      | 0.10%   |
| - Minimum.....   | € 25.00 |
| - By discounting (regardless of the channel used and the fund transfer type) € | 3.50    |
| - Online fund transfer   |         |
| - (EBIC, SWIFTNET, fund transfer option via internet customer area).....       | 0.10%   |
| - Minimum.....   | € 18.50 |
| - Online cashflow fund transfer.....   | € 7.00  |
| - Paper cashflow fund transfer.....  | € 40.00 |
| - Intervention commission.....   | € 20.00 |

- **Services/options**

|   |         |
|---|---------|
| - Urgent/SDVA 'Same Date Value' (to be added to the fund transfer fee)... | € 6.00  |
| - Cost of permanent fund transfer.....                                    | 0.10%   |
| - Minimum.....  | € 18.50 |
| - Our cost (to be added to the fund transfer fee).....                    | € 20.00 |
| - Swift notice (subscription or one-time) (email or fax).....             | € 5.00  |
| - Transaction notice.....   | € 5.00  |

### 5.2- Payments received from foreign countries

- **Payment received (repatriation)**

|                                    |         |
|------------------------------------|---------|
| - International fund transfer..... | € 14.50 |
| - Intervention commission.....     | € 15.00 |

- **Services/options**

|                                       |         |
|---------------------------------------|---------|
| - Notice of receipt of funds.....     | € 5.00  |
| - Transaction notice.....             | € 5.00  |
| - Repair (incorrect BIC or IBAN)..... | € 15.00 |

- **Foreign currency accounts**

|  |          |
|--|----------|
| - Management of foreign currency accounts (quarterly)..... | € 150.00 |
| - Movement commission (debit movements).....               | 0.06%    |



- **Other services**

For any other bank services, please not hesitate to contact us



*Arkéa Banking Services – 5 place de la Pyramide – Tour Ariane 92088 Paris La Défense cedex.  
Tel. 01.41.97.79.69 – Fax 01.45.61.10.05  
S.A à Directoire et Conseil de surveillance (limited liability company with a board of directors and a  
supervisory board) with share capital of € 46.500.000 - RCS Nanterre 440 180 288*