



PRICING TERMS AND CONDITIONS

APPLICABLE FROM MARCH 1ST 2026

INTRODUCTION

This document constitutes the pricing terms and conditions of the services provided by Arkéa Banking Services' Bank Branch (hereinafter the "**Pricing Terms**") governing the relationship between:

- Arkéa Banking Services, a French *société anonyme* (public limited company) with an Executive Board and a Supervisory Board with share capital of €46,500,000, registered on the Créteil Trade and Companies Register under number 440 180 388 and whose registered office is at Bâtiment Le Bristol - 27 Avenue des Murs-du-Parc - 94300 Vincennes (hereinafter "**ABS**"), and
- any legal entity that applies for or holds an account opened with ABS (hereinafter the "**Account Holder**"), and its appointed representative(s) (hereinafter the "**Representative**").

ABS is a credit institution authorised by the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR - 4 Place de Budapest CS 92459, 75436 Paris) and subject to the control and supervision of the same authority. ABS is also registered on the register of insurance intermediaries under no. 17 003 188 (the register is kept by ORIAS (*Organisme pour le Registre des Intermédiaires en Assurances*), located at 1 rue Jules Lefebvre - 75311 Paris CEDEX 9, and can be consulted at www.orias.fr) as an insurance intermediary agent. ABS also has the following unique identification number generated by ADEME (French Environment and Energy Management Agency): FR231846_03ZXCS.

All transactions between the parties entered into after the effective date of these Pricing Terms shall be governed hereby.

The Account Holder and the Representative are deemed to have accepted these Pricing Terms either expressly or as a result of using the existing and future services, tools and the website (hereinafter the "**Website**") of ABS. The Pricing Terms in force may be consulted on the Website.

The general terms and conditions in force are described in detail in a separate document, also made available to Account Holders on the Website (hereinafter the "**General Terms and Conditions**").

Separate contracts and agreements may supplement the General Terms and Conditions and the Pricing Terms to set out the terms of using the specific accounts, services and products offered by ABS. These Pricing Terms also apply to such agreements, unless the agreements explicitly state that the Pricing Terms are not to apply.

These agreements are listed below (this list is not exhaustive):

- the special terms and conditions negotiated, on a case-by-case basis, by ABS and the Account Holder (the “**Special Terms and Conditions**”) and any amendments thereto;
- the list of Representatives;
- agreements relating to electronic payment services (e.g. the EBICS agreement).

The above agreements together with the General Terms and Conditions and the Pricing Terms comprise the “**Account Agreement**”.

Unless otherwise indicated, the rates indicated in the pricing conditions are net of any tax or charge of any kind. The Account Holder shall be liable for the fees and commissions as provided for in the pricing in force at the time. Commissions and fees shall be subject, where applicable, to the taxes and duties in force, including VAT (Value Added Tax).

Where transactions are denominated in foreign currencies, ABS will apply the exchange rates and fees in force.

The prices are subject to change. The Account Holder acknowledges that it has familiarised itself with the price list and agrees to the conditions thereof, and accepts that prices may be revised. To that end, the Account Holder hereby irrevocably accepts and agrees that all amounts for which it is liable may be deducted directly from its account. If the Account Holder requests a specific service from ABS or a service that is not routinely offered by ABS, ABS may charge other costs and fees, subject to the Account Holder’s prior agreement. In such circumstances, if the Account Holder does not agree to the proposed charges, the specific, non-routine service will not be provided to the Account Holder.

By law, any proposed price changes must be communicated to the Account Holder in paper form or on another durable medium, no later than one month before the proposed implementation date for the price change.

Where a change is required by law, it may apply immediately. The proposed price change shall be deemed to have been accepted by the Account Holder if it does not object thereto before the implementation date of the changes. The draft price change may be communicated to the Account Holder by any means, including email and post.

Since the Pricing Terms are regularly updated, the rate in force at the time the relevant services are used shall be applied, to which the Contract holder expressly agrees. Changes in interest rates and exchange rates will apply immediately.

CONTENTS

INTRODUCTION

CONTENTS

ACCOUNT HOLDING

1. Account opening and management
2. Overdraft
3. Liquidity
4. Deposits guarantee
5. Incidents

ACCOUNT MANAGEMENT

1. Subscription to online banking services
2. Online funds transfers
3. Account statements
4. Cost of document requests
5. Request for special information
6. Value dates

DEBIT ACCOUNT TRANSACTIONS

1. Issuance of a SEPA fund transfer
2. SEPA payments

CREDIT ACCOUNT TRANSACTIONS

1. Distance payments Citelis Integral
2. Depositing checks
3. Fund transfer reception
4. SEPA fund transfers
 1. Payments to foreign countries
 2. Distance payments Citelis Integral
 3. Depositing checks
 4. Receiving a transfer
 5. Payments received from foreign countries

ACCOUNT HOLDING

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

1. Account opening and management

ABS offers several types of services to its customers, which may include, where applicable, white label banking and financial services and/or representation services with exchange and payment systems.

Certain prices applied by ABS for Account holding therefore depend on the type(s) of services subscribed to by the Account Holder.

If the Account Holder has at least one (1) Account in ABS' books and has subscribed to ABS for white label banking and financial services and/or representation services with exchange and payment systems	
Account opening	FREE
Account management	According to Account Agreements and/or Special Terms and Conditions
Annual account management fee for inactive account ¹	€30.00
Various certification costs	€32.00
Issuance of BIC and/or IBAN	FREE

¹ Applicable after 6 months without any activity initiated by the Account Holder on the Account.

If the Account Holder has at least one (1) Account in ABS' books and has unsubscribed to ABS for white label banking and financial services and/or representation services with exchange and payment systems

Monthly account holding fee of €2,500 excluding VAT per month, including:

Account opening

Account management fees

Annual account management fee for inactive account²

Various certification costs

Issuance of BIC and/or IBAN

If the Account Holder has at least one (1) Account in ABS' books and has not subscribed to ABS for white label banking and financial services and/or representation services with exchange and payment systems

Monthly account holding fee of €5,000 excluding VAT per month, including:

Account opening

Account management fees

Annual account management fee for inactive account³

Various certification costs

Issuance of BIC and/or IBAN

² Applicable after 6 months without any activity initiated by the Account Holder on the Account.

³ Applicable after 6 months without any activity initiated by the Account Holder on the Account.

2. Overdraft

- Debt interest (quarterly)
 - Rate applied (year = 360 days).....Ask us
 - Higher rate applicable⁴.....Contract rate +5%
- Confirmation (or commitment) commission.....Ask us
- Unauthorized overdraft information letter fee.....€150
- Overdraft fee.....FREE
- Highest overdraft fee.....FREE
- Transaction feeFREE

3. Liquidity

- Interests/billing on credit.....According to Special Terms and Conditions

4. Deposits guarantee

- Part of the contribution relating to the Account Holder's outstanding eligible for the Guarantee Fund of Deposits and Resolution (FGDR) including a refundable and non-refundable part
 - Formula.....FGDR rate

5. Incidents

- Charge for irregular movements - maximum 60 transactions per month.....€12.00
- Fee for rejection of payment request due to lack of funds.....€25.00
- Interbank payment order transfer (TIP).....€25.00
- Reminder letter for account regularization
 - Standard post.....€18.00
 - Registered post.....€25.00

⁴ 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”.

- 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

ACCOUNT MANAGEMENT

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

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
- Modification (addition and/or deletion) of the list of users of remote banking services.....€150.00 per modification
- File transfer option (from Bank to Account Holder).....€25.00
- Validation process of payment orders option.....FREE
- Remote banking closure cost (per Account)€50.00

2. Online funds transfers

EBICS, T and TS fund transfers

- Implementation fee€50.00
- Closure cost.....€50.00
- From Bank to Account Holder.....€68.00

SWIFTNET fund transfer

- Implementation feeAsk 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

Incorrect or non compliant data

- Fee for incorrect data or non-standard file.....€15.00

3. Account statements

- Print and send monthly statements.....FREE
- Print and send interest schedule per quarter (per schedule).....€16.50
- Reprint and resend of statements (per statement).....€10.00

4. Cost of document requests

- Simple or duplicate document request (per document).....€5.90
- Complex document or transaction record request (per document or record).....€27.00
- Additional photocopy or check photocopy (per document).....€0.90
- Circularisation to auditors (per document).....€100.00

5. Request for special information⁵

- Administrative update.....From €185.00

6. Value dates

- Check deposit.....D+1 working day⁶ (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)

⁵ Depending on the size of the company and the complexity of the updating work.

⁶ 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.

DEBIT ACCOUNT TRANSACTIONS

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

1. Issuance of a SEPA fund transfer

- Execution of a one-time SEPA fund transfer⁷ to a specific account.....Ask us
- Fund transfer entered by ABS Bank Branch.....€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
 - Entered by ABS Bank Branch.....€40.00
 - Online (file transfer via Internet customer area, EBICS (T or TS), SWIFTNET).....€6.00
- Execution of one-time urgent fund transfer
 - Entered by ABS Bank Branch.....€40.00
 - Via internet customer area.....€6.00
- Execution of Instant Payment.....Ask us
- Fee for incomplete fund transfer.....€25.00 per reminder

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

⁷ 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).

CREDIT ACCOUNT TRANSACTIONS

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

1. Distance payments Citelis Integral

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

2. Depositing checks

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

3. Fund transfer reception

- Fund transfer reception.....Ask us

4. 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).....€25.00
 - Fund transfer (first or recurring).....€0.31
 - Non-payment on submitted fund transfer.....€10.00
- One-time fund transfer.....€5.00

INTERNATIONAL

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

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

1. Payments to foreign countries

- Issuance of a non-SEPA fund transfer
 - Fund transfer via internet customer area.....0.10% (€18.50 minimum)
 - Fund transfer executed by the bank.....0.10% (€25.00 minimum)
- Re-entry of the payment terminal ticket..... €1,73
- Intervention commission.....Ask us
- Private application.....Ask us
- Electronic banking reporting.....Ask us

2. Distance payments Citelis Integral

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

3. Depositing checks

- Online deposit of checks (CHPR and/or TLMC).....Ask us
- Deposit of checks in foreign currency.....€50.00

4. Receiving a transfer

- Transfer received.....Please contact us
- By deposit (regardless of the channel used and the type of transfer).....€3.50
- Electronic transfer (EBICS, SWIFTNET, file transfer option via the customer area)
.....0.10% (minimum €18.50)
- Electronic cash transfer.....€7.00
- Cash transfer entered by ABS Bank Branch.....€40.00
- Intervention/repair fee.....€20.00

- Services/options:
 - Urgent/SDVA (Same Date Value) (added to the transfer fee).....€6.00
 - Standing order fee.....0.10% (minimum €18.50)
 - Our fee (added to the transfer fee).....€20.00
 - SWIFT notification (subscription or one-off) (email or fax).....€5.00
 - Transaction notification.....€5.00

5. 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
- Other services: For any other bank services, please do not hesitate to contact us.

*Arkéa Banking Services – 5 place de la Pyramide – Tour Ariane 92088 Paris La Défense cedex.
French Société Anonyme 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 – registered under the n° Nanterre
440 180 288 at the Trade and Companies Register of Nanterre.*