



**DELUBAC**  
Banque des Entreprises

**Pricing Terms  
and Conditions**  
As at 31/07/2019



DEPUIS 1924

**BANQUE  
DELUBAC & CIE**  
EXPERTS ET INDÉPENDANTS

**These prices are applicable to companies, professionals and organisations.**

Unless indicated to the contrary, our prices are subject to VAT at the current rate of 20%.

Should the VAT rate change, prices will be affected with effect from the date on which the new VAT rate takes effect.

# OPENING, OPERATING AND MONITORING YOUR ACCOUNT

## OPENING, TRANSFORMATION, CLOSURE

<b>Account opening</b> (legal entities and professionals registered in France)	<b>Free</b>
<b>Account opening</b> (non-resident legal entities)	<b>€550</b>
<b>Account closure</b>	<b>€120</b>
<b>Basic banking service (BBS)<sup>(1)</sup></b>	<b>Free</b>

## ACCOUNT STATEMENTS

<b>Monthly statement</b>	<b>Free</b>
<b>Statement via internet<sup>(2)</sup></b>	<b>Free</b>
<b>Annual statement of charges<sup>(3)</sup></b>	
• Organisations and individuals <sup>(3)</sup>	<b>Free</b>
• Companies	<b>€10</b>
<b>Ten-day statement</b>	
• Companies and professionals	<b>€15</b>
• Organisations	<b>€1.50</b>

## ACCOUNT CUSTODY

<b>Account custody charges</b>	
• Companies and professionals	<b>per month €30</b>
• Organisations	<b>per month €5</b>
Charges on deposits of more than €1m: ECB overnight rate(*) + 0.15 pts	
<b>Transaction fee calculated on non-exempt entries debited to the account</b>	
• Companies and professionals	<b>up to 0.35%</b>
• Organisations	<b>Free</b>
<b>Charges per line</b>	<b>€0.35</b>
<b>With a minimum of</b>	<b>per month €15</b>
<b>Account custody charge for accounts dormant for more than one year</b>	<b>per year €30</b>
<b>Annual administrative, legal and accounting updating fee</b>	
• Minimum	<b>€260</b>
• Maximum charge	<b>€1,500</b>

\*The ECB's overnight rate is expressed as an absolute value.

# OPENING, OPERATING AND MONITORING YOUR ACCOUNT

## BRANCH SERVICES

<b>Cash payments</b>	<b>Free</b>
<b>Withdrawing cash at branch without issuing cheque</b>	<b>Free</b>
<b>Document search charges (per document)</b>	
• Duplicate account statement	<b>€10</b>
• Other documents	
- Document less than one year old	<b>€25</b>
- Document more than one year old	<b>€35</b>
<b>Supply of certificate (per certificate)</b>	<b>€30</b>
<b>Cash deposit service with approved partners:</b>	
• Service implementation (including making of the deposit card)	<b>€10</b>
• Replacement charges for lost or damaged card	<b>€10</b>
• Monthly subscription	<b>€25</b>
<b>Safe deposit box rental charges</b>	<b>Please ask for details</b>
<b>Manual foreign exchange transaction bid/ask price</b>	<b>per transaction + €10</b>
<b>Gold trading</b>	<b>Please ask for details</b>
<b>Delivery by courier (Paris region)</b>	<b>per delivery €150</b>
<b>Cash collection by fund transporter</b>	<b>Please ask for details</b>

## REMOTE BANKING

<b>Subscription to e-Delubac remote banking service<sup>(2)</sup></b>	<b>per month €30</b>
<b>Issuance of strong authentication certificate</b>	<b>€90</b>
<b>EDI subscription</b>	<b>per month €40</b>
<b>EBICS subscription</b>	<b>per month €50</b>
<b>Swiftnet FIN subscription</b>	<b>per month €100</b>
<b>Cash Management data exchanges</b>	
• Sending of MT940/MT942 by Banque Delubac et Cie to a third-party BIC	<b>per account per month €50</b>
• Receipt of MT101 by Banque Delubac et Cie from a third-party BIC	<b>per account per month €25</b>
• Setup charges	<b>per account €150</b>

# YOUR MEANS OF PAYMENT AND PAYMENTS

## CARDS

### Supply of a debit card (immediate debit international payment card)

• Visa Classic Card	per year €60
• Visa Business Card	per year €70
• Visa Premier Card	per year €150
• Visa Infinite Card <sup>(5)</sup>	per year €350

Entry fee on Visa Premier card	€80
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### Supply of a debit card (deferred debit international payment card)

• Visa Classic Card	per year €80
• Visa Business Card	per year €80
• Visa Premier Card	per year €170
• Visa Infinite Card <sup>(5)</sup>	per year €370

### Supply of a debit card (payment card with systematic authorisation)

• Visa Classic Card <sup>(5)</sup>	per year €60
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### ATM cash withdrawal charges<sup>(4)</sup> euro zone with international payment card

• Withdrawal from one of the Bank's ATMs <sup>(4)</sup>	Free
• Withdrawal from another bank's ATMs <sup>(4)</sup>	Free

ATM cash withdrawal charges <sup>(4)</sup> excl. euro zone (in foreign currency)	per transaction €3.50 + 2%
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Euro zone card payments	Free
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Card payments excl. euro zone	2.90%
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Delivering bank card to branch	Free
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Charges for sending a bank card by recorded delivery with acknowledgment of receipt	€10 + postage
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Reissuing or choosing PIN	€20
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Charge for temporary change of card limit	Free
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Stop charges for theft/fraud	Free
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Charge for the bank stopping a card	€40
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Stop charges for loss	€20
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Charge for making replacement for lost or damaged card	€20
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Charge for making replacement for defective card	Free
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# YOUR MEANS OF PAYMENT AND PAYMENTS

Charge for card swallowed by ATM <sup>(4)</sup>	€39
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Charge for destroying bank card not collected for over 90 days	€20
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Charge for making new card after fraudulent use or theft	€20
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## MERCHANTS' ELECTRONIC PAYMENTS

Merchant EPOS (electronic point of sale) contract	
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• Setup charges	Free
• Fee per transaction	Please ask for details

Charge for issuing/reissuing account details card	€20
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Declined card payment charge on distance selling contract	€50
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## TRANSFERS

### SEPA TRANSFERS (PER TRANSACTION)

Issuance of an inter-account SEPA transfer (Delubac internal)	
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• One-off transfer charge	Free
• Standing order charge	Free

Issuance a SEPA transfer (outside Delubac)	
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• One-off transfer charge	
- Paper instruction	€10
- Internet instruction <sup>(2)</sup>	€0.55
- Same-day value date (before noon)	€20
• Charge for requesting the return of a SEPA transfer	€20
• SEPA standing order setup charge	
- Paper instruction	€10
- Internet instruction <sup>(2)</sup>	€0.55

Receiving a SEPA transfer	Free
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SEPA transfer confirmation charge	€20
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# YOUR MEANS OF PAYMENT AND PAYMENTS

## NON-SEPA TRANSFERS (PER TRANSACTION)<sup>(6)</sup>

### Issuance of a non-SEPA transfer (in foreign currency or in euros)

• One-off transfer charge:	
- up to €75,000	0.15%
- over €75,000	0.10%
- over €150,000	0.05%
- over €450,000	0.03%
With a minimum of	€35
• Currency exchange fee:	
- up to €75,000	0.10%
- over €75,000	0.05%
- over €150,000	0.025%
- over €450,000	0.02%
with a minimum of	€16

### Receiving a non-SEPA transfer (in foreign currency or in euros)

• One-off transfer charge:	€20
• Currency exchange fee:	
- up to €75,000	0.10%
- over €75,000	0.05%
- over €150,000	0.025%
- over €450,000	0.02%
with a minimum of	€16

<b>Incomplete occasional transfer charge</b>	<b>€15</b>
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<b>Issuing or receiving a SEPA or non-SEPA transfer, for countries subject to enhanced vigilance</b>	<b>Please ask for details</b>
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<b>Non-SEPA transfer confirmation charge</b>	<b>€20</b>
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<b>Transfer rejection charge</b>	<b>€20</b>
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## DIRECT DEBITS - INTERBANK PAYMENT INSTRUMENTS

<b>SEPA Direct Debit issuance</b>	<b>Free</b>
• Per direct debit	€0.60
• Per payment	€3.80

<b>Direct Debit (charge per payment of a SEPA direct debit)</b>	<b>Free</b>
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<b>Direct debit (charge for setting up a SEPA Direct Debit instruction)</b>	<b>Free</b>
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<b>Charge per SEPA Originator Identification Number (OIN) request</b>	<b>€75</b>
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<b>Stopping an authorised direct debit</b>	<b>€12</b>
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## CHEQUES

<b>Paying in cheque</b>	<b>Free</b>
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## YOUR MEANS OF PAYMENT AND PAYMENTS

Charge for sending cheque book (only by recorded delivery with acknowledgment of receipt)	€ 12 + postage
Issuance of cheque book at branch	Free
Destruction of unclaimed cheque book after 90 days	€20
Charge for stopping cheque(s) by issuer	per transaction €20
Charge for stopping cheque book(s) by issuer	par transaction €20
Emergency cheque book order	€10
Charge for issuing/cancelling bank cheque	€20
Issuing a cheque in euros payable abroad	€40
Paying in a check drawn on a foreign bank	0.10% of the amount
• Minimum charge	€20
• Maximum charge	€100
Notification of outcome of cheque drawn on foreign bank	€50
Issuance of a non-payment certificate	€60
Fee on unpaid cheque drawn on foreign bank	€50

### TRADE BILLS (PROMISSORY NOTES AND ELECTRONIC DRAFTS (LCR))

Bills for collection in paper form	
• Per bill	€4
• Per collection	€9
Bills for collection by teletransmission	
• Per bill	€0.60
• Per collection	€4.20
Unpaid, protested or extended bill	€20
Notification of the outcome of a bill/change of payee bank account/ change of maturity date or amount	€16
Presentation for acceptance	€20
Charge for sending statement of portfolio holdings	€20
Charge for returning bill of exchange	€15

# ANOMALIES AND INCIDENTS

## ACCOUNT INTERVENTION FEE

**Account intervention charge**  
(max. 5 per day) **per transaction €15**

Sum charged by the bank in connection with a transaction resulting in an account aberration that required specific processing (presentation of an incorrect payment instruction, incorrect bank details, insufficient funds, etc.)

## SPECIFIC TRANSACTIONS

**Charge per garnishee order** **€220**

**Charge for garnishment by government agency (tiers détenteur)**  
• 10% of the amount garnished **max. €100**

**Charge for unauthorised overdraft letter** **€20 + postage**

# ANOMALIES AND INCIDENTS

## PAYMENT INCIDENTS

### INVOLVING CHEQUES (PER TRANSACTION)

Prior notification letter charge for cheque issued without sufficient funds	€20
Flat rate charge for cheque returned unpaid due to insufficient funds <sup>(7)</sup>	
• Cheque for €50 or less	€30
• Cheque for €50 or more	€50
Charge for managing account of a blacklisted banking customer (interdit bancaire)	per quarter €60
Cheque returned unpaid	€20
Cheque paid into account of a blacklisted banking customer	€80
Charge following authorisation by Banque de France to issue cheques	€50

### ON CARD (PER TRANSACTION)

Charge for declaration to Banque de France of decision to withdraw bank card	€40
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### ON SEPA DIRECT DEBITS (PER TRANSACTION)

Direct debit rejection due to insufficient funds <sup>(8)</sup>	€10
Direct debit rejection: other reasons <sup>(8)</sup>	€10

### ON TRADE BILLS

Rejection of bill or LCR for specific reason	
• Reason "no payment instruction" on accepted LCR	€40
• Other reasons	€20
Discounted trade bill or "Daily Law" factoring debt unpaid on maturity, if the account position prevents reversal of the transaction	€32
Loan instalment unpaid on due date	€75

# OVERDRAFTS AND LOANS

## CHARGE FOR CONFIRMATION OF LOANS OUTSTANDING<sup>(9)</sup>

Per loan <sup>(9)</sup>	1%
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## CASH AND OVERDRAFT FACILITY

Occasional cash facility <sup>(10)(11)</sup>	Maximum statutory interest rate published quarterly in the Journal Officiel
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Authorised overdraft <sup>(11)(13)</sup>	Please ask for details
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Other charges on cash facility and authorised overdraft	
•   Highest overdraft fee <sup>(11)</sup>	0.10%
•   Margin of tolerance	1.5%

## DISCOUNTING<sup>(13)</sup>

Interest rate	Please ask for details
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Charge for breach of credit line per form	€50
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Account opening malfunction: incorrect transfers (requiring new form request), incorrect form, incorrect debtor	€30
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Charge for express form processing (processed during the day)	€50
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Charge for request for additional documents (statement in addition to automatic statements)	€10
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Charge for requesting statement for customers' statutory auditors	per statement €20
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Charge for accounting research of more than 3 months	€75
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Charge for accounting research of less than 3 months	€25
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Charge for requests for pre-mobilisation commercial information	€15
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Charge for non-contractual release of holdback	1% of the amount released
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## ASSIGNMENT OF TRADE DEBTS (DAILY LAW)<sup>(13)</sup>

Charge per debt assigned	€15
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Charge per debt assigned by teletransmission	€5
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Charge per assignment of debt form	€50
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Charge per assignment of debt form by teletransmission	€20
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## OVERDRAFTS AND LOANS

Notification and acceptance charge	€8
Unpaid debt charge	€32
Charge for time extension	€20
Renewal of facility on maturity	Original rate + 2 points
Following renewals	Original rate + 2 points + 1 point <sup>(14)</sup>
Charge for breach of credit line	per form €50
Account opening malfunction: incorrect transfers (requiring new form request), incorrect form, incorrect debtor	€30
Charge for express form processing (processed during the day)	€50
Charge for request for additional documents (statement in addition to automatic statements)	€10
Charge for requesting statement for customers' statutory auditors	per statement €20
Charge for accounting research of more than 3 months	€75
Charge for accounting research of less than 3 months	€25
Charge for advance of less than €1000	€20
Charge for requesting invoice for refund on invoice not factored	per invoice €15
Charge for requests for pre-mobilisation commercial information	€15
Charge for non-contractual release of holdback	1% of the amount released
Direct payment to another bank for an assigned invoice for more than €5,000	2% of the amount of the payment

## SUBROGATION

Discharge fee	€50
Teletransmitted discharge fee	€50
Service charge per invoice	€10
Service charge per teletransmitted invoice	€10
Charge for notification by recorded delivery letter with acknowledgement of receipt	€7.50

## OVERDRAFTS AND LOANS

Charge for chase up by recorded delivery letter with acknowledgement of receipt	€7.50
Time extension for missed loan instalment	€32
Renewal of facility on maturity	Original rate + 2 points
Following renewals	Original rate + 2 points + 1 point <sup>(14)</sup>
Charge for breach of credit line	per form €50
Account opening malfunction: incorrect transfers (requiring new form request), incorrect form, incorrect debtor	€30
Charge for express form processing (processed during the day)	€50
Charge for request for additional documents (statement in addition to automatic statements)	€10
Charge for requesting statement for customers' statutory auditors	per statement €20
Charge for accounting research of more than 3 months	€75
Charge for accounting research of less than 3 months	€25
Charge for advance of less than €1000	€20
Charge for requesting invoice for refund on invoice not factored	per invoice €15
Charge for requests for pre-mobilisation commercial information	€15
Charge for non-contractual release of holdback	1% of the amount released
Direct payment to another bank for an assigned invoice for more than €5,000	2% of the amount of the payment

## FACTORING

Please contact us to know the various solutions we offer

## OTHER LOANS<sup>(13)</sup>

Please contact your usual adviser for any medium to long-term loan application.

# INTERNATIONAL OPERATIONS

## PRESENTATIONS IMPORT DOCUMENTARY CREDITS<sup>(6)</sup>

Setup charge	€100
Charge for sending documents	€15
Settlement fee With a minimum of	0.20% €70
Non-payment/extension/amendment charge	€50
SWIFT confirmation charge	€15
SWIFT intervention charge	€52

## IMPORT DOCUMENTARY CREDITS<sup>(6)</sup>

Opening fee Per full quarter with a minimum of	0.50% €250
Usage fee with a minimum of	0.15% €150
Fee for amending commitment Per full quarter with a minimum of	0.50% €125
SWIFT intervention charge	€52
Basic amendment fee	€100
Charge for discrepant documents	€60
Charge for sending documents	€15
Setup charge	€100

# INTERNATIONAL OPERATIONS

## PRESENTATIONS EXPORT DOCUMENTARY CREDITS<sup>(6)</sup>

Facility fee	€100
Presentation fee With a minimum of	0.20% €80
Charge for sending documents	€15
Fee per amendment	€50
Non-payment fee	€40
SWIFT intervention charge	€52
SWIFT confirmation charge	€15

## EXPORT DOCUMENTARY CREDITS<sup>(6)</sup>

Notification fee Per full quarter with a minimum of	0.10% €100
Postage	€60
Usage fee with a minimum of	0.20% €170
Fee for amending commitment Per full quarter with a minimum of	0.10% €90
Basic amendment fee	€90
Setup charge	€100
SWIFT intervention charge	€52
Fee for rectifying documents	€50
Pre-checking fee	€100
Surveyor's/consultant's charges	€150

## INTERNATIONAL GUARANTEES ISSUED BY SWIFT

Facility fee	€100
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## INTERNATIONAL OPERATIONS

Drafting fee	€200
Amendment or extension charge	€90
SWIFT intervention charge (MTX99)	€80
Claim charge	€120
Release fee	€100

### BILLS PAYABLE ABROAD

Please ask for details

Fee per form	€10
Fee per bill	€20
Fee for notification of outcome	€50
Amendment fee	€50
Non-payment fee	€40
SWIFT intervention charge	€80

# SAVINGS AND FINANCIAL INVESTMENTS

## BANK SAVINGS ACCOUNTS

INCLUDING TAXES

<b>Livret A<sup>(15)</sup></b>	<b>0.75%</b>
<b>Passbook savings account<sup>(16)</sup></b>	<b>0.10%</b>

## FINANCIAL INVESTMENTS

INCLUDING TAXES

### ANNUAL CUSTODY FEES

Custody fees are calculate pro rata temporis on the basis of the daily valuation of the holdings in the financial instruments account, and debited half yearly in arrears.

<b>Funds managed by Delubac Asset Management</b>	<b>Free</b>
<b>Non-Delubac financial instruments<sup>(17)</sup></b>	<b>0.50%</b>

### FUND ORDERS

<b>Entry charge<sup>(18)</sup></b>	<b>as per Fund KIID</b>
<b>Exit charge<sup>(18)</sup></b>	<b>as per Fund KIID</b>
<b>Subscriptions/redemptions of funds not managed by Delubac Asset Management<sup>(17)</sup></b>	<b>per transaction €40</b>

### STOCK EXCHANGE ORDERS ON NYSE EURONEXT (PARIS AMSTERDAM BRUSSELS)<sup>(19)</sup>

<b>Equities</b>	
• Charge	<b>1%</b>
• Minimum	<b>per order €25</b>
<b>Bonds</b>	
• Charge	<b>0.75%</b>
• Minimum	<b>per order €25</b>

### ORDERS ON OTHER MARKETS

<b>Equities</b>	
• Charge	<b>1.80%</b>
• Minimum	<b>per order €50</b>
<b>Bonds</b>	
• Charge	<b>1.50%</b>
• Minimum	<b>per order €50</b>

# SAVINGS AND FINANCIAL INVESTMENTS

## SPECIFIC PRICING - UNLISTED SECURITIES

INCLUDING TAXES

Charge per transaction (purchase/sale) With a minimum of	per transaction 0.10% €150
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Management actions (securities transactions, etc.)	per action €100
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## OTHER SERVICES

INCLUDING TAXES

Bourse@nline subscription	Free
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Opening of financial instruments account	Free
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Quarterly portfolio statement	Free
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<b>Charge for transferring securities outside the Bank</b>	
• Flat rate per securities holding deposited in France	€30
• Flat rate per securities holding deposited abroad	€80
• Minimum charge per account	€150

Other services	Please ask for details
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## OTHER SERVICES

### GUARANTEES ISSUED BY THE BANK

Charge for issuing guarantee	Please ask for details
Amendment charge	€80
Charge for calling in guarantee <sup>(20)</sup>	€150

### SUNDRY OPERATIONS

Reissue of a repayment schedule	€45
Annual guarantee notification <sup>(21)</sup>	€55
Producing an early repayment statement	€50
Charge for referring case for litigation or collection	up to €2,500
Statement given to statutory auditors	€170

### SERVICE PACKAGE

Right to an account (basic banking service) <sup>(22)</sup>	Free
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## DISPUTE RESOLUTION

If he has a complaint, the Customer may contact the Bank's Customer Relations Department free of charge by calling its reception on 04 75 29 02 99 (no-surcharge number) or by sending a letter to the address below:

Banque Delubac & Cie - Service Relation Clientèle  
16, place Saléon Terras, 07160 Le Cheylard, France  
or by email to: [qualite@delubac.fr](mailto:qualite@delubac.fr)

If the Customer's request concerns a payment service, his complaint will be processed within 10 business days from receipt of the complaint. If no reply can be given during this period due to exceptional circumstances, the deadline is extended to 35 business days.

If the Customer's request does not concern a payment service, his complaint will be processed within two months from receipt.

Secondly, if the Customer is not satisfied with the answer, he can contact the Bank's Complaints Department free of charge, enclosing with his request a copy of his initial letter and the reply to the following address:

Banque Delubac & Cie - Service Réclamation  
16, place Saléon Terras, 07160 Le Cheylard, France  
or by email to: [reclamation@delubac.fr](mailto:reclamation@delubac.fr)

If the dispute cannot be resolved and it falls within its jurisdiction, the Client may refer it for no cost to the Mediator designated by the Bank, under the following conditions:

Explain refusal of his request by the Bank's Complaints department;

Send his request to the address below:

Monsieur le Médiateur - Bank Delubac and Co., 10 rue Roquépine, 75008 Paris, France.

or, via the website of the mediator of Banque Delubac & Cie: <https://mediateur-banque-delubac.com>

If the dispute falls within its jurisdiction, the Customer has the opportunity to refer it to for no cost to the AMF Mediator by contacting:

Monsieur le Médiateur de l'AMF - Autorité des Marchés Financiers, 17 Place de la Bourse, 75082 Paris CEDEX 02, France.



- (1) Provided under the right to have a bank account, article L312.1 of the French Monetary and Financial Code (CMF).  
List of SBB products and services indicated in article D312.5-1 of the French Monetary and Financial Code.
- (2) Excluding connection costs billed by your telephone company and/or internet service provider.
- (3) Service reserved for individuals and charities in accordance with article 314-7 of the French Monetary and Financial Code.
- (4) ATM: Automated Teller Machine.
- (5) Subject to product availability.
- (6) Correspondent banks' charges and foreign exchange fees are passed on if converting into foreign currency.  
Explanation concerning charge options:
  - "OUR" option: all charges payable by the payer, including those of the payee.
  - "SHA" Option: charges split between payee and payer (this is the option with European SEPA transfers).
  - "BEN" option: all charges payable by the payee, including those of correspondent banks.
- (7) The flat rate includes unpaid item charges, the letter of injunction, the preliminary notification letter for a cheque with insufficient funds, the freezing of the provision, issuance of the certificate of non-payment, the Banque de France declaration, the Intervention fee and recorded delivery mail costs.
- (8) Amount limited to the rejected instruction.
- (9) Charges calculated on the annual basis of the amount of confirmed holdings, debited quarterly.
- (10) Subject to acceptance by the Bank. The cash facility allows you to be overdrawn for a maximum of 30 days. Example: if you use your occasional cash facility of €2,500 over a period of 30 days, at 19% interest, the APR is 20.75%.
- (11) Charges and fees are included in the APR (Annualised Percentage Rate).
- (12) BBR: Delubac bank base rate. 7% on 01/01/2019. It is determined by each bank according to market conditions.
- (13) Subject to acceptance by the Bank.
- (14) On each renewal, capped at 5 points.
- (15) Regulated savings product. Conditions and interest rate subject to change.
- (16) Gross annual nominal rate as at 01/02/2019. Lower and upper limits may vary at any time, at the discretion of Bank Delubac.
- (17) Flat fee of €40 debited for any fund subscription or redemption outside Groupe Delubac, in addition to any entry/exit charges applicable to the products in question.
- (18) Key Investor Information Document.
- (19) Where applicable the Tax on Financial Transactions (TFT) also applies.
- (20) Charges debited by the Bank if the beneficiary calls in the guarantee.
- (21) Per year, per guarantee and per loan.
- (22) Account opened under the designation of the Banque de France (article L312-1 of the CMF).  
List of services mentioned in article D312.5-5 of the CMF.



## DELUBAC

Banque des Entreprises

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69003 Lyon (France)  
Phone +33 (0)4 78 14 09 30

### **VALENCE**

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26000 Valence (France)  
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### **PARIS**

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75008 Paris (France)  
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### **TOULOUSE**

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A general partnership (Société en Commandite)  
with capital of 11,695,776 euros, registered  
with the Aubenais Trade and Companies  
Register under no. 305 776 890. Registered  
with ORIAS under no. 07027153



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**BANQUE  
DELUBAC & CIE**

EXPERTS ET INDÉPENDANTS