



# GENERAL TERMS AND CONDITIONS

APPLICABLE AS OF 01/04/2012

PROPERTY  
ADMINISTRATORS  
BANKING



SINCE 1924

BANQUE  
DELUBAC & CIE

EXPERTISE AND INDEPENDENCE

Unless otherwise stated, our tariffs are subject to VAT in force (19.60% on the date of publication).

# ACCOUNT ADMINISTRATION

## MONTHLY STATEMENT OF ACCOUNTS

<b>COMPANY</b>	<b>EUROS</b> Excl. tax
Overdraft rate	<b>BBR*</b>
Overdraft margin	+ 6
Account commission calculated on the debit movements of the month	<b>0.20%</b>
Overdraft commission calculated on the highest overdraft of the month	0.10%
Overrun margin	<b>1.5 pts</b>
Fixed monthly account management fees	€15.00

### BONNEMAISON LAW

Overdraft rate	<b>BBR*</b>
Overdraft margin	+ 6
Account commission calculated on the debit movements of the month	-
Overdraft commission calculated on the highest overdraft of the month	
Overrun margin	
Fixed monthly account management fees	€15.00

### PRINCIPAL SUB-ACCOUNT

Annual fixed fees	€15.00
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\* BBR to date 7%

## IT AND TELEMATICS SERVICES

	<b>EUROS</b> Excl. tax
<b>ONLINE INTERNET SERVICE</b>	
Subscription	free
Per page (€0.25 minimum)	€0.10
Internet <a href="http://www.delubac.fr">http://www.delubac.fr</a> <a href="http://www.delubac.com">http://www.delubac.com</a>	
<b>AUDIOTEL SERVICE</b>	
Subscription	free
Billed per minute by the operator	€0.34
Telephone: +33 (0)8.92.68.00.66	
<b>EBICS subscription</b> (Transport-File Exchange)/annual	€300.00
<b>DELUBAC-EDI</b> subscription WEB BANKING/annual	€300.00

# PAYMENT SERVICES

## CASH TRANSACTIONS

	VALUE date	EUROS Excl. tax
<b>Cash deposit at a Delubac branch</b>	D	free
Cash withdrawal at a Delubac branch	D	free
<b>Cash deposit outside Delubac branches</b>	D+1	free

## CHEQUES

	VALUE date	EUROS Excl. tax
<b>Cheque deposit</b>	D+1	free
Cheque payment	D-1	free
<b>Unpaid cheque</b> (presented for payment)		
• for insufficient funds	D-1	free
• other reasons	D-1	€16.00
Unpaid cheque, if the account balance does not allow reversal	D-1	€32.00
<b>Issuance of a bank cheque</b>	D	€20.00
Payment, if accepted by the Bank despite contractual prohibition, on cheque form not issued by the Bank	D	€160.00
<b>Cancelled cheque</b> (per cheque)	D-1	€20.00

## TRANSFERS/NOTIFICATION OF DIRECT DEBIT

	VALUE date	EUROS Excl. tax
Payment of direct debit notification, interbank payment slip	D	free
<b>Direct debit issued - National/SEPA</b>		
• magnetic support	Due date	€0.10
• paper support	Due date	€3.80
• internal direct debit	D	€0.75
<b>Opposition and revocation on notification of direct debit</b>	D	Free
Request for a National Issuer Number/ICS	D	€90.00
<b>Transfer issued</b>		
• magnetic support	D	€0.10
• paper support with IBAN BIC	D	€3.80
• paper support without IBAN BIC	D	€3.80
• urgent transfer	D	€16.00
• internal transfer	D	€0.75
Transfer received	D	free
Transfer confirmation	D	free

## COMMERCIAL BILLS

	<b>VALUE</b> date	<b>EUROS</b> Excl. tax
Delivery of standardised commercial bills (bill of exchange, promissory note)	D-1	€4.00 per bill
Commercial bill on magnetic support	D-1	€0.60
Manual commission slip	D-1	€8.00
Commission for magnetic slip	D-1	€4.00
Unpaid, claimed, extended commercial bill	D-1	€15.00
Bank notification of available funds	D-1	€16.00
Change of address, modification of payment date, amount, etc.	D-1	€16.00
Fee for commercial bill claim	D-1	€15.00
Submission for acceptance	D-1	€20.00
Fees for sending Portfolio outstanding amounts	D-1	€20.00
Expected commercial bill & "Daily Law" trade receivables unpaid at maturity, if the account balance does not allow for reversal	D-1	€32.00

## DAILY ASSIGNMENTS

	<b>VALUE</b> date	<b>EUROS</b> Excl. tax
Fee for Daily assignment form - Manual processing per form	D-1	€50.00
Fee for Daily assignment form - Magnetic processing per form	D-1	€20.00
Service fee per invoice - Manual processing	D-1	€15.00
Service fee per invoice - Magnetic processing	D-1	€5.00
Notification fee	D-1	€15.00
Daily extension unpaid at maturity	D-1	€20.00

## SUBROGATION

	VALUE date	EUROS Excl. tax
Subrogative receipt fee, manual processing	D-1	€50.00
Subrogative receipt fee, magnetic processing	D-1	€50.00
Service fee per invoice, manual processing	D-1	€10.00
Service fee per invoice, magnetic processing	D-1	€10.00
Registered mail notification fee	D-1	€7.50
Notification reminder by registered mail	D-1	€7.50
Extension of unpaid subrogation at maturity	D-1	€30.49

## BANK CARDS

	VALUE date	EUROS Excl. tax
<b>Visa credit card</b> (not subject to VAT)		
• immediate debit	D	€37.00 per year
• deferred debit	D	€50.00 per year
<b>Visa Premier card</b> (not subject to VAT)		
• Immediate debit	D	€125.00 per year
• deferred debit	D	€130.00 per year
• Annual fee		free
<b>Re-issue of PIN</b>	D-1	€20.00
Opposition fees for theft or loss		free
Opposition fees for misuse		free
<b>Registration on the Banque de France card blocking file for misuse</b>	D-1	€40.00
<b>Re-issuing a new card</b>	D-1	€20.00
<b>Electronic payment contract for retailers</b>		Contact us

# PAYMENT INCIDENTS

## CHEQUES

	<b>VALUE</b> date	<b>EUROS</b> Excl. tax
Debtor account information letter + postage costs	D-1	€20.00
<b>Rejection fee for insufficient funds <sup>(1)</sup></b>	<b>D-1</b>	
• cheque less than or equal to €50.00 (flat rate)		€30.00
• cheque greater than €50.00 (flat rate)		€50.00
• Payment of a cheque issued in violation		€80.00
• Certificate of non-payment		€60.00

(1) Tariff including the prior information letter, the injunction letter, the Banque de France declaration, the creation of a reserve for regularisation, principal information, if applicable.

## NOTIFICATION OF DIRECT DEBIT/INTERBANK PAYMENT SLIP

	<b>VALUE</b> date	<b>EUROS</b> Excl. tax
<b>Rejection of notification of direct debit/Interbank payment slip</b>	<b>D-1</b>	<b>€2.13</b>

## COMMERCIAL BILLS/BILL OF EXCHANGE

	<b>VALUE</b> date	<b>EUROS</b> Excl. tax
<b>Commercial bills or Bill of exchange rejection fee</b>	<b>free</b>	

# VARIOUS TRANSACTIONS

	<b>VALU E</b> date	<b>EUROS</b> Excl. tax
Third party holder notice	D-1	€210.00
Administrative opposition	D-1	10% of opp. amount
• with a maximum of		€210.00
Search fees per document	D-1 D-1	€15.00 €2.00
Emergency cheque book	D-1	€10.00
Sending a cheque book (only by registered mail with acknowledgement of receipt)	D-1	€12.00
Drafting of a deed of guarantee	D-1	On quotation
Annual newsletter to guarantors (Article L313 -22 of the Monetary and Financial Code)	D-1	€50.00
Situation update to the auditors	D-1	€210.00
Management fee for a restricted bank account per quarter	D-1	€50.00
Account closure fees	D-1	€120.00
Sub-account closure fees	D-1	€50.00
Court-ordered liquidation	D-1	Comm. 15% of sum outstanding on the court order date
Costs of opening Litigation files	D-1	€200.00
Fee for postal money order	D-1	Postage costs + €10.00
Handling charges		
• cheque less than €150.00	D-1	€15.00
• cheque greater than or equal to €150.00	D-1	€70.00
• Other transaction less than €150.00	D-1	€5.98
• other transaction greater than or equal to €150.00	D-1	€65.00



# SECURITIES TRANSACTIONS

## ORDER FEES (buy/sell)

	VALUE date	EUROS Incl. tax
<b>Domestic stock exchange</b>		
• Equities	D+3	1%
• Bonds	D+3	1%
• Minimum		€20.00
<b>Foreign stock exchange</b>		
• Minimum	D+3	1.80%
		€50.00
<b>Gold (plus intermediary fees)</b>		
• Minimum		1%
		€55.00
Coupons France	D	free
Foreign coupons	D	free
Subscription/redemption of Delubac UCITS	D	free
Subscription/redemption of money market funds	D	free
Subscription/redemption of bond funds	D	0.72%
Subscription/redemption of other UCITS	D	1.08%
Refund	D	free
Exchanges of securities	D	free
Free allocations	D	free

## MANAGEMENT CHARGES

	VALUE date	EUROS Incl. tax
Monitoring and assistance contract	D	0.956%
Free management (including custodial fees)	D	0.717%
Transfer of securities account	D	€119.60

## CUSTODIAL FEES

**EUROS**  
Incl. tax

### Delubac UCITS

free of charge

<b>UCITS outside Delubac per line</b>	
• < €152,463	0.30%
• €152,463 to €304,924	0.25%
• > €304,924 up to €762,312	0.20%
• > €762,312	0.15%
• Minimum	€23.92

## MISCELLANEOUS

Bourse@nline

Contact us

# INTERNATIONAL TRANSACTIONS

## IMPORTS

	VALUE date	EUROS Excl. tax
<b>Transfers issued in foreign currencies <sup>(2)</sup> or in euros outside SEPA</b>		
	Day of execution	
• < up to €76,000		0.15%
• €76,000 to €152,000		0.10%
• > €152,000 up to €457,000		0.05%
• > €457,000 +		0.03%
• with a minimum of		€35.00
Urgent SWIFT fees	d. of execution	€10.00
Additional reparation commission on transf (Missing or incorrect bank details)	D	€10.00
SWIFT handling fee	D	€50.00
Cheque payment	D	€40.00
<b>SEPA transfers issued in euros <sup>(1)</sup></b>		
<b>Less than or equal to €50,000</b>		
• Magnetic support	D	€0.10
• paper support with IBAN BIC	D	€3.80
<b>Greater than €50,000</b>		
• Magnetic support	D	€0.10
• paper support with IBAN BIC	D	0.10%
Transfer confirmation fees	d. of execution	€10.00
<b>Documentary deliveries<sup>(2)</sup></b>		
Administrative fees	D	€75.00
Costs for posting documents	D	Postage costs
Settlement commission	D	2°/°°
• with a minimum of		€50.00
Fees for arrears/extension/modification	D	€50.00
SWIFT confirmation fee	D	€50.00
SWIFT handling fee	D	€50.00
<b>Documentary credits<sup>(2)</sup></b>		
Costs for posting documents	D	Postage costs
Opening commission (not subject to VAT)		
• per indivisible quarter	D	0.75%
• with a minimum of		€500.00
Acceptance fee	D	0.50%
• with a minimum of		€500.00
Modification fee	D	0.50%
• with a minimum of		€125.00
SWIFT handling fee	D	€80.00
Modification fee	D	€100
Document levy	D	1.50%
• with a minimum of		€150.00

## FOREIGN EXCHANGE

	VALUE date	EUROS Excl. tax
FOREIGN EXCHANGE	Day of execution	
• < €76,000 □		0.10%
• €76,000 to €152,000		0.05%
• > €152,000 up to €457,000		0.025%
• > €457,000 +		0.015%
• with a minimum of		€16.00

## EXPORTS

	VALUE date	EUROS Excl. tax
<b>Transfers received from abroad</b>		
Transfers in euros outside SEPA or in foreign currencies <sup>(2)</sup>	D	€15.00
SEPA transfers received		free
Additional reparation commission on transfer (Missing or incorrect bank details)	D	€10.00
<b>Cheques payable abroad</b>		
		<b>Contact us</b>
Collection fee per cheque		€20.00
Fee for arrears		€40.00
Fee for bank notification of available funds		€50.00
<b>Commercial bills payable abroad<sup>(2)</sup></b>		
		<b>Contact us</b>
Fee per payment slip		€10.00
Fee per commercial bill		€20.00
Fee for Bank notification of available funds		€50.00
Modification commission		€50.00
Fee for arrears		€40.00
SWIFT handling fee		€50.00
<b>Export documentary deliveries<sup>(2)</sup></b>		
Administrative fee	D	2.00‰ <sup>oo</sup>
• with a minimum of		€50.00
Execution fee	D	€15.00
Modification fee	D	€50.00
Fee for arrears	D	€40.00
SWIFT handling fee	D	€50.00

EXPORTS - Continued

	VALU E date	EUROS Excl. tax
<b>Documentary credits<sup>(2)</sup></b>		
Notification fee • with a minimum of	D	€1000/00
Payment fee - document levy • with a minimum of	D	€100/00
Modification fee • with a minimum of	D	€90/00
Administrative fee	D	€100.00
SWIFT handling fee	D	€50.00
<b>International guarantees issued by SWIFT</b>		
Administrative fee	D	€100.00
Fee for drawing up a deed	D	€200.00
Modification or extension fee	D	€90.00
SWIFT handling fee <sub>(MTX99)</sub>	D	€50.00
Coverage fee	D	€120.00
Release commission	D	€100.00

(1) SEPA (Single Euro Payment Area). Automated transfer in euros to the EU, with mandatory BIC and IBAN details of the beneficiary and provided that the beneficiary's bank is automatically accessible and the costs are shared. The SEPA Zone is currently composed of the EU Member States as well as Iceland, Liechtenstein, Norway, Switzerland and Monaco.

(2) Passing on of corresponding overseas charges and foreign exchange fees if converted into foreign currencies. Details on fee options:

- "OUR" option: all costs including those of the beneficiary are borne by the payee.
- "SHA" option: the costs are shared between the beneficiary and the payee (this is the European SEPA transfer option).
- "BEN" option: all costs and charges are borne by the beneficiary.

# TRANSACTIONS SPECIFIC TO PROPERTY MANAGERS

## EUROS

Excl. tax

Certificate of opening, existence or closing of account	€60.00
Account certificate	€60.00
Non-merger certificate	€60;00
Consolidated financial statements at a given date	€45.00
Management fees for an account subject to "Article 70" of co-ownership management (on all accounts held)	
• 0 to 10 accounts	€155.00 per month
• 10 to 25 accounts	€305.00 per month
• More than 25 accounts	€610.00 per month
Payments made upon agreement of the guarantee fund	€5.00
Account statements on magnetic support	€50.00 per month
Business information	€20.00





**BANQUE  
DELUBAC & CIE**  
SINCE 1924 | EXPERTISE AND INDEPENDENCE

Restructuring Banking

Property Administrators Banking

Savings Management Bank

Merchant Bank

Corporate Banking

### **LE CHEYLARD**

*Registered office*

16, place Saléon Terras, 07160 Le Cheylard  
France

Tel.: +33 (0)4 75 29 02 99

### **LYON**

95, avenue du Maréchal de Saxe, 69003 Lyon  
France

Tel.: +33 (0)4 78 14 09 30

### **PARIS**

152, boulevard Haussmann, 75008 Paris  
France

Tel.: +33 1 44 95 86 20

### **TOULOUSE**

36, rue d'Alsace Lorraine, 31000 Toulouse  
France

Tel.: +33 (0)5 34 44 55 55