



Corporate Banking

Pricing Terms and Conditions

applicable as of 1 January 2026
to companies, professionals and associations



**BANQUE
DELUBAC & CIE**

SUMMARY

OPENING, MANAGING AND MONITORING YOUR ACCOUNT 4

OPENING, CONVERTING, AND CLOSING YOUR ACCOUNT
ACCOUNT STATEMENTS
ACCOUNT MAINTENANCE
BRANCH SERVICES

ONLINE BANKING 6

PAYMENT METHODS AND TRANSACTIONS 7

BANK CARDS
WIRE TRANSFERS
DIRECT DEBITS
CHEQUES
INSTANT PAYMENT
CASH TRANSACTIONS
MERCHANT ELECTRONIC PAYMENTS

ANOMALIES AND INCIDENTS 10

INTERVENTION FEES
SPECIAL TRANSACTIONS
PAYMENT INCIDENTS

INTERNATIONAL TRANSACTIONS 12

IMPORTS
EXPORTS
INTERNATIONAL GUARANTEES ISSUED BY SWIFT
BILLS PAYABLE OUTSIDE FRANCE
FOREIGN EXCHANGE

MISCELLANEOUS TRANSACTIONS 14

GUARANTEES ISSUED BY THE BANK
MISCELLANEOUS TRANSACTIONS
RIGHT TO A BANK ACCOUNT
SEGREGATED ACCOUNT
SERVICES
BAAS (BANKING AS A SERVICE)

OVERDRAFTS, LOANS AND FINANCING 15

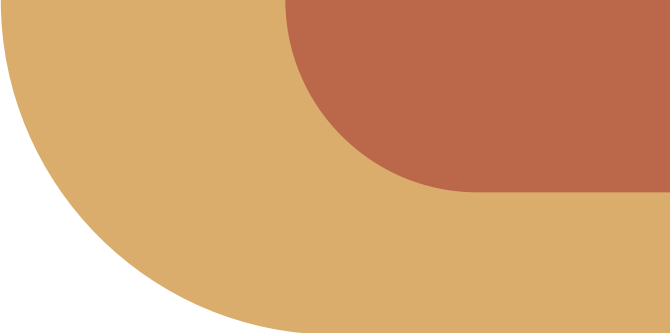
AUTHORISED OVERDRAFTS
OVERDRAFT FACILITIES
TRADE BILLS
ASSIGNMENT OF PROFESSIONAL RECEIVABLES (DAILY LAW)
SUBROGATION
FACTORING
OTHER LOANS

SAVINGS AND FINANCIAL INVESTMENTS 17

BANK SAVINGS
FINANCIAL INVESTMENTS
SPECIFIC PRICING, UNLISTED SECURITIES
OTHER SERVICES

OFFERS NO LONGER AVAILABLE 19

RESOLVING A DISPUTE 20



DELUBAC, A BANK SERVING BUSINESSES AND BOLD DECISION-MAKERS

For over a century, Delubac has stood out for its independence and its ability to support those who choose to think outside the box. In corporate banking, it places this unique approach at the service of companies and their leaders, offering them tailor-made solutions designed to support their growth projects, strategic transitions, and long-term ambitions.

Beyond corporate banking, Delubac also possesses complementary expertise in wealth management and private banking, as well as investment banking. This comprehensive approach enables it to address its clients' complex challenges with an integrated and consistent vision.

At Delubac, authenticity is a strength, boldness a necessity, and innovation a responsibility — convictions that are reflected in every service we provide, whether to a company, an executive or an investor.

These rates apply to companies, professionals and associations. Unless otherwise specified, our rates are subject to VAT at the applicable rate (20% at the date of publication). In the event of a change in the VAT rate, the rates will be affected from the date of application of the new VAT rate.

These terms and conditions and rates are subject to change at any time, in particular to comply with regulatory requirements, and under the conditions provided for by regulations.

OPENING, MANAGING AND MONITORING YOUR ACCOUNT

OPENING, CONVERTING, AND CLOSING

Opening your account	
Legal entities and professionals registered in France	Free
Non-resident legal entities	Please contact us
Closing your account	
	€200
Administrative fees	
	Please contact us
Basic banking service (BBS)⁽¹⁾	
	Free

ACCOUNT STATEMENTS

Monthly statement	Free
Online statement⁽²⁾	Free
Annual statement of fees⁽³⁾	
Companies and professionals	€10
Associations	Free
Ten-day/additional statement	€15

ACCOUNT MAINTENANCE

Account maintenance fees	
Companies and professionals	Per month €30
Associations	Per month €5
Fees on deposits over €1 million	ECB overnight rate(*) + 0.15 pts per annum
Transaction fee calculated on entries debited from the account and not exempt⁽⁴⁾	
Companies and professionals	Up to 0.35%
Associations	Free
Transactions with countries subject to enhanced vigilance measures	Please contact us
Per line collection fees	
Companies and professionals with a minimum monthly fee of €15	€0.35
Account maintenance fees for accounts left dormant for more than one year	Per year €30

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

Annual administrative, legal and accounting update fee	
Companies and professionals*	Minimum €260 Maximum €5000
Fixed annual fees for regulated financial activities / countries subject to enhanced vigilance measures	Please contact us
Fees for changing powers of attorney	€15

BRANCH SERVICES

Safe deposit box rental fees	Please contact us
Manual currency exchange transaction, bid/ask price	Per transaction + €20

* Depending on turnover or regulated sector of activity.

ONLINE BANKING

Because your time is precious, feel free to use our eDelubac online banking platform to manage your accounts remotely, easily and securely from your mobile devices or computer 24 hours a day, 7 days a week.

With eDelubac, you can view and carry out your everyday transactions:

- Balance and transaction history
- Outstandings
- Outstanding credit card balances
- Set up alerts
- Electronic signatures
- E-statements

Subscription	Per month €35
Issuance of strong authentication certificate	€90
EBICS subscription	Per month €55
Swiftnet FIN subscription	Per month €100
Cash management data exchange	
Sending of MT940/MT942 by Banque Delubac & Cie to a third-party BIC	Per account and per month €50
Receipt of MT101 by Banque Delubac & Cie from a third-party BIC	Per account and per month €25
Set-up fee	Per account €150

**Download our eDelubac app from
Google Play or the App Store**



PAYMENT METHODS AND TRANSACTIONS

BANK CARDS



Visa Classic card

International debit card with immediate payment
International deferred debit payment card
Payment card with systematic authorisation⁽⁵⁾

Per year €50
Per year €50
Per year €50



Visa Business card

International payment card with immediate debit
International deferred debit payment card

Per year €80
Per year €80



Visa Premier card

International immediate debit payment card
International deferred debit payment card

Per year €150
Per year €150

Fees per ATM cash withdrawal⁽⁶⁾

Eurozone with international payment card
Outside the euro zone (in foreign currencies)

Free
Complimentary

Card payments

Eurozone
Outside the eurozone

Free
Complimentary

Provision of bank card at a branch

Free

Bank card delivery fee

Free

Reissue or choice of PIN

€30

Charges for reporting theft/fraud

Free

Charge for blocking a card due to loss or other reasons

€20

Card blocking fee charged by the bank

€40

Card replacement fee

€30

Fees in the event of destruction of an unclaimed bank card after 90 days

€30

TRANSFERS

A / ISSUANCE (DEBIT)

SEPA TRANSFERS (PER TRANSACTION)

Issuing a SEPA transfer from account to account (internal Delubac)	Free
Issuing a SEPA transfer (external to Delubac)	
Fees for one-off/standing orders	
Paper order	€10
Online order ⁽²⁾	€0.50
Value date (before 12 noon)	€20

NON-SEPA TRANSFERS (PER TRANSACTION)⁽⁷⁾

Issuing a non-SEPA transfer (in foreign currency* or euros)	
Fees per one-off/standing order	
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

* Foreign exchange commission on currencies on page 13

OTHER TRANSFER FEES

Fees for urgent SWIFT transfers	€30
Fee for SWIFT intervention (message) at the customer's request	€50
Fees for confirming a SEPA or non-SEPA transfer	€20
Fees for transmitting a non-compliant SEPA or non-SEPA transfer	€20

Issuing or receiving a SEPA or non-SEPA transfer for countries subject to enhanced vigilance measures	Please contact us
---	-------------------

B / RECEIPT (CREDIT)

Receipt of a SEPA transfer	Free
----------------------------	------

Receipt of a non-SEPA transfer (in foreign currency*)⁽⁷⁾ Free excluding exchange fees

* Currency exchange fees on page 13

DIRECT DEBITS, INTERBANK PAYMENT INSTRUMENTS

Issuing SEPA direct debits (credit)	
Per direct debit order via the internet	€0.40
Per internet order submission	€3
Per paper direct debit order	€6
Fees per SEPA direct debit payment (debit)	Free
Fees for setting up a SEPA direct debit mandate	Free
Fee per SEPA Creditor Identifier (SCI) request	€50
Stopping an authorized direct debit	€15
Fees for unpaid direct debits (credit) due to non-payment, lack of consent, objection, insuffisance de provision	€15

CHEQUES

Cheque cashing	Free
Cheque payment	Free
Issuing of cheque books at branches	Free
Cheque book delivery fee (by tracked green letter)	€15
Destruction of cheque books not claimed after 90 days	€30
Cheque delivery fee	€10
Fees for cancelling cheques or cheque books by the issuer	Per request €30
Fees for issuing/cancelling a bank cheque	€20
Issuance of a certificate of non-payment ⁽⁸⁾	€60
Issuance of a cheque in euros payable outside France	€40
Deposit of a cheque drawn on a foreign bank	0.10% of the amount
Minimum	€20
Maximum	€100
Notice of cheque status	
In France	€20
Elsewhere	€50
Unpaid fee on foreign cheques	€50

INSTANT PAYMENT - SEPA

Receipt	Free
---------	------

CASH TRANSACTIONS

Cash deposit at Delubac counter	Free
Cash withdrawal at a branch without issuing a cheque	Free
ATM cash withdrawals ⁽⁵⁾	Free
Deposit card at our approved service providers	Please contact us
Set-up of the service (including deposit card)	€10
Replacement fee for stolen/fraudulent cards	Free
Replacement fee for lost/damaged card	€10

MERCHANT ELECTRONIC PAYMENTS

Merchant contract for electronic payment terminals (EPTs)	Please contact us
Card issuance/reissuance fees	€20
Fees for unpaid cards on remote selling contracts	€50

ANOMALIES AND INCIDENTS

INTERVENTION FEE

Transaction fee (limited to 5 per day) ⁽⁹⁾	Per transaction €15
---	---------------------

SPECIAL TRANSACTIONS

Charge per garnishee order	€250
----------------------------	------

Charge for garnishment by a third-party holder 10% of the amount garnished, capped at €100	
---	--

Charge for notification letter for unauthorized debit account	€20 + postage costs
---	------------------------

Fee for managing accounts of blacklisted banking customers	Per quarter €100
--	------------------

PAYMENT INCIDENTS

ON CHEQUES (PER TRANSACTION)

Prior notification of cheque issued without sufficient funds	€20
--	-----

Fee for cheque rejected due to insufficient funds ⁽¹⁰⁾	
Cheque for €50 or less	€30
Cheque greater than €50	€50

Cheque paid from the account of blacklisted banking customers	€90
---	-----

Fees following <i>Banque de France</i> authorization to issue cheques	€50
---	-----

Certificate of non-payment	€60
----------------------------	-----

Cheque returned unpaid	
For insufficient funds	Free
Other reasons	€16

ON CARDS (PER TRANSACTION)

Fees for reporting to the <i>Banque de France</i> a decision to withdraw a bank card	€40
--	-----

ON SEPA DIRECT DEBITS

Direct debit rejection fee	
For insufficient funds ⁽¹¹⁾	€10
Other reasons ⁽¹¹⁾	Free

ON TRADE BILLS

Rejection of bill or LCR (debit)	
Reason «no order to pay» on accepted LCR + other reasons	€40
Discounted trade bill or «Dailly Law» factoring debt unpaid on maturity if the account situation does not allow for reversal	€40

OTHER

Loan instalment unpaid on due date	€75
---	------------

INTERNATIONAL TRANSACTIONS

ALL INTERNATIONAL TRANSACTIONS

Expertise/consultancy fees	Please contact us
Document delivery fees	Postage
SWIFT transaction fees	€50
Simple modification fee	€100
Release of bank deposit	€50
Unpaid fees per document	€50

IMPORTS⁽⁷⁾

IMPORT DOCUMENTARY DISCOUNTS

Settlement/collection fee	0.20% With a minimum of €70
---------------------------	--------------------------------

IMPORT DOCUMENTARY CREDITS

Opening fee	Per annum 1% With a minimum of €300
Usage fee	From 0.15% With a minimum of €150
Modification fee (amount/duration)	Per annum 1% With a minimum of €150
Charge for discrepant documents	€130

EXPORTS⁽⁷⁾

EXPORT DOCUMENTARY DISCOUNTS

Opening fee	With a minimum of €70
-------------	-----------------------

EXPORT DOCUMENTARY CREDITS

Notification fee	From 0.15% With a minimum of €150
Usage fee	0.20% With a minimum of €170

Modification fee (amount/duration)	From 0.15% With a minimum of €120
Corrected document fee	€70
Pre-checking fee	€130
Fee for non-compliant documents	€130

INTERNATIONAL GUARANTEES ISSUED BY SWIFT

Application fee	€100
Deed preparation fee	€200
Modification or extension fee	€90
SWIFT transaction fees (MTX99)	€50
Transaction fees	€120
Release fee	€100

BILLS PAYABLE OUTSIDE FRANCE

Please contact us

Fee per statement	€10
Fee per bill	€20
Fee per notice of disposition	€50
Modification fee	€50
Fee on unpaid sum	€40
SWIFT transaction fee	€50

CURRENCY EXCHANGE⁽⁷⁾

Currency exchange commission	
Up to €75,000	0.100%
Over €75,000	0.050%
Over €150,000	0.025%
Over €450,000	0.020%
	With a minimum of €16

MISCELLANEOUS TRANSACTIONS

GUARANTEES ISSUED BY THE BANK

Drafting of guarantee documents	From €150
Amendment fee	From €100
Guarantee enforcement fee ⁽¹²⁾	€200

MISCELLANEOUS OPERATIONS

Reprinting of a repayment table	€45
Issuing an early repayment statement	€50
Situation reported to the auditors	€250
Certificate issued	€35
Document search or reissue fees (limited to 10 documents)	€35
Fees for administrative updates and file accountant ⁽¹³⁾	€45
Fees for complex deeds (excluding standard deeds) ⁽¹⁴⁾	Please contact us
Fees for assembly and reorganization (complex file) ⁽¹⁵⁾	Please contact us
Gold (plus intermediary fees) (not subject to VAT)	Please contact us
Courier delivery in Paris region	€150

RIGHT TO A BANK ACCOUNT

Basic banking service ⁽¹⁾	Free
--------------------------------------	------

SEGREGATED ACCOUNT

Segregated account	Please contact us
--------------------	-------------------

SERVICES

Fund collection	
Administration fee	€100
Per collection	Please contact us

BAAS (BANKING AS A SERVICE)

Please contact us

OVERDRAFTS, LOANS AND FINANCING

AUTHORISED BALANCES⁽¹⁶⁾

Confirmation fee (fee calculated on an annual basis on the amount of confirmed loans and charged quarterly in advance). Per loan	Per annum 1%
Application and commitment fees	Please contact us
Interest charges according to authorization	Please contact us

OVERDRAFTS⁽¹⁶⁾

Authorized overdraft⁽¹⁷⁾	Please contact us
Other charges on authorized overdraft Higher overdraft fee ⁽¹⁷⁾ Overrun margin	0.25% 1.50%
Unauthorized overdraft Interest charges * Interest is calculated based on the TBB plus a maximum margin of 7.50%, subject to revision based on the usury rate.	TBB⁽¹⁸⁾ + interest*

TRADE BILLS AND DISCOUNTING⁽¹⁶⁾

TRADE BILLS (BILL OF EXCHANGE AND LOR)

Paper bill	Per bill €4
Manual slip fee	Per remittance/slip €15
Electronic/digital bill	Per bill €0.50
Telecommunication slip fees	Per remittance/slip €4
Unpaid bill, claimed	€30
Bill return fee	€15
Change of address/change of due date or amount	€20
Presentation for acceptance Fees for sending outstanding portfolio	€40 €20

DISCOUNT

Rate	Please contact us
Extra-contractual release fees from the guarantee	1% of the amount released

ASSIGNMENT OF PROFESSIONAL RECEIVABLES (DAILY LAW)⁽¹⁶⁾

Daily slip fees	
Manual processing per Daily slip	€60
Electronic processing per statement	€15
Fees per invoice	
Manual processing	€15
Electronic processing	€5
Fees for registered notification	€10
Unpaid Daily extension at maturity	€32
Renewal of the claim	
At maturity	Original rate + 2 points
Subsequent renewals, without exceeding the usury rate	Original rate + 2 points + 1 point ⁽¹⁹⁾
Extra-contractual fee for release from the guarantee	1% of the amount released

SUBROGATION⁽¹⁶⁾

Receipt fees	
Manual processing	€60
Electronic processing	€40
Service fee per invoice	
Manual processing	€10
Electronic processing	€10
Notification fee by registered mail	€10
Reminder sent by registered post	€10
Extension of unpaid subrogation at maturity	€32
Renewal of the debt within the limits of the usury rate:	
At maturity	Original rate + 2 points
Subsequent renewals	Original rate + 2 points + 1 point ⁽¹⁹⁾
Extra-contractual fee for release from the guarantee	1% of the amount released

FACTORING

Please contact us for the various solutions we offer.

LEASING

Please contact us for the various solutions we offer.

OTHER LOANS⁽¹⁸⁾

For any medium- to long-term loan applications, please contact your usual advisor.

Credit modification fees (IBAN, due date, etc.)	€30
--	------------

SAVINGS AND FINANCIAL INVESTMENTS

BANK SAVINGS

<i>Livret A</i> savings account ⁽²⁰⁾	Interest rate according to regulations
Savings account ⁽²¹⁾	Interest rate 0.05%

FINANCIAL INVESTMENTS

ANNUAL CUSTODY FEES INCLUDING VAT WITH A MINIMUM OF €50 PER YEAR

Account custody fees are charged every six months in arrears and are calculated on the basis of the average daily value of the portfolio.

Funds managed by Delubac Asset Management	Free
Financial Instruments not managed by Delubac ⁽²²⁾	0.50%

FUND ORDERS⁽²³⁾

Front-end fees	See fund KID ⁽²⁴⁾
Back-end fees	See fund KID ⁽²⁴⁾
Subscription/redemption of funds outside of Delubac Asset Management ⁽²²⁾⁽²³⁾	Per transaction €40

MARKET ORDERS ON NYSE EURONEXT (PARIS AMSTERDAM BRUSSELS)⁽²³⁾

Shares	
Fees	1%
Minimum	Per order €25
Bonds	
Fees	0.75%
Minimum	Per order €25

ORDERS ON OTHER MARKETS

Shares	
Fees	1.80%
Minimum	Per order €50
Bonds	
Fees	1.50%
Minimum	Per order €50

SPECIFIC PRICING - UNLISTED SECURITIES INCLUDING VAT

Fees per transaction (acquisition/divestment)	Per transaction 0.10% With a minimum of €150
Management acts (corporate actions, etc.)	Per transaction €100

OTHER SERVICES

INCLUDING VAT

Bourse@nline subscription	Free
Opening a securities account	Free
Quarterly portfolio statements	Free
External securities transfer fees	
Fixed fee per holding of securities held in custody in France	€30
Fixed fee per holding of securities held in custody outside France	€80
Minimum charge per account	€150
Other services	Please contact us

CRYPTOACTIFS

Please contact us

OFFERS NO LONGER AVAILABLE

VISION PRO BASIC PACKAGE

Per month €10

Bank account: account opening, Visa Business bank card (1 card), ATM cash withdrawals⁽⁶⁾ in the Eurozone

Online banking: unlimited number of shared accesses, dedicated smartphone app, unlimited banking transaction history, export of transactions in CSV/XLS formats, simplified addition of beneficiaries from bank details, access to view bank account by accountant

Payments received: cash deposits via the *Dépôt Cash* network or at Banque Delubac & Cie branches

LAUNCH PACKAGE

Per month €20

Bank account: account opening, business start-up account opening (capital deposit account, capital and fund deposit certificate), Visa Business bank card (1 card), ATM withdrawals⁽⁶⁾ in the Eurozone

Online banking: unlimited number of shared accesses, dedicated smartphone app, unlimited banking history, export of transactions in CSV/XLS formats, simplified addition of beneficiaries from bank details, access to view bank account by the accountant

Transfers and direct debits: unlimited receipt and sending of transfers within the Eurozone

Payments received: unlimited cheque deposits, cash deposits via the *Dépôt Cash* network or at Banque Delubac & Cie branches

PREMIUM PACKAGE

Per month €30

Bank account: account opening, business start-up account opening (capital deposit account, capital and fund deposit certificate), Visa Business bank card (1 card), ATM withdrawals⁽⁶⁾ in the Eurozone

Online banking: unlimited number of shared accesses, dedicated smartphone app, unlimited banking transaction history, export of transactions in CSV/XLS formats, simplified addition of beneficiaries from bank details, access to view bank account by the accountant

Transfers and direct debits: unlimited receipt and sending of transfers within the Eurozone, bulk salary transfers, management of direct debits within the Eurozone

Payments received: secure remote payment contract (VADS), configuration and dispatch of the payment terminal (if subscribed via our partner Capsys), direct debit card, unlimited cheque deposits, cash deposits via the *Dépôt Cash* network or at Banque Delubac & Cie branches

PROXISHOP PROFESSIONAL OFFER

Per month €29

Bank account: business account with French IBAN, capital deposit account, Visa Business bank card (2 cards), ATM withdrawals⁽⁶⁾ included in the Eurozone

Payments received: secure remote payment contract (VADS), direct debit card sent to you, unlimited cheque deposits, cash deposits via the *Dépôt Cash* network or at Banque Delubac & Cie branches

eDelubac online banking: monthly online bank statements, dedicated smartphone app, export of transactions in CSV and XLS formats

Transfers and direct debits: receipt of unlimited SEPA transfers, simplified addition of beneficiaries from bank details, grouped salary transfers, management of SEPA Core or inter-company direct debits

RESOLVING A DISPUTE

Banque Delubac & Cie is committed to providing you with the highest quality service at all times. However, in the event that you encounter difficulties in managing your account or using the services available to you, please keep the following in mind.

If you have a complaint, you may contact our **Customer Relations department**:

- at the following email address: relationclientele@delubac.fr
- via the dedicated form available on the delubac.com website
- or by sending a letter to the following address:
Banque Delubac & Cie- Customer Relations
16, place Saléon Terras- 07160 Le Cheylard, France

If your request:

- concerns a payment service, the bank will acknowledge receipt within 10 working days. The response time for your complaint is 15 working days following receipt of the complaint. If, within this period, a response cannot be provided due to exceptional circumstances, the period will be extended to 35 working days.
- does not concern a payment service, the bank will acknowledge receipt within 10 working days. You will receive a response within two months.

If the dispute cannot be resolved and falls within its jurisdiction, you may contact the Ombudsman appointed by Banque Delubac & Cie free of charge under the following conditions:

- provide evidence of an unsatisfactory response to your request by the bank's Customer Relations department (for business customers and legal entities).
- send your request to the Ombudsman:
 - by filling out the Ombudsman request form on the website: www.lemediateur.fbf.fr
 - or by sending your request to the following address:
The Ombudsman at the FBF- CS 151- 75422 Paris Cedex 09

Referral to the mediator constitutes express authorization by the Client to lift banking secrecy with regard to the Bank in relation to the information transmitted by the latter to the Ombudsman.

In the case of investment services or digital asset services, if the dispute falls within its jurisdiction, you may refer the matter to the AMF Ombudsman free of charge:

- by filling out the mediation request form on the website <https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>
- or by mailing your request to the following address:
Autorité des Marchés Financiers - La médiation 17, place de la Bourse, 75082 Paris cedex 02

Your satisfaction is a top priority for Banque Delubac & Cie.

Find answers to your questions at
www.delubac.com, under the « Contact » section.

- (1) Basic banking services provided under the right to a bank account, as set out in Articles L312-1 and D312-5-1 of the French Monetary and Financial Code.
- (2) Excluding connection costs charged by your telephone operator and/or Internet service provider.
- (3) At the request of the subscriber. Free service for individuals and associations.
- (4) Calculated on the cumulative debit movement for the month.
- (5) International payment card with systematic authorization, subject to product availability.
- (6) ATM: automated teller machine.
- (7) Passing on of foreign correspondent fees and exchange commission if converted into foreign currency. Details of fee options:
 - «OUR» option: all fees, including those of the beneficiary, are payable by the payer.
 - «SHA» option: fees are shared between the beneficiary and the payer (this is the option for transfers to the European Economic Area).
 - «BEN» option: all charges, including those of correspondents, are payable by the beneficiary.
- (8) Free after the second presentation at the end of the 30-day period from the first presentation.
- (9) Amount charged by the Bank for a transaction that causes an incident in the account requiring special processing (presentation of a non-compliant payment order, incorrect bank details, insufficient funds, etc.).
- (10) The flat fee includes unpaid fees, the letter of formal notice, the preliminary information letter for cheques with insufficient funds, the blocking of funds, the issuance of a non-payment certificate, the Banque de France declaration, the intervention fee and the cost of registered mail.
- (11) Amount capped at the rejected order.
- (12) Fees charged by the Bank in the event that the beneficiary calls on the guarantee.
- (13) Additional fees excluding annual administrative, legal and accounting update fees.
- (14) Fees related to the drafting of a complex document (excluding standard Bank documentation), in particular amendments, protocols and specific agreements.
- (15) Fees related to the analysis of the file, the implementation, modification, restructuring, renegotiation or renewal of commitments (excluding the drafting of deeds).
- (16) Subject to acceptance by the Bank.
- (17) Fees and commissions are included in the APR (annual percentage rate).
- (18) TBB: Delubac base bank rate. 7% as at 1 January 2019 and effective as at 1 October 2025. It is determined by each bank based on market conditions.
- (19) At each renewal, with a ceiling of 5 points.
- (20) Regulated savings product. Terms and remuneration subject to change.
- (21) Gross nominal annual rate as at 1 February 2019. Threshold and ceiling subject to change at any time at the initiative of Banque Delubac.
- (22) A flat fee of €40 is charged for any subscription or redemption of a fund outside the Delubac Group, in addition to any front-end / back-end applicable to the products concerned.
- (23) The financial transaction tax (FTT) applies in addition, where applicable.
- (24) Key information document.



BANQUE DELUBAC & CIE

Find us 24 hours a day, 7 days
a week



Account Manager



Your online accounts
www.edelubac.com



www.delubac.com

Find all your contacts at
WWW.DELUBAC.COM



LE CHEYLARD - Head office
16, place Saléon Terras
07160 Le Cheylard - FRANCE
Tel. +33 (0)4 75 29 02 99

PARIS
10, rue Roquépine
75008 Paris - FRANCE
Tel. +33 (0)1 44 95 86 20

Limited partnership with capital of €11,695,776, registered in the Aubenas Trade and Companies Register under number 305 776 890. Registered with ORIAS under number 07027153.