



## Fee Information Document

**Name of account provider: Banque Delubac & Cie**

**Account name: personal deposit account**

**Date: 1<sup>st</sup> June 2021**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the fee conditions of Banque Delubac & Cie.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
<ul style="list-style-type: none"> <li>▪ Opening the account</li> <li>▪ Maintaining the account</li> <li>▪ Maintaining the account (additional charge for assets over €1 M)</li> <li>▪ Closing the account</li> <li>▪ Monthly account statement</li> <li>▪ Ten-day account statement</li> <li>▪ Annual statement of fees</li> </ul>	Monthly fee	<b>free</b>
	Deposit fee	<b>€7</b>
		<b>ECB rate + 0.15%</b>
	Fee per statement	<b>free</b>
		<b>free</b>
		<b>€10</b>
		<b>free</b>
<b>Payments (excluding cards)</b>		
<ul style="list-style-type: none"> <li>▪ Transfer from one Delubac account to another</li> <li>▪ SEPA transfer to a non-Delubac account – paper-based payment order</li> <li>▪ SEPA transfer to a non-Delubac account – online payment order</li> <li>▪ Same-day SEPA transfer (before 12:00)</li> <li>▪ Setting up a SEPA standing order – paper-based</li> <li>▪ Setting up a SEPA standing order – online</li> <li>▪ Receiving a SEPA transfer</li> <li>▪ Issuing a non-SEPA transfer (minimum €35)</li> </ul>	Per transfer	<b>free</b>
		<b>€7</b>
		<b>free</b>
	Per transfer	<b>€20</b>
	Per type of transfer	<b>€2</b>

		<b>free</b>
<ul style="list-style-type: none"> <li>▪ Issuing a non-SEPA transfer – currency exchange fee (minimum €16)</li> </ul>		<b>free</b>
	Up to €75,000	<b>0.15%</b>
<ul style="list-style-type: none"> <li>▪ Receiving a non-SEPA transfer in a foreign currency or in € (minimum €16)</li> </ul>	More than €75,000	<b>0.10%</b>
	More than €150,000	<b>0.05%</b>
	More than €450,000	<b>0.03%</b>
<ul style="list-style-type: none"> <li>▪ Incomplete one-off transfer</li> </ul>	Up to €75,000	<b>0.10%</b>
<ul style="list-style-type: none"> <li>▪ Issuing or receiving a SEPA or non-SEPA transfer to/from a country subject to increased monitoring measures</li> </ul>	More than €75,000	<b>0.05%</b>
	More than €150,000	<b>0.025%</b>
	More than €450,000	<b>0.002%</b>
<ul style="list-style-type: none"> <li>▪ Direct debits and interbank payment orders</li> </ul>	Up to €75,000	<b>0.10%</b>
	More than €75,000	<b>0.05%</b>
	More than €150,000	<b>0.025%</b>
	More than €450,000	<b>0.002%</b>
<ul style="list-style-type: none"> <li>▪ Cheques</li> </ul>	Fee per transfer	<b>€15</b>
		<b>Please ask for more information</b>
	Payment of a SEPA direct debit	<b>free</b>
	Setting up a SEPA direct debit mandate	<b>free</b>
	Cancelling an authorised direct debit	<b>€12</b>
	Remittance for collection of cheque	
	Sending out a cheque book (only sent by registered post with acknowledgement of receipt)	<b>free</b>
	Sending a cheque	<b>€15</b>

	<p>book to a branch</p> <p>Destroying a cheque book which has not been collected after 90 days</p> <p>Cancellation of a cheque by the issuer</p> <p>Cancellation of a cheque book by the holder</p> <p>Ordering a cheque book (express service)</p> <p>Issuing a bank draft</p> <p>Issuing a cheque in € payable to a beneficiary abroad</p> <p>Remittance for collection involving a cheque drawn on a foreign bank</p> <p>Interbank advice for a cheque drawn on a foreign bank</p>	<p><b>no fee</b></p> <p><b>€20</b></p> <p><b>€20/transaction</b></p> <p><b>€20/transaction</b></p> <p><b>€10</b></p> <p><b>€24</b></p> <p><b>€40</b></p> <p><b>0.1% of the amount (minimum €24, maximum €100)</b></p> <p><b>€50</b></p>
<b>Cards and cash</b>		
<ul style="list-style-type: none"> <li>▪ Debit card (international payment card with immediate debit)</li> </ul>	<p>Visa Classic card</p> <p>Visa Premier card</p>	<p><b>€50</b></p> <p><b>€150</b></p>
<ul style="list-style-type: none"> <li>▪ Debit card (international payment card with</li> </ul>		

deferred debit) <ul style="list-style-type: none"> <li>▪ Debit card (payment card with systematic authorisation)</li> <li>▪ Cash withdrawal within the eurozone at a Delubac or any other ATM</li> <li>▪ Cash withdrawal outside the eurozone (foreign currency)</li> <li>▪ Card payment in the eurozone</li> <li>▪ Card payment outside the eurozone</li> </ul>	Visa Infinite card Visa Classic card Visa Premier card Visa Infinite card Visa Classic card	<b>€350</b> <b>€55</b> <b>€170</b> <b>€350</b> <b>€50</b>  <b>free</b>  <b>€3.50 + 2% of the amount withdrawn</b>  <b>free</b>  <b>2.90%</b>
	<b>Overdrafts and related services</b>	
	Temporary agreed overdraft  Arranged overdraft  Fee on highest overdraft balance  Margin	<b>Maximum rate published quarterly in France's Official State Gazette (Journal Officiel)</b>  <b>Please ask us for more information</b>  <b>0.10%</b>   <b>1.50%</b>
	<b>Other services</b>	
		eDelubac remote banking service