



DELUBAC

Restructuring Banking

Pricing Terms and Conditions

As at 05/15/2021



SINCE 1924

BANQUE
DELUBAC & CIE

EXPERTISE AND INDEPENDENCE

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BANQUE DELUBAC & CIE IS AT YOUR SERVICE

A renowned player in the legal world for over 30 years, Delubac Restructuring Banking supports companies in difficulty or subject to turnaround, within the framework of amicable procedures of prevention, insolvency proceedings or business continuation plans. Our team of experts is at your disposal to find the solution that best suits you.



A business manager that you can contact on his/her direct line



A remote banking service accessible 24 hours a day :
www.edelubac.com



www.delubac.com to discover my products and services

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

The Delubac Restructuring Banking team brings together multidisciplinary and versatile specialists. To answer all your needs, we offer a comprehensive range of banking and financial services.

ACCOUNT CUSTODY

ACCOUNT STATEMENTS

SUBSCRIPTION TO E-DELUBAC REMOTE BANKING SERVICE

MONTHLY STATEMENTS OF ACCOUNTS

ACCOUNT CUSTODY

Transaction fee ⁽¹⁾	0.25%
Overdraft fee calculated on the highest overdraft (not subject to VAT)	0.25%
Fixed monthly account management fees	€30
Collection per line	€0.32 With a minimum of per month €5
Administrative, legal and accounting update fee	Per year €70
Administrative fees for account opening	Please ask for details
Basic banking service (BBS) ⁽²⁾ (entitlement to account)	Free

ACCOUNT STATEMENTS

Monthly statement	Free
Statement via internet ⁽³⁾	Free
Annual statement of charges ⁽⁴⁾	Free
Additional statement	€15
Account management fee without transactions for more than one year	€30

SUBSCRIPTION TO E-DELUBAC REMOTE BANKING SERVICE

INTERNET, LANDLINE TELEPHONE, SMS, ETC. ⁽³⁾

Subscription to Online Internet Services ⁽³⁾	Per month €30
Subscription to EBICS	Per month €40
Subscription to Swiftnet	Per month €100



PAYMENT SERVICES

To help you get through a difficult situation, Delubac Restructuring Banking has set up a comprehensive range of banking products and services tailored to your needs.

CASH TRANSACTIONS

CHEQUES

SERVICES

TRANSFERS

DEBIT

BANK CARDS

KEY VALUE DATES

CASH TRANSACTIONS

Cash deposit at a Delubac branch	Free
Cash withdrawal at a branch without issuing a cheque	Free
Cash withdrawal at ATMs (Automated Teller Machine) ⁽⁵⁾	Free
Deposit card with our authorised service providers	
• Setting up the service (including deposit card)	€10
• Replacement costs for lost or damaged cards	€10

CHEQUES

Cheque remittance	Free
Cheque payment	Free
Unpaid cheque (presented for payment)	
• For insufficient funds	Free
• Other reasons	€16
Fees for issuing a bank cheque	€20
Payment, if accepted by the Bank, despite the contractual prohibition on cheque form not issued by the Bank	€160
Cheque(s) opposition fees by the issuer	Per cheque €25
Cheque book(s) opposition fees by the issuer	Per operation €25
Fee for posting cheques	€10

SERVICES

Fund collection	
• Administrative fees	€100
• Per collection	Please ask for details
Post by courier - Paris region	€100
Certificate issued	€35

TRANSFERS





Issuance of SEPA transfers - Fees per occasional transfer	
• Internet order	€0.50
• Paper order	€4.95
Fees per internal transfer	Free

Fees per day-value transfer (before 12:00)	€20
Transfer confirmation fees	€20
Receipt of a SEPA transfer	Free

DEBIT

SEPA direct debit issue (credit)	Free
• By direct debit Internet order	€0.3
• By direct debit paper order	€5
• By internet remittance	€3
Fees per request for SEPA Creditor Identifier (SCI)	€40
Overdue charges on direct debits (credit)	
• Rejection for dispute or lack of consent	€15
• Rejection for opposition	€20
• Rejection for insufficient provision	€14
Fees for payment of SEPA Direct Debit	Free
Fees for setting up a SEPA Direct Debit Mandate	Free
Fees for setting up opposition of authorized SEPA/direct debit	€15

BANK CARDS

Visa Classic Card <ul style="list-style-type: none"> • Debit international payment card • Deferred debit international payment card • Payment card with systematic authorisation⁽⁶⁾ 	 <p>Per year €75 Per year €85 Per year €50</p>
Visa Business Card <ul style="list-style-type: none"> • Debit international payment card • Deferred debit international payment card 	 <p>Per year €85 Per year €95</p>
Visa Premier Card <ul style="list-style-type: none"> • Entry fee • Debit international payment card • Deferred debit international payment card 	 <p>Per year €80 Per year €150 Per year €170</p>
Visa Infinite Card⁽⁶⁾ <ul style="list-style-type: none"> • Debit international payment card • Deferred debit international payment card 	 <p>Per year €300 Per year €320</p>

BANK CARDS (CONTINUED)

Reissuing or choosing PIN	€30
Fee for producing a new card	€30
Card opposition fees by the bank	€20
Fees for declaration to Banque de France of a decision to withdraw a credit card	€20
Card opposition fees by the holder	€20
Fees after card retained in ATM ⁽⁵⁾	Free
Replacement costs for lost or damaged card	€15
Replacement costs for defective card	Free
Electronic payment contract for retailers	Please ask for details
Chargeback fees on distance selling contracts	50 €
Fees per withdrawal outside the euro zone	Per transaction €4
Cash withdrawal fees (in the event of a cash withdrawal in euros in the euro zone) ⁽⁵⁾	Free
Payment by card outside the euro zone	Per transaction 1%
Payment by card within the euro zone	Free
Charges for sending a bank card by recorded delivery with acknowledgment of receipt	€15

KEY VALUE DATES (INDICATED IN BUSINESS DAYS)

- Cheque delivery **D+1**
- Cheque payment **D - 1**
- Bill of exchange/promissory note presentation for collection (due payment reserved) **D+4**
- Bill of exchange/promissory note presentation for collection (value after receipt) **Please ask for details**
- Cash payment outside Delubac branches **D+1**

D corresponds to the interbank payment date.



FINANCING

Renowned for its quality of expertise, Delubac Restructuring Banking advises you and assists you in finding the finance you need to continue your business.

AUTHORIZED CREDIT FACILITIES

CASH AND OVERDRAFT FACILITY

COMMERCIAL BILLS

DAILY ASSIGNMENTS

SUBROGATION

FACTORING

AUTHORIZED CREDIT FACILITIES⁽⁷⁾

Confirmation commission (fees calculated on the annual basis of the amount of credit confirmed and withdrawn in advance on a quarterly basis)	Per year 1%
Commitment fees	Please ask for details
Administrative fees	Please ask for details
Interest charges as authorised by the committee	Please ask for details

CASH AND OVERDRAFT FACILITY⁽⁷⁾

Ad-hoc overdraft facilities⁽⁸⁾⁽⁹⁾	BBR⁽¹⁰⁾+ 7 points
Authorised overdraft⁽⁹⁾⁽⁷⁾	Please ask for details
Other fees on overdraft facility and authorised overdraft	0.25%
• Commission on the highest overdraft ⁽⁹⁾	0.25%
• Overrun margin	1.5%

COMMERCIAL BILLS⁽⁷⁾

Delivery of standardised commercial bills (bill of exchange, promissory note)	Per bill €4
Fee for magnetic support	€0.5
Fee for manual bill slip	€15
Fee for magnetic slip	€4
Unpaid, reclaimed, extended commercial bill	€30
Bank notification of available fund	€20
• Change of address, amendment of due date, amount etc.	€20
• Fee for commercial bill claim	€20
Submission for acceptance	€40
• Expenses for sending outstanding portfolio amounts	€20
• Expected commercial bill & "Daily Law" trade receivables unpaid at maturity, if the account balance	€40

DAILY ASSIGNMENTS⁽⁷⁾

Fees for Dailly assignment form - Manual processing	€60
Fees for Dailly assignment form - Magnetic processing	€15
Service feeper invoice - Manual processing	€15
Service feeper invoice - Magnetic processing	€5
Registered mail notification fees	€10
Extension of unpaid Dailly assignments at maturity	€32
Receivable renewal	
• At maturity	Initial rate + 2 points
• Subsequent renewals,without exceeding the usury ceiling ⁽¹¹⁾	Initial rate + 2 points + 1 point ⁽¹²⁾

SUBROGATION⁽⁷⁾

Subrogation release fees - Manual processing	€60
Subrogation release fees - Magnetic processing	€40
Service fee per invoice - Manual processing	€10
Service fee per invoice - Magnetic processing	€10
Registered mail notification fees	€10
Registered mail notification reminder	€10
Extension of unpaid subrogation at maturity	€32
Renewal of the receivable within the limit of the usury ceiling⁽¹¹⁾	
• At maturity	Initial rate + 2 points
• Subsequent renewals	Initial rate + 2 points + 1 point ⁽¹²⁾

FACTORING⁽⁷⁾

Factoring	Please ask for details
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PAYMENT INCIDENT

The proximity and trust of our clients are the best levers of our development. In order to guarantee a relationship of quality, Delubac Restructuring Banking undertakes to communicate with you in a transparent way.

CHEQUE

NOTIFICATION OF DIRECT (DEBIT)

COMMERCIAL BILLS/BILL OF EXCHANGE

HANDLING CHARGES

CHEQUE

Management fee for a bank account suspended	Per quarter €100
Payment of a cheque issued in violation	€90
Certificate of non-payment	€60
Fixed(*) fees per cheque rejected for insufficient funds	
• Cheque less than or equal to €50.00	€30
• Cheque greater than €50.00	€50
Fees for prior information letter for NFS cheque	Per letter €20

(*) The fixed fee includes the payment of arrears, the injunction letter, the prior information letter for NSF cheques, the blocking of the provision, the establishment of the non-payment certificate, the Banque de France declaration, the handling charges, and the shipping costs by registered mail.

NOTIFICATION OF DIRECT (DEBIT)

Direct debit rejection fees ⁽¹³⁾ for insufficient funds	€10
Direct debit rejection fees for missing mandate	Free
Direct debit rejection fees for opposing mandate	Free

COMMERCIAL BILLS/BILL OF EXCHANGE

Commercial bills or Bill of exchange rejection fee	
• Reason "no payment order" on accepted bill of exchange + other reasons	€40

HANDLING CHARGES

	Per transaction ⁽¹⁴⁾ €15
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OTHER TRANSACTIONS

Do not hesitate to send us your requests.

The relevance of our team's analyses combined with the mastery of insolvency proceedings ensure that you quickly have all the elements to carry out your operations and in the best conditions possible.

Fees per attachment⁽¹⁵⁾	€250
Fees per sequestration	€250
Fee for opposition on notice to third party holder <ul style="list-style-type: none"> • 10% of the opposition amount 	Capped at €100
Search fees	Per request €15
Emergency cheque book	€15
Cheque book posting costs (only by registered mail with acknowledgement of receipt)	€15
Drafting of a guarantee deed	€150
Fees for complex deeds	Please ask for details
Annual information letter to the guarantors (Article L 313.22 of the Monetary and Financial Code)	€50
Situation given to the statutory auditors	€250
Reminder fees on administrative and accounting updating of the file	€45
Account closure fees <ul style="list-style-type: none"> • In insolvency proceedings or similar proceedings • Solvent 	€190 €100
Costs of opening Litigation files	€150
Gold (extra intermediary fees) (not subject to VAT)	1% Minimum, please ask for details



FINANCIAL TRANSACTIONS

Whatever your needs, you can rely on our know-how. Banque Delubac & Cie's Restructuring Banking activity allows you to benefit from recognised expertise in the management of your financial investments.

FINANCIAL INVESTMENTS

SPECIFIC RATES - NON-LISTED SECURITIES

OTHER SERVICES

FINANCIAL INVESTMENTS

INCLUDING TAXES

ANNUAL CUSTODY FEES

With a minimum of €50

Custody fees for the account are deducted semi-annually in arrears and are calculated on the average daily outstanding amount of the portfolio.

Funds managed by Delubac Asset Management	Free
Non-Delubac financial instruments⁽¹⁶⁾	0.50%

FUND ORDERS⁽¹⁷⁾

Entry charge⁽¹⁸⁾	As per Fund KIID
Exit charge⁽¹⁸⁾	As per Fund KIID
Subscriptions/redemptions of funds not managed by Delubac Asset Management⁽¹⁶⁾⁽¹⁷⁾	Per transaction €40

STOCK EXCHANGE ORDER ON NYSE EURONEXT (PARIS AMSTERDAM BRUSSELS)⁽¹⁷⁾

Equities	
• Charge	1% Minimum per order €25
Bonds	
• Charge	0.75% Minimum per order €25

ORDERS ON OTHER MARKETS

Equities	
• Charge	1.8% Minimum per order €50
Bonds	
• Charge	1.5% Minimum per order €50

SPECIFIC RATES - NON-LISTED SECURITIES

INCLUDING TAXES

Fees per transaction (acquisition/disposal)	Per transaction 0.10% With a minimum of €150
Management services (transactions on securities ...)	Per action €100

OTHER SERVICES

INCLUDING TAXES

Subscription Bourse@nline	Free
Opening of financial instruments account	Free
Quarterly Portfolio Statements	Free
External securities transfer fees	
• Fixed fees per line of securities on deposits in France	€30
• Fixed fees per line of securities on deposits abroad	€80
Minimum collection per account €150	
Other services	Please ask for details



INTERNATIONAL TRANSACTIONS

We support you on a daily basis. The Delubac Restructuring Banking team can intervene quickly to answer all your needs, regardless of the company's size or business sector, in France and abroad.

IMPORTS

FOREIGN EXCHANGE

EXPORTS

IMPORTS

Issuance of a non-SEPA transfer⁽¹⁹⁾ in foreign currencies or euros outside SEPA

• Less than €76,000	0.15%
• €76,000 to €152,000	0.10%
• > €152,000 up to €457,000	0.05%
• More than €457,000	0.03%
	With a minimum of €35

Fees if urgent SWIFT

	€10
• Additional reparation fee on transfer (Missing or incorrect bank details)	€10
• SWIFT handling fee	€50
• Cheque payment	€40
• Transfer confirmation fee	€10

Documentary deliveries⁽¹⁹⁾

• Administrative fee	€75
• Costs for posting documents	Postage costs
• Settlement fee	0.20%
	With a minimum of €50
• Fees for arrears/extension/modification	€50
• SWIFT confirmation fee	€50
• SWIFT handling fee	€50

Documentary credits⁽¹⁹⁾

• Costs for posting documents	Postage costs
• Opening Commission (not subject to VAT) - per indivisible quarter	0.75%
	With a minimum of €500
• Acceptance fee	0.50%
	With a minimum of €500
• Modification fee	0.50%
	With a minimum of €125

SWIFT handling fee	€80
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Modification fee	€100
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Document levy	1.50%
	With a minimum of €150

FOREIGN EXCHANGE

Foreign exchange (not subject to VAT)

• Less than €76,000	0.10%
• From €76,000 to €152,000	0.05%
• > €152,000 up to €457,000	0.025%
• €457,000 +	0.015%
	With a minimum of €16

EXPORTS

Receipt of transfer from abroad

• Fees per transfer in euros outside SEPA or in foreign currencies	€15
• Additional reparation fee per transfer (missing or incorrect bank details)	€10
• Fees per SEPA transfer received	Free

Cheques payable abroad

Please ask for details

• Cashing fee per cheque	€20
• Fee for arrears	€40
• Fee for Bank notification of available funds	€50

Commercial bills payable abroad⁽¹⁹⁾

Please ask for details

• Fee per payment slip	€10
• Fee per commercial bill	€20
• Fee for Bank notification of available funds	€50
• Modification fee	€50
• Fee for arrears	€40
• SWIFT handling fee	€50

Export documentary deliveries⁽¹⁹⁾

• Processing fee	0.20%
	With a minimum of €50
• Execution fee	€15
• Modification fee	€50
• Fee for arrears	€40
• SWIFT handling fee	€50

Documentary credits⁽¹⁹⁾

• Notification fee	0.10%
	With a minimum of €100
• Payment - document levy	0.20%
	With a minimum of €170
• Modification fee	0.10%
	With a minimum of €90
• Administrative fees	€100
• SWIFT handling fee	€50

International guarantees issued by SWIFT

• Administrative fees	€100
• Fee for drawing up a deed	€200
• Modification or extension fee	€90
• SWIFT handling fee (MTX99)	€50
• Coverage fee	€120
• Release commission	€100



DISPUTE RESOLUTION

Banque Delubac & Cie is committed to providing you with the best quality of service at all times. However, you may encounter difficulties in the operation of your account or in the use of the services made available to you.

However, in the event of a complaint, you can contact our Customer Relations Department free of charge.

- by email to: relationclientele@delubac.fr
- by calling on 04 75 29 49 88 (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

If your request concerns a payment service, his complaint will be processed within 10 business days from receipt of the complaint. The deadline for replying to your complaint is 15 working days following receipt of the complaint. If within this period a response cannot be given due to exceptional circumstances, the deadline is extended to 35 working days,

If your request does not concern a payment service, the bank will acknowledge receipt within 10 working days. You will receive an answer within 2 months.

If the dispute cannot be resolved and it falls within its jurisdiction, you may refer it for no cost to the Mediator designated by Banque Delubac & Cie, under the following conditions:

- Explain refusal of his request by the Bank's Customer Relations Department;

Send your request to the Mediator by:

- Filling in the mediation request form on www.lemediateur.fbf.fr
- or by sending your request by letter to the address below:
Le médiateur auprès de la FBF - CS 151 - 75422 Paris Cedex 09

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

- Filling in the mediation request form on <https://www.amf-france.org/fr/le-mediateur>
- or by sending your request by letter to the address below:
Autorité des Marchés Financiers
La médiation
17, place de la Bourse
75082 Paris cedex 02

**YOUR SATISFACTION IS OUR TOP PRIORITY AT
BANQUE DELUBAC & CIE.**

**THE ANSWERS TO YOUR QUESTIONS ARE ON
www.delubac.com, section "Contact"**

NOTES

- (1) Calculated on the debit cumulative movement of the month.
- (2) Provided under the right to the account, Article L312.1 of the Monetary and Financial Code (MFC). List of BBS products and services specified in Article D312.5-1 of the MFC.
- (3) Excluding connection costs billed by your telephone company and/or internet service provider.
- (4) Service only for individual entrepreneur.
- (5) ATM: Automated Teller Machine.
- (6) Subject to product availability.
- (7) Subject to acceptance by the Bank.
- (8) Subject to acceptance by the Bank. The overdraft facility allows you to debit for a maximum of 30 days. Example: If you use your ad-hoc overdraft facility for a period of 30 days at a rate of 19%, the annual percentage rate is 20.75%.
- (9) Fees and commissions are included in the annual percentage rate.
- (10) BBR: Delubac bank base rate. 7% as of 01/01/2019 and in force on 01/01/2021. It is determined by each bank according to market conditions.
- (11) Within the limit of the usury ceiling.
- (12) At each renewal with a 5-point ceiling.
- (13) Amount capped at the rejected order.
- (14) Amount collected by the bank due to a transaction resulting in an irregular operation of the account requiring special treatment (submission of an irregular transfer order, erroneous bank details, absence or insufficient funds).
- (15) The level of banking fees relating to an administrative opposition is capped at 10% of the total amount due to the Treasury.
- (16) Flat-rate fee of €40 deducted from any subscription or redemption of UCIs outside the Delubac Group and in addition to any entry/exit fees applicable to the products concerned.
- (17) Where applicable the Tax on Financial Transactions (TFT) also applies.
- (18) Key Investor Information Document.
- (19) 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: the costs are borne by the beneficiary.

DELUBAC

Restructuring Banking

Find us 24 hours a day, 7 days
a week



Business manager



Your digital bank platform
www.edelubac.com



www.delubac.com



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SINCE 1924

BANQUE
DELUBAC & CIE

EXPERTISE AND INDEPENDENCE