



DELUBAC

Corporate Banking

Pricing Terms and Conditions

As at 06/01/2021



SINCE 1924

BANQUE
DELUBAC & CIE

EXPERTISE AND INDEPENDENCE

SUMMARY



BANQUE DELUBAC & CIE IS AT YOUR SERVICE

4



OPENING, OPERATING AND MONITORING YOUR ACCOUNT

5

OPENING, TRANSFORMATION, CLOSURE
ACCOUNT STATEMENTS
ACCOUNT CUSTODY
BRANCH SERVICES



REMOTE BANKING

8



YOUR MEANS OF PAYMENT AND PAYMENTS

10

BANK CARDS
MERCHANTS' ELECTRONIC PAYMENTS
TRANSFERS
DIRECT DEBITS - INTERBANK PAYMENT
INSTRUMENTS
CHEQUES
TRADE BILLS (PROMISSORY NOTES AND
ELECTRONIC DRAFTS (LCR))



ANOMALIES AND INCIDENTS

15

ACCOUNT INTERVENTION FEE
SPECIFIC TRANSACTIONS
PAYMENT INCIDENTS



OVERDRAFTS AND LOANS **18**

CHARGE FOR CONFIRMATION OF LOANS
OUTSTANDING
CASH AND OVERDRAFT FACILITY
DISCOUNTING
ASSIGNMENT OF TRADE DEBTS
(DAILY LAW)
SUBROGATION
FACTORING
OTHER LOANS



INTERNATIONAL OPERATIONS **22**

PRESENTATIONS IMPORT DOCUMENTARY
CREDITS
IMPORT DOCUMENTARY CREDITS
PRESENTATIONS EXPORT DOCUMENTARY
CREDITS
EXPORT DOCUMENTARY CREDITS
INTERNATIONAL GUARANTEES ISSUED BY SWIFT
BILLS PAYABLE ABROAD



SAVINGS AND FINANCIAL INVESTMENTS **26**

BANK SAVINGS ACCOUNTS
FINANCIAL INVESTMENTS
SPECIFIC PRICING - UNLISTED SECURITIES
OTHER SERVICES



OTHER SERVICES **29**

GUARANTEES ISSUED BY THE BANK
SUNDRY OPERATIONS
SERVICE PACKAGE
DELUBAC PSP
DELUBAC WEBSERVICE



DISPUTE RESOLUTION **31**



BANQUE DELUBAC & CIE IS AT YOUR SERVICE

With over 25 years of expertise and know-how, Delubac Corporate Banking for Businesses and Associations has developed a range of banking and financial services with high added value. Benefit from strong operational responsiveness and sound advice thanks to our specialists' excellent knowledge in the different market players (any size of business).



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



Online assistance banquesdesentreprises@delubac.fr



A remote banking service accessible 24 hours a day:
www.edelubac.com
EBICS T/S or SWIFTNet protocole



www.delubac.com to discover my products and services

These prices are applicable to companies, professionals and organisations (Craftsmen, traders, liberal professions and companies up to € 1.5 million in turnover). 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

To meet increasingly demanding expectations from companies, professionals and associations, our teams offer you a range of innovative banking and financial services.

OPENING, TRANSFORMATION, CLOSURE

ACCOUNT STATEMENTS

ACCOUNT CUSTODY

BRANCH SERVICES

OPENING, TRANSFORMATION, CLOSURE

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

ACCOUNT STATEMENTS

Monthly statement	Free
Statement via internet ⁽²⁾	Free
Annual statement of charges <ul style="list-style-type: none"> • Organisations and individuals⁽³⁾ • Companies 	Free €10
Ten-day statement <ul style="list-style-type: none"> • Companies and professionals • Organisations 	€15 €1.50

ACCOUNT CUSTODY

Account custody charges <ul style="list-style-type: none"> • Companies and professionals • Organisations 	Per month €30 Per month €5
Charges on deposits of more than €1m:	ECB overnight rate(*) + 0.15 pts
Transaction fee calculated on non-exempt entries debited to the account <ul style="list-style-type: none"> • Companies and professionals • Organisations 	Up to 0.35% Free
Charges	Per line €0.35 With a minimum of €15 per month
Account custody charge for accounts dormant for more than one year	Per year €30
Annual administrative, legal and accounting updating fee <ul style="list-style-type: none"> • Minimum charge • Maximum charge 	€260 €1,500
Fees for modification of powers	€15

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

BRANCH SERVICES

Cash payments	Free
Withdrawing cash at branch without issuing cheque	Free
Document search charges (per document)	
• Duplicate account statement	€10
• Other documents	
- Document less than one year old	€25
- Document more than one year old	€35
Supply of certificate (per certificate)	€30
Fees for requesting information on an account statement entry	€15
Cash deposit service with approved partners:	
• Service implementation (including making of the deposit card)	€10
• Replacement charges for lost or damaged card	€10
• Monthly subscription	€25
Safe deposit box rental charges	Please ask for details
Manual foreign exchange transaction bid/ask price	Per transaction + €10
Gold trading	Please ask for details
Delivery by courier (Paris region)	Per delivery €150
Cash collection by fund transporter	Please ask for details



REMOTE BANKING

Because you have little time, we put our remote banking platform, **eDelubac**, at your disposal to manage your accounts remotely, in all simplicity and security from your mobile devices or computer 24/7.

Thanks to eDelubac, consult and carry out your daily transactions:

- Balance and history of your transactions
- Outstandings
- Transfers and direct debits
- Consultation of credit card outstandings
- Setting up alerts
- Electronic signature of documents



**Download our eDelubac app on Google play
or on the App Store.**



Subscription to eDelubac remote banking service⁽²⁾	Per month €35
Issuance of strong authentication certificate	€90
EDI subscription	Per month €45
EBICS subscription	Per month €55
Swiftnet FIN subscription	Per month €100
Cash Management data exchanges	
<ul style="list-style-type: none"> • Sending of MT940/MT942 by Banque Delubac et Cie to a third-party BIC 	Per account per month €50
<ul style="list-style-type: none"> • Receipt of MT101 by Banque Delubac et Cie from a third-party BIC 	Per account per month €25
<ul style="list-style-type: none"> • Setup charges 	Per account €150



Banque Delubac & Cie is mobilizing to help its VSE and SME customers, merchants, craftsmen and companies to ensure continuity of services in all circumstance.

PROXI SHOP Offer for professionals*	Per month €29
Online platform for small and medium-sized businesses, including account management fees and the following services:	
<ul style="list-style-type: none"> • BANK ACCOUNT <ul style="list-style-type: none"> - Professional account with French IBAN - Capital deposit account • VISA BUSINESS CARD <ul style="list-style-type: none"> - 2 cards - ATM withdrawals included in euro zone • RECEIPTS <ul style="list-style-type: none"> - Issuance of the electronic banking contract and proximity VADs - Sending of the direct debit card - Unlimited cheque delivery - Cash deposit via our Cashway network or in Banque Delubac & Cie branches • COMMERCIAL VISIBILITY <ul style="list-style-type: none"> - Free registration on our merchant-user networking platform: www.proxi.shop • REMOTE BANKING eDelubac <ul style="list-style-type: none"> - Online monthly bank statements - Dedicated smartphone application - Export of operations in CSV, XLS formats • TRANSFERS AND DIRECT DEBITS <ul style="list-style-type: none"> - Receive unlimited SEPA transfers - Simplified addition of beneficiaries from the RIB - Grouped transfers of salaries - Management of SEPA Core or inter-company direct debits 	

* Please ask for details



MEANS OF PAYMENT AND PAYMENTS

To manage your financial flows and means of payment, we provide you with a full range of products, banking services and management tools tailored to your needs.

BANK CARDS

MERCHANTS' ELECTRONIC PAYMENTS

TRANSFERS

**DIRECT DEBITS - INTERBANK PAYMENT
INSTRUMENTS**

CHEQUES

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

BANK CARDS



Visa Classic Card

- Immediate debit international payment card
- Deferred debit international payment card
- Payment card with systematic authorisation⁽⁶⁾

Per year €60

Per year €80

Per year €60



Visa Business Card

- Immediate debit international payment card
- Deferred debit international payment card

Per year €150

Per year €170



Visa Premier card

- Entry fee
- Immediate debit international payment card
- Deferred debit international payment card

€80

Per year €150

Per year €170

ATM cash withdrawal charges⁽⁴⁾ euro zone with international payment card

- Withdrawal from one of the Bank's ATMs⁽⁴⁾
- Withdrawal from another bank's ATMs⁽⁴⁾

Free

Free

ATM cash withdrawal charges⁽⁴⁾ excl. euro zone (in foreign currency)

Per transaction €3.50 + 2%

Euro zone card payments

Free

Card payments excl. euro zone

2.90%

Delivering bank card to branch

Free

Charges for sending a bank card by recorded delivery with acknowledgment of receipt

€10

Reissuing or choosing PIN

€20

Charge for temporary change/loss of card limit

Free

Stop charges for theft/fraud/loss

Free

Charge for the bank stopping a card

€40

Charge for making replacement for lost or damaged card

€20

Charge for making replacement for defective card

Free

Charge for card swallowed by ATM⁽⁴⁾

€39

Charge for destroying bank card not collected for over 90 days	€20
--	-----

Charge for making new card after fraudulent use or theft	€20
--	-----

MERCHANTS' ELECTRONIC PAYMENTS

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

Charge for issuing/reissuing account details card	€20
---	-----

Declined card payment charge on distance selling contract	€50
---	-----

TRANSFERS

SEPA TRANSFERS (PER TRANSACTION)

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

Issuance a SEPA transfer (outside Delubac)	
• One-off transfer charge	
- Paper instruction	€10
- Internet instruction ⁽²⁾	€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 ⁽²⁾	€0.55

Receiving a SEPA transfer	Free
---------------------------	------

SEPA transfer confirmation charge	€20
• II Fees for transmitting a non-compliant transfer	€70

NON-SEPA TRANSFERS (PER TRANSACTION)⁽⁶⁾

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

Incomplete occasional transfer charge	€15
--	------------

Issuing or receiving a SEPA or non-SEPA transfer, for countries subject to enhanced vigilance	Please ask for details
--	-------------------------------

Non-SEPA transfer confirmation charge	€20
--	------------

Transfer rejection charge	€20
• Fees for transmitting a non-compliant transfer	€70
• Commission for pre-checking compliance	€200
• Surveyor's/consultant's charges	€100

DIRECT DEBITS - INTERBANK PAYMENT INSTRUMENTS

SEPA Direct Debit issuance	Free
	Per direct debit €0.60
	Per payment €3.80

Direct Debit (charge per payment of a SEPA direct debit)	Free
---	-------------

Direct debit (charge for setting up a SEPA Direct Debit instruction)	Free
---	-------------

Charge per SEPA Originator Identification Number (OIN) request	€75
---	------------

Stopping an authorised direct debit	€12
--	------------

CHEQUES

Paying in cheque	Free
-------------------------	-------------

Charge for sending cheque book (only by recorded delivery with acknowledgment of receipt)	€15
--	------------

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	Per 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 in France	€20
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

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

ACCOUNT INTERVENTION FEE

SPECIFIC TRANSACTIONS

PAYMENT 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 (third party holder)	10% of the amount garnished up to maximum of €100
Charge for unauthorised overdraft letter	€20 + postage

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 ⁽⁷⁾	
• Cheque for €50 or less	€30
• Cheque for €50 or more	€50
Charge for managing account of a blacklisted banking customer (banking banned)	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
--	-----

ON SEPA DIRECT DEBITS (PER TRANSACTION)

Direct debit rejection due to insufficient funds ⁽⁸⁾	€10
Direct debit rejection: other reasons ⁽⁸⁾	€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

We support you on a daily basis as part of a genuine partnership based on real responsiveness and a privileged relationship that are long-term. Providing you with a dedicated contact person, attentive to your projects and your needs, allows us to offer you personalised support to find suitable solutions.

**CHARGE FOR CONFIRMATION OF LOANS
OUTSTANDING**

CASH AND OVERDRAFT FACILITY

DISCOUNTING

**ASSIGNMENT OF TRADE DEBTS
(DAILY LAW)**

SUBROGATION

FACTORING

OTHER LOANS

CHARGE FOR CONFIRMATION OF LOANS OUTSTANDING⁽⁹⁾

Per loan ⁽⁹⁾	1%
-------------------------	----

CASH AND OVERDRAFT FACILITY

Occasional cash facility ⁽¹⁰⁾⁽¹¹⁾ Maximum statutory interest rate published quarterly in the Journal Officiel Authorised overdraft ⁽¹¹⁾⁽¹³⁾	Please ask for details
--	------------------------

Other charges on cash facility and authorised overdraft	
• Highest overdraft fee ⁽¹¹⁾	0.10%
• Margin of tolerance	1.50%

DISCOUNTING⁽¹³⁾

Interest rate	Please ask for details
---------------	------------------------

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 requests for pre-mobilisation commercial information	€15
---	-----

Charge for non-contractual release of holdback	1% of the amount released
--	---------------------------

ASSIGNMENT OF TRADE DEBTS (DAILY LAW)⁽¹³⁾

Charge per debt assigned	€15
--------------------------	-----

Charge per debt assigned by teletransmission	€5
--	----

Charge per assignment of debt form	€50
------------------------------------	-----

Charge per assignment of debt form by teletransmission	€20
--	-----

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 ⁽¹⁴⁾
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
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 ⁽¹⁴⁾
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⁽¹³⁾

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

Modification fees on a loan (IBAN, due date, etc.)	€30
--	-----



INTERNATIONAL OPERATIONS

In order to secure your international payments, we have developed **specific know-how to assist you with complex international transactions**. Delubac Corporate Banking offers a specialised range of international banking services.

PRESENTATIONS IMPORT DOCUMENTARY CREDITS

IMPORT DOCUMENTARY CREDITS

PRESENTATIONS EXPORT DOCUMENTARY CREDITS

EXPORT DOCUMENTARY CREDITS

INTERNATIONAL GUARANTEES ISSUED BY SWIFT

BILLS PAYABLE ABROAD

PRESENTATIONS IMPORT DOCUMENTARY CREDITS⁽⁶⁾

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

IMPORT DOCUMENTARY CREDITS⁽⁶⁾

Opening fee	Per full quarter 0.50% With a minimum of €250
Usage fee	0.15% With a minimum of €150
Fee for amending commitment	Per full quarter 0.50% With a minimum of €125
SWIFT intervention charge	€52
Basic amendment fee	€100
Charge for discrepant documents	€100
Charge for sending documents	€15
Setup charge	€100
Surveyor's/consultant's charges	€100

PRESENTATIONS EXPORT DOCUMENTARY CREDITS⁽⁶⁾

Facility fee	€100
Presentation fee	0.20% With a minimum of €80
Charge for sending documents	€15
Fee per amendment	€50
Non-payment fee	€40
Pre-checking fee	€100
Surveyor's/consultant's charges	€100
SWIFT intervention charge	€52
SWIFT confirmation charge	€15

EXPORT DOCUMENTARY CREDITS⁽⁶⁾

Notification fee	Per full quarter 0.10% With a minimum of €100
Postage	€60
Usage fee with a minimum of	0.20% With a minimum of € 170
Fee for amending commitment with a minimum of	Per full quarter 0.10% With a minimum of €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
Charge for discrepant documents	€100

INTERNATIONAL GUARANTEES ISSUED BY SWIFT

Facility fee	€100
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



Consult your SSI settlement instructions for foreign currency transactions processed by our institution

[@delubac.com/en/international-banking-services](https://delubac.com/en/international-banking-services)



SAVINGS AND FINANCIAL INVESTMENTS

Whatever your needs, Banque Delubac & Cie can help you manage cash flow and longer-term financial investments.

BANK SAVINGS ACCOUNTS

FINANCIAL INVESTMENTS

SPECIFIC PRICING - UNLISTED SECURITIES

OTHER SERVICES

BANK SAVINGS ACCOUNTS

INCLUDING TAXES

Livret A ⁽¹⁵⁾	0.50%
Passbook savings account ⁽¹⁶⁾	0.05%

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 ⁽¹⁷⁾	0.50%

FUND ORDERS⁽¹⁸⁾

Entry charge ⁽¹⁹⁾	As per Fund KIID
Exit charge ⁽¹⁹⁾	As per Fund KIID
Subscriptions/redemptions of funds not managed by Delubac Asset Management ⁽¹⁷⁾⁽¹⁸⁾	Per transaction €40

STOCK EXCHANGE ORDERS ON NYSE EURONEXT (PARIS AMSTERDAM BRUSSELS)⁽¹⁸⁾

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

ORDERS ON OTHER MARKETS

Equities	
• Charge	1.80% Minimum per order €50
Bonds	
• Charge	1.50% Minimum per order €50

SPECIFIC PRICING - UNLISTED SECURITIES

INCLUDING TAXES

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

OTHER SERVICES

INCLUDING TAXES

Bourse@nline subscription	Free
Opening of financial instruments account	Free
Quarterly portfolio statement	Free
Charge for transferring securities outside the Bank	
• 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



OTHER SERVICES

To meet your expectations, our teams are by your side. Do not hesitate to send us your requests, we will study them with the greatest attention.

| GUARANTEES ISSUED BY THE BANK

| SUNDRY OPERATIONS

| SERVICE PACKAGE

| DELUBAC PSP

| DELUBAC WEBSERVICE

GUARANTEES ISSUED BY THE BANK

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

SUNDRY OPERATIONS

Reissue of a repayment schedule	€45
Annual guarantee notification ⁽²¹⁾	€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) ⁽²²⁾	Free
---	------

DELUBAC PSP

Segregation account	Please ask for details
---------------------	------------------------

**DELUBAC WEBSERVICE****Support for website creation**

A simple solution to gain visibility on the Internet and develop your commercial activity.

Please ask for details



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

NOTES

- (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 and in force on 01/01/2021. 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) Where applicable the Tax on Financial Transactions (TFT) also applies.
- (19) Key Investor Information Document.
- (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

Corporate Banking

Find us 24 hours a day, 7 days
a week



Business manager



Your digital bank platform
www.edelubac.com



www.delubac.com



PHONE +33 (0)1 44 95 81 52

FAX +33 (0)1 44 95 84 27

LE CHEYLARD - Siège social

16, place Saléon Terras
07160 Le Cheylard
Phone +33 (0)4 75 29 02 99

LYON

95, avenue du Maréchal de Saxe
69003 Lyon
Phone +33 (0)4 78 14 09 30

VALENCE

34, rue du Docteur Henri Abel
26000 Valence
Phone +33 (0)4 28 99 01 31

PARIS

10, rue Roquépine
75008 Paris
Phone +33 (0)1 44 95 86 20

TOULOUSE

36, rue d'Alsace Lorraine
31000 Toulouse
Phone +33 (0)5 34 44 55 55

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



SINCE 1924

BANQUE
DELUBAC & CIE

EXPERTISE AND INDEPENDENCE

