



RETAIL BANKING

Pricing Terms and Conditions

As at 06/01/2021



SINCE 1924

**BANQUE
DELUBAC & CIE**

EXPERTISE AND INDEPENDENCE

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BANQUE DELUBAC & CIE IS AT YOUR SERVICE

Banque Delubac & Cie supports its individual clients thanks to a range of cutting-edge banking products and services. Our team of experts is at your disposal.



An account 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

Prices apply including all taxes (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.

STANDARD PRICE LIST⁽¹⁾

The prices indicated below exclude service packages and promotions as well as prices specific to certain customers.

LIST OF SERVICES

Remote banking subscription (internet, landline telephone, SMS, etc.) ⁽²⁾	Free
Subscription to products that offer account position alerts by SMS	Service not provided
Account custody • i.e., for information	Per month €7 Per year €84
Supply of a debit card (immediate debit international payment card)	Per year €50
Supply of a debit card (deferred debit international payment card)	Per year €55
Supply of a debit card (payment card with systematic authorisation)	Per year €50
Cash withdrawals (withdrawals in euro in the euro zone from another bank's ATM with an international payment card)	Free
Subscription to insurance for loss or theft of means of payment	Service not provided
Transfer (one-off SEPA transfer) • Via internet • By telephone, letter, email, fax or at branch	Free Per transfer €7
Direct debit (charge per payment of a SEPA Direct Debit)	Free
Direct debit (charge for setting up a SEPA Direct Debit instruction)	Free
Account intervention charge • Up to a maximum of	Per transaction €8 Per month €80



OPENING, TRANSFORMATION, CLOSURE

Banque Delubac & Cie offers you a comprehensive range of banking and financial services to meet all your needs.

OPENING, TRANSFORMATION, CLOSURE

ACCOUNT STATEMENTS

ACCOUNT CUSTODY

BRANCH SERVICES

OPENING, TRANSFORMATION, CLOSURE

Account opening	Free
Account closure	Free
Banking mobility assistance service	Free
Basic banking service (BBS) ⁽³⁾	Free

ACCOUNT STATEMENTS

Monthly statement	Free
Statement via internet ⁽²⁾	Free
Annual statement of charges	Free
Ten-day statement	€10

ACCOUNT CUSTODY

Account custody charges	Per month €7
Account custody charges for accounts dormant for more than one year	Per year €30
Additional account custody charges for accounts holding assets of more than 1 million euros	ECB interest rate ⁽⁴⁾ + 0.15%

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)	€20
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	Free
Safe deposit box rental charge	Please ask for details
Manual foreign exchange manual bid/ask price	Please ask for details
Gold trading	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⁾

Free

Account position alerts by SMS⁽²⁾

Service not available

Charge for using remote banking services

Free



MEANS OF PAYMENT AND PAYMENTS

Benefit from the expertise of our specialists.
Banque Delubac & Cie offers a comprehensive range of products, banking services, and management tools adapted to your daily needs.

BANK CARDS

TRANSFERS

**DIRECT DEBITS - INTERBANK PAYMENT
INSTRUMENTS**

CHEQUES

BANK CARDS

**Visa Classic Card**

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

Per year €50

Per year €55

Per year €50

**Visa Premier Card**

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

Per year €70

Per year €150

Per year €170

**Visa Infinite Card⁽⁶⁾**

- Debit international payment card
- Deferred debit international payment card

Per year €350

Per year €350

ATM⁽⁶⁾ cash withdrawal charge euro zone with international payment card

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

Free

Free

ATM cash withdrawal charges⁽⁶⁾ excl. euro zone (in foreign currency)

Per transaction €3.50 + 2%

Euro zone card payments

Free

Card payments excl. euro zone

2.9%

Bank card delivery fee 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 of card limit

Free

Charge for the bank stopping a card due to fraud or theft, or for loss

Free

Charge for making replacement for lost or damaged card

€20

Charge for making replacement for defective card

Free

Charge for destroying bank card not collected for over 90 days

€20

Charge for making new card after fraudulent use or theft

€20

TRANSFERS

SEPA TRANSFERS (PER TRANSACTION)

Issuance of an inter-account SEPA transfer (Delubac internal)

- | | |
|---------------------------|------|
| • One-off transfer charge | Free |
| • Standing order charge | Free |

Issuance a SEPA transfer (outside Delubac)

- | | |
|---------------------------------------|------|
| • One-off transfer charge | |
| - Paper instruction | €7 |
| - Internet instruction ⁽²⁾ | Free |
| - Same-day value date (before noon) | €20 |
| • SEPA standing order setup charge | |
| - Paper instruction | €2 |
| - Internet instruction ⁽²⁾ | Free |

Receiving a SEPA transfer

- | | |
|--------------------------------------------------|------|
| • Fees for transmitting a non-compliant transfer | Free |
| | €70 |

NON-SEPA TRANSFERS (PER TRANSACTION)

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 |
| • Foreign exchange commission: | |
| - up to €75,000 | 0.10% |
| - over €75,000 | 0.05% |
| - over €150,000 | 0.025% |
| - over €450,000 | 0.002% |
| | With a minimum of €16 |

Receiving a non-SEPA transfer (in foreign currency or in euros)

- | | |
|--------------------------------|------------------------------|
| • One-off transfer charge | €15 |
| • Foreign exchange commission: | |
| - up to €75,000 | 0.10% |
| - over €75,000 | 0.05% |
| - over €150,000 | 0.025% |
| - over €450,000 | 0.002% |
| | With a minimum of €16 |

Incomplete one-off transfer charge

€15

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

Please ask for details

- | | |
|--------------------------------------------------|-----|
| • Fees for transmitting a non-compliant transfer | €70 |
|--------------------------------------------------|-----|

DIRECT DEBITS - INTERBANK PAYMENT INSTRUMENTS

Charge per payment of a SEPA direct debit	Free
Charge for setting up a SEPA direct debit instruction	Free
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
Authorised overdraft	€24
Issuing a cheque in euros payable abroad	€40
Paying in a check drawn on a foreign bank	0.1% of the amount
• Minimum charge	€24
• Maximum charge	€100
Notification of outcome of cheque drawn on foreign bank	€50



SERVICE PACKAGES

The expertise, proximity and operational responsiveness of Banque Delubac & Cie's expert advisers make it possible to offer you bespoke services.

SERVICE PACKAGES

Right to an account (basic banking service)⁽⁷⁾	Free
Offer for customers in financial difficulty⁽⁸⁾	Per month €3
Capping of the following charges related to payment incidents and account operating irregularities applicable to client who have subscribed to the 'Offer for clients in a financially-fragile situation': <ul style="list-style-type: none"> • 1° Intervention commissions; • 2° Costs for the prior information letter for bad cheques; • 3° Costs for the information letter for unauthorised debit accounts; • 4° Flat rate fee per cheque rejected for insufficient funds; • 5° Costs for rejecting a direct debit for insufficient funds; • 6° Costs for non-execution of standing order for insufficient funds; • 7° Costs following notification by the Banque de France; of a ban on issuing cheques; • 8° Costs for declaring to the Banque de France a decision to withdraw a bank card; • 9° Costs for opposition (blocking) of the card by the bank. 	Per month €20 with a maximum of €200 per year



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

Intervention fee (max. 5 per day)

- 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.) **Per transaction €8**
With a maximum of €70 per month
- Amount capped in accordance with Article R312-4-2 of the Monetary and Financial Code for clients benefitting from basic banking services as well as for clients in a financially-fragile situation who have subscribed to the 'Offer for clients in a financially-fragile situation' **Per transaction €4**
With a maximum of €20 per month

SPECIFIC TRANSACTIONS

Charge per garnishee order	€220
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Charge for garnishment by government agency (third party holder) 10% of the amount garnished up to a maximum of €100	
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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⁽⁹⁾

- | | |
|--------------------------|------------|
| • Cheque for €50 or less | €30 |
| • Cheque for €50 or more | €50 |

Charge for managing account of a blacklisted banking customer (interdit bancaire)	Per quarter €60
------------------------------------------------------------------------------------------	------------------------

Cheque returned unpaid	€15
-------------------------------	------------

Cheque paid into account of a blacklisted banking customer	€80
-------------------------------------------------------------------	------------

- | | |
|---------------------------------------------------------------------------------|---------------|
| • Charge following notification by Banque de France of a ban on issuing cheques | €33.50 |
|---------------------------------------------------------------------------------|---------------|

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⁽¹⁰⁾	€6
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Direct debit rejection: other reasons⁽¹⁰⁾	€6
-------------------------------------------------------------	-----------

ON STANDING ORDERS (PER TRANSACTION)

Charge for non-execution of standing order due to insufficient funds	€20
-----------------------------------------------------------------------------	------------

On unpaid loan instalment	€50
----------------------------------	------------

Capping of the following charges related to payment incidents and account operating irregularities applicable to clients benefitting from 'basic banking services':	Per month €25
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- 1° Intervention commissions;
- 2° Costs for the prior information letter for bad cheques;
- 3° Costs for the information letter for unauthorised debit accounts;
- 4° Flat rate fee per cheque rejected for insufficient funds;
- 5° Costs for rejecting a direct debit for insufficient funds;
- 6° Costs for non-execution of standing order for insufficient funds;
- 7° Costs following notification by the Banque de France of a ban on issuing cheques;
- 8° Costs for declaring to the Banque de France a decision to withdraw a bank card;
- 9° Costs for opposition (blocking) of the card by the bank.



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.

CASH AND OVERDRAFT FACILITY

CONSUMER LOANS

MORTGAGES

OTHER LOANS

CASH AND OVERDRAFT FACILITY

Occasional cash facility⁽¹¹⁾⁽¹²⁾	Maximum statutory interest rate published quarterly in the Journal Officiel
Authorised overdraft⁽¹²⁾⁽¹⁴⁾	Please ask for details
Other charges on cash facility and authorised overdraft	
• Highest overdraft fee ⁽¹¹⁾	0.10%
Margin of tolerance	1.50%

CONSUMER LOANS⁽¹⁴⁾

Please contact your usual adviser for any personal loan application. A loan is a binding obligation and must be repaid.

Check your repayment capacity before you take out a loan.

MORTGAGES⁽¹⁴⁾

Please contact your usual adviser for any mortgage application. A loan is a binding obligation and must be repaid.

Check your repayment capacity before you take out a loan.

OTHER LOANS⁽¹⁴⁾

Please contact your usual adviser for any loan application. A loan is a binding obligation and must be repaid.

Check your repayment capacity before you take out a loan.



SAVINGS AND FINANCIAL INVESTMENTS

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

BANK SAVINGS ACCOUNTS

FINANCIAL INVESTMENTS

SPECIFIC PRICING - UNLISTED SECURITIES

OTHER SERVICES

BANK SAVINGS ACCOUNTS

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

FINANCIAL INVESTMENTS**ANNUAL CUSTODY FEES****With a minimum of €50 per year**

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	
• II Charge	1% Minimum per order €25*
* except PEA and PEA-SME	
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

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

OTHER SERVICES

Account opening

- | | |
|----------------------------------|-------------|
| • Financial instruments account | Free |
| • PEA ⁽²⁰⁾ | Free |
| • PEA SME ⁽²¹⁾ | Free |
| • Quarterly portfolio statements | 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 |
| • Flat rate PEA and PEA-SME | Per account €150 |
| - Securities accounts | Minimum collection per account €150 |

Bourse@nline subscription	Free
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Other services	Please ask for details
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OTHER SERVICES

To meet your expectations, Banque Delubac & Cie is 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

| INHERITANCE ADMINISTRATION

GUARANTEES ISSUED BY THE BANK

Charge for issuing guarantee	Please ask for details
Amendment charge	€80
Charge for calling in guarantee ⁽²²⁾	€150

SUNDRY OPERATIONS

Reissue of a repayment schedule	€45
Annual guarantee notification ⁽²³⁾	€55
Producing an early repayment statement	€50

INHERITANCE ADMINISTRATION

File follow-up (opening and processing)	€400 + 0.5% of the amount of the assets Maximum charge €3,500
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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"**

GLOSSARY

Subscription to remote banking services (internet, landline, SMS, etc.): package of services provided by the bank, with or without a branch or customer reception point, using new technologies (internet, telephone, etc.) to carry out all or some of the account transactions remotely;

Subscribing to products that provide SMS alerts on the account position: the account is debited with the charges payable for subscribing to the alert service and, where applicable, the charges for each SMS message;

Account custody: the bank keeps the customer's account;

Supply of a debit card (immediate debit international payment card): the bank provides a credit card linked to the customer's account. The amount of each transaction made using this card is debited directly in full to the customer's account, on a daily basis;

Supply of a debit card (deferred debit international payment card): the bank provides a credit card linked to the customer's account. The amount of each transaction made using this card is debited directly and in full to the customer's account on an agreed date. It also allows for withdrawals that are debited daily to the customer's account;

Supply of a debit card (payment card with systematic authorisation): the bank provides a credit card linked to the customer's account. The amount of each payment made using this card is debited directly in full to the customer's account, after automatic and systematic checking of the balance (or available funds) on the account;

Cash withdrawals (withdrawals in euro in the euro zone from another bank's ATM with an international payment card): the customer withdraws cash from his account, in euro with an international payment card from another bank's ATM;

Subscription to insurance for loss or theft of means of payment: the account is debited with the charges payable to the bank for the subscription to the insurance product;

Transfer (one-off SEPA transfer): the bank keeping the account transfers, on instruction by the customer, a sum of money from the customer's account to another account, on an occasion basis;

Direct Debit (charge per payment of a SEPA direct debit): the customer authorises a third party (the payee) to instruct the bank keeping the customer's account to transfer a sum of money from this customer's account to the payee's account. This bank then transfers the amount in question to the payee on the date or dates agreed between the customer and the payee. The amount involved may vary. The account is debited with the charges taken by the bank for paying a SEPA Direct Debit presented by the payee;

Direct Debit (charge for setting up a SEPA Direct Debit instruction): the customer authorises a third party (the payee) to instruct the bank that keeps this customer's account to transfer a sum of money from the customer's account to the payee's account. This bank then transfers the amount in question to the payee on the date or dates agreed between the customer and the payee. The amount involved may vary. The account is debited with the charges taken by the bank for setting up a SEPA Direct Debit instruction;

Intervention fee: Sum charged by the bank for intervening in a transaction resulting in an account aberration that required specific processing (presentation of an incorrect payment instruction, incorrect bank details, insufficient funds, etc.).

- (1) Credit institutions have committed, within the framework of the Financial Sector Advisory Committee (CCSF), to present a standard price list at the top of their price brochures and on the internet.
- (2) Excluding connection costs billed by your telephone company and/or internet service provider.
- (3) 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 CMF.
- (4) European Central Bank interest rate.
- (5) Subject to product availability.
- (6) ATM: Automated Teller Machine.
- (7) 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.
- (8) Banking services provided for in articles L312-1-3 and R312-4-3 of the CMF.
- (9) 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.
- (10) Amount limited to the rejected instruction, up to a maximum €20.
- (11) Subject to acceptance by the Bank. The cash facility allows you to be overdrawn for a maximum of 30 days. Example: if you use an occasional cash facility of €2,500 over a period of 30 days, at 19% interest, the APR is 20.75%.
- (12) Charges and fees are included in the APR (Annualised Percentage Rate).
- (13) BBR: Delubac bank base rate. 7% on 01/01/2019 and in force on 01/01/2021. It is determined by each bank according to market conditions.
- (14) Subject to acceptance by the Bank.
- (15) Regulated savings product. Conditions and income rate subject to change.
- (16) Gross annual nominal rate as at 01/02/2019 and in force at 01/01/2021. Lower and upper limits may vary at any time, at the discretion of Bank Delubac.
- (17) 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.
- (18) Where applicable, the Tax on Financial Transactions (TFT) also applies.
- (19) Key investor information document.
- (20) Personal Equity Plan.
- (21) Personal Equity Plan intended to finance small and medium enterprises.
- (22) Charges debited by the Bank if the beneficiary calls in the guarantee.
- (23) Per year, per guarantee and per loan.

RETAIL BANKING

Find us 24 hours a day, 7 days
a week



Business manager



Your digital bank platform
www.edelubac.com



www.delubac.com



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 Aubenas Trade and Companies
Register under no. 305 776 890. Registered
with ORIAS under no. 07027153



SINCE 1924

**BANQUE
DELUBAC & CIE**

EXPERTISE AND INDEPENDENCE

