



## Retail customers

### Pricing Terms and Conditions

As of 04/01/2026



BANQUE  
DELUBAC & CIE

# SUMMARY

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## DELUBAC, A BANK SERVING THOSE WHO DARE

For over a century, Banque Delubac & Cie has stood out for its independence and commitment to those who wish to build and grow their wealth. As a bank on a human scale, we support our private clients at every key stage of their financial lives, offering them personalised solutions designed to meet their plans, investment choices and long-term goals.

As a specialist in wealth management and asset management, Delubac draws on recognised expertise and a comprehensive approach to offer consistent support, combining advice, proximity and high standards. Each relationship is based on listening, trust and a detailed understanding of personal and family issues. Delubac also develops complementary expertise in Corporate Banking as well as investment banking.

At Delubac, authenticity guides relationships, boldness fuels strategies and innovation enhances service quality — convictions that are put to work for every client seeking to give meaning and solidity to their wealth.

We are providing you with our pricing conditions applicable as of 1 April 2026. With the exception of prices indicated in purple, all other prices remain unchanged.

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.

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.

# STANDARD PRICE LIST\*

**(National list of the most representative services linked to a payment account)**

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

## LIST OF SERVICES

Prices in euros

Remote banking subscription (internet, landline telephone, SMS, etc.) <sup>(1)</sup>	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 €50
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 €10
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 and per day €8 Per month €80

\*Credit institutions may include a standardised extract of fees at the beginning of their fee schedules.

# OPENING, OPERATION AND MONITORING OF YOUR ACCOUNT

## OPENING, TRANSFORMATION, CLOSURE

Prices in euros

Account opening	Free
Account closure	Free
Account switching assistance service	Free

## ACCOUNT STATEMENTS

Monthly statement	Free
Statement via internet <sup>(1)</sup>	Free
Annual statement of charges	Free
Ten-day / additional account statement	€15

## ACCOUNT CUSTODY

Account custody charges i.e., for information	Per month €7 Per year €84
Account custody charges for dormant accounts for more than one year	Per year €30
Per year and per account for dormant deposit accounts within the meaning of Article L312-19 of the French Monetary and Financial Code	
Additional account custody charges for accounts holding assets of more than 1 million euros	ECB interest rate <sup>(2)</sup> + 0.15%
Fees for modification of authorised signatories / power of attorney	€15

## BRANCH SERVICES

Cash payments	Free
Withdrawing cash at branch without issuing cheque	Free
Duplicate account statement	By statement €15
Fees for document retrieval or reissue (limited to 10 documents)	€35
Supply of certificate (per certificate)	€35
Cash deposit service with approved partners (List of partners on <a href="http://delubac.com">delubac.com</a> ):	Please ask for details
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 transaction	Please ask for details
Gold trading	Please ask for details

# REMOTE BANKING

Because you are short on time, we provide you with our eDelubac online banking platform so you can manage your accounts remotely, easily and securely from your mobile devices or computer 24 hours a day, 7 days a week.

Numerous online services:

- Balance and transaction history
- Your outstanding balances
- Transfers and direct debits
- Viewing your credit card balance
- Setting up alerts
- Electronic signature of your documents

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



## Prices in euros

<b>Subscription to remote banking services (internet, landline telephone, SMS, etc.)</b>	<b>Free of charge</b>
<b>Subscription to products offering account status alerts by SMS</b>	<b>Service not provided</b>
<b>Fees for use of remote banking services (internet, landline telephone, mobile telephone, SMS, etc.)</b>	<b>Free of charge</b>
<b>Fees for use of eDelubac remote banking services<sup>(1)</sup></b>	

# YOUR MEANS OF PAYMENT AND PAYMENTS

## CARDS

Prices in euros

### Supply of a debit card

(immediate debit international payment card)

Visa Classic card	Per year €50
Visa Premier card	Per year €150
Visa Infinite card <sup>(3)</sup>	Per year €350

### Supply of a debit card

(deferred debit international payment card)

Visa Classic card	Per year €50
Visa Premier card	Per year €150
Visa Infinite card <sup>(3)</sup>	Per year €350

### Supply of a debit card

(payment card with systematic authorisation)

Visa Classic card with systematic authorisation <sup>(4)</sup>	Per year €50
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### ATM<sup>(5)</sup> cash withdrawal charge

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

### Card payments

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

### Bank card delivery fee to branch

Free

### Bank card delivery fee

Free

### Reissue or choice of PIN

€30

### 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 defective card

Free

### Charge for making replacement for lost or damaged card

€30

### Charge for making new card after fraudulent use or theft

€30

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

€30

## TRANSFERS

Prices in euros

### SEPA TRANSFERS (PER TRANSACTION)

Issuance of an inter-account SEPA transfer (Delubac internal)	Free
<hr/>	
Issuance a SEPA transfer (outside Delubac)	
Fees for setting up a SEPA credit transfer	
Paper order	€10
Online order <sup>(1)</sup>	Free
Same-day value date (before noon)	€20
<hr/>	
Receiving a SEPA transfer	Free

### NON-SEPA TRANSFERS (PER TRANSACTION)

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

Fee per transfer	
- 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	

Receiving a non-SEPA transfer (in foreign currency or euros)	Free of charge, excluding foreign exchange fees
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#### Foreign 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	

Fees for transmitting a non-compliant SEPA or non-SEPA transfer	€20
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Fees for confirming a SEPA or non-SEPA transfer	€20
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Issuing or receiving a SEPA or non-SEPA transfer for countries subject to enhanced vigilance measures	Please contact us
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## 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	€15

**CHEQUES**

Prices in euros

Paying in cheque	Free
Charge for sending cheque book (by tracked green letter)	€15
Issuance of cheque book at branch	Free
Destruction of unclaimed cheque book after 90 days	€30
Charge for stopping cheque(s) by issuer or cheque books	Per request €30
Fees for issuing/cancelling* a bank cheque	€24
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	€24
Maximum	€100
Notice of cheque status in France	€20
Notice of cheque status elsewhere	€50

**INSTANT PAYMENT SEPA**

Receipt	Free
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\* Cancellation subject to non-collection by the beneficiary

# SERVICE PACKAGES

## RIGHT TO A BANK ACCOUNT (BASIC BANKING SERVICES)

Prices in euros

<b>Basic services provided free of charge under the Right to a Bank Account, as set out in Articles L.312-1 and D.312-5-1 of the French Monetary and Financial Code, including:</b> 1/ Opening, maintenance and closing of the account; 2/ One change of address per year; 3/ Issuance, upon request, of bank account details (RIB); 4/ Direct crediting of bank transfers to the account; 5/ Provision of a monthly statement of transactions carried out on the account; 6/ Cashing of cheques and bank transfers; 7/ Payments by SEPA direct debit, SEPA interbank payment instrument, or SEPA credit transfer, the latter being available over the counter or remotely; 8/ Facilities for remote consultation of the account balance; 9/ Cash deposits and withdrawals over the counter or at automated teller machines; 10/ A payment card with systematic authorisation, allowing in particular online payments and cash withdrawals within the European Union <sup>(4)</sup> .	Free
<b>Intervention fee</b> Capped at 5 transactions per month, i.e. a maximum of €20 per month	<b>Per transaction €4</b>
<b>Monthly cap on the following charges related to payment incidents and account irregularities, applicable to customers benefiting from the «basic banking services»:</b> 1/ Intervention fees; 2/ Fees for prior notification letter for a cheque returned unpaid due to insufficient funds; 3/ Fees for notification letter relating to an unauthorised overdraft; 4/ Flat fee per cheque returned unpaid due to insufficient funds; 5/ Fees for rejection of a direct debit due to insufficient funds; 6/ Fees for non-execution of a standing order due to insufficient funds; 7/ Fees following notification by the Banque de France of a prohibition on issuing cheques; 8/ Fees for declaration to the Banque de France of a decision to withdraw a payment card; 9/ Fees for opposition (blocking) of the card by the bank.	<b>Per month €25</b>

## OFFER FOR FINANCIALLY VULNERABLE CUSTOMERS

<b>Offer for financially vulnerable customers, reserved for any natural person acting outside their professional needs and in a situation of financial vulnerability within the meaning of Articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code, including:</b> 1/ Maintenance, closure and, where applicable, opening of a deposit account; 2/ A payment card with systematic authorisation <sup>(4)</sup> ; 3/ Cash deposits and withdrawals at the branch of the institution holding the account; 4/ Four SEPA credit transfers per month, including at least one standing order, as well as an unlimited number of SEPA direct debits; 5/ Two banker's drafts per month; 6/ A facility for remote account consultation and the ability to carry out management transactions remotely to another account held by the customer within the same institution; 7/ An alert system relating to the account balance level; 8/ Provision of bank account details (RIB); 9/ One change of address per year.	<b>Per month €3</b>
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**Intervention fee** **Per transaction €4**  
Capped at 5 transactions per month, i.e. a maximum of €20 per month

**Cap on the following charges related to payment incidents and account irregularities, applicable to customers who have subscribed to the «Offer for Financially Vulnerable Customers»** **Per month €20**

- 1/ Intervention fees;
- 2/ Fees for prior notification letter for a cheque returned unpaid due to insufficient funds;
- 3/ Fees for notification letter relating to an unauthorised overdraft;
- 4/ Flat fee per cheque returned unpaid due to insufficient funds;
- 5/ Fees for rejection of a direct debit due to insufficient funds;
- 6/ Fees for non-execution of a standing order due to insufficient funds;
- 7/ Fees following notification by the Banque de France of a prohibition on issuing cheques;
- 8/ Fees for declaration to the Banque de France of a decision to withdraw a payment card;
- 9/ Fees for opposition (blocking) of the card by the bank

**With a maximum of €200 per year**

# ANOMALIES AND INCIDENTS

## ACCOUNT INTERVENTION FEE

Prices in euros

<b>Intervention fee (max. 5 per day)</b> Sum charged by the bank in connection with a transaction resulting in an account aberration that required specific processing (presentation of an incorrect instruction, incorrect bank details, insufficient funds, etc.)	<b>Per transaction €8</b> With a maximum of <b>€80</b> per month
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## SPECIFIC TRANSACTIONS

Charge per garnishee order	<b>€250</b>
Charge for garnishment by government agency (third party holder) 10% of the amount garnished up to a maximum of €100	

## PAYMENT INCIDENTS

### INVOLVING CHEQUES (PER TRANSACTION)

Prior notification letter charge for cheque issued without sufficient funds	<b>€20</b>
Flat rate charge for cheque returned unpaid due to insufficient funds <sup>(6)</sup>	
Cheque for €50 or less	<b>€30</b>
Cheque for €50 or more	<b>€50</b>
Charge for managing account of a blacklisted banking customer (interdit bancaire)	<b>Per quarter €60</b>
Cheque returned unpaid	<b>€15</b>
Cheque paid into account of a blacklisted banking customer	<b>€90</b>
Charge following notification by Banque de France of a ban on issuing cheques	<b>€50</b>

### ON CARD (PER TRANSACTION)

Charge for declaration to Banque de France of decision to withdraw bank card	<b>€40</b>
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**ON SEPA DIRECT DEBITS (PER TRANSACTION)**

Prices in euros

**Direct debit rejection fee**For insufficient funds<sup>(7)</sup>

€10

Other reasons

Free

**ON STANDING ORDERS (PER TRANSACTION)**

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

€20

**OTHERS**

Loan instalment unpaid on due date

€50

Cap on charges related to payment incidents and account operating irregularities applicable to customers benefiting from the 'Basic Banking Services' and the «Offer for Financially Vulnerable Customers»

See pages 10 and 11

# OTHER SERVICES

## GUARANTEES ISSUED BY THE BANK

Prices in euros

Charge for issuing guarantee	Please ask for details
Amendment charge	From €100
Charge for calling in guarantee <sup>(8)</sup>	€150

## ESTATE ADMINISTRATION

### OPERATIONS ON DEPOSIT ACCOUNTS AND SAVINGS PRODUCTS\*

#### In the following cases:

Free

Upon presentation by the heirs of a deed of notoriety or a certificate signed by all heirs\*\* and provided that the estate-related operations do not involve any manifest complexity\*\*\*

The balance of the deposit account(s) and savings products is less than €5,910 (amount revalued annually)

Where the account holder was a minor

#### Other cases:

Capped at €850

1% of the total balance of the accounts and the valuation of the deceased's savings products (amount revalued on 1 January each year)

### OPERATIONS ON OTHER ACCOUNTS OR PRODUCTS HELD

File handling (opening and processing)	€400 + 0.5% of the value of the assets
Maximum	€3,500

\* Savings products: passbook savings accounts, Livret A, LEP, PEP, LDDS, Youth Savings Account (LJ), PEL and CEL, co-development savings (co-development savings account and co-development savings passbook), forestry insurance savings account.

\*\* In accordance with Article L312-1-4, paragraph 5 of the French Monetary and Financial Code.

\*\*\* Under the regulations, an estate is deemed to involve manifest complexity where it has no direct-line heirs, or where a mortgage loan is outstanding in the name of the deceased with the institution, or where one or more professional accounts are held by the deceased with the institution, or where one of the deceased's accounts is subject to a security interest, or where the estate-related operations involve one or more foreign elements.

# OVERDRAFTS AND LOANS

## OVERDRAFTS

Prices in euros

Authorised overdraft <sup>(9)(10)</sup>	Please ask for details
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Other charges on authorised overdraft <sup>(9)(10)</sup>	
Higher overdraft fee <sup>(11)</sup>	0.25%
Overrun margin	1.50%
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Unauthorised overdraft	
Interest charges	TBB <sup>(12)</sup> + interest*
* Interest is calculated on the basis of the TBB increased by a margin of up to 7.50%, subject to revision in accordance with, and within the limits of, the usury rate.	

## SUNDRY OPERATIONS

Reprinting of a repayment table	€45
Issuing an early repayment statement	€50

## CONSUMER LOANS<sup>(9)</sup>

Please contact your usual adviser for any personal loan application

## MORTGAGES<sup>(9)</sup>

Please contact your usual adviser for any mortgage application

## OTHER LOANS<sup>(9)</sup>

Please contact your usual adviser for any loan application

# SAVINGS AND FINANCIAL INVESTMENTS

## BANK SAVINGS

Prices in euros

Livret A savings account <sup>(13)</sup>	Interest rate according to regulations
Sustainable and Solidarity Development Savings Account ( <i>LDDS</i> ) <sup>(13)</sup>	Interest rate according to regulations
Savings account <sup>(14)</sup>	Interest rate 0.05%

## FINANCIAL INVESTMENTS

### ANNUAL CUSTODY FEES

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	0.50% per line

### FUND ORDERS

Front-end fees	See fund KID <sup>(15)</sup>
Back-end fees	See fund KID <sup>(15)</sup>
Subscription/redemption of funds outside of Delubac Asset Management <sup>(16)</sup>	Per transaction €40

### MARKET ORDERS ON NYSE Euronext (PARIS AMSTERDAM BRUSSELS)<sup>(17)</sup>

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

### ORDERS ON OTHER MARKETS<sup>(17)</sup>

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

### DISCRETIONARY PORTFOLIO MANAGEMENT<sup>(17)</sup>

Please ask for details

**SPECIFIC PRICING - UNLISTED SECURITIES** Prices in euros

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

**OTHER SERVICES**

<b>Account opening</b>	
Financial instruments account	<b>Free</b>
PEA <sup>(18)</sup>	<b>Free</b>
PEA SME <sup>(19)</sup>	<b>Free</b>
Quarterly portfolio statements	<b>Free</b>
 <b>External securities transfer fees (minimum €150)</b>	
Fixed fee per holding of securities held in custody in France	<b>€30</b>
Fixed fee per holding of securities held in custody outside France	<b>€80</b>
Transfer of securities to another institution, per account and per recipient	<b>From €150</b>
Flat rate PEA <sup>(18)</sup> and PEA-SME <sup>(19)</sup>	<b>Per account €150</b>
- Securities accounts	<b>Minimum collection per account €150</b>
 <b>Bourse@nline subscription</b>	<b>Free</b>
 <b>Recovery of foreign withholding tax on securities</b>	<b>€200</b>
(fees apply per form)	
 <b>Other services</b>	<b>Please ask for details</b>

**CRYPTO-ASSETS**

<b>Purchase / Sale / Custody</b>	<b>Please ask for details</b>
<b>Discretionary management</b>	

# 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.).

# DISPUTE RESOLUTION

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](mailto:relationclientele@delubac.fr)
- via the dedicated form available on the [delubac.com](http://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 as a last resort for amicable settlement:
  - by filling out the Ombudsman request form on the website: [www.lemediateur.fbf.fr](http://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 authorisation 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/en/amf-ombudsman/mediation-file/request-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](http://www.delubac.com), under the « Contact » section.

- (1) Excluding connection costs billed by your telephone company and/or internet service provider.
- (2) European Central Bank interest rate.
- (3) Subject to product availability and prior approval by the bank.
- (4) Subject to product availability and prior approval by the bank. The payment card with systematic authorisation is included in the bundled 'Right to a Bank Account' and 'Offer for Financially Vulnerable Customers' packages.
- (5) ATM: Automated Teller Machine.
- (6) 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.
- (7) Amount capped per rejected order.
- (8) Fees charged by the Bank in the event that the beneficiary calls on the guarantee.
- (9) Subject to acceptance by the Bank.
- (10) Charges and fees are included in the APR (Annualised Percentage Rate).
- (11) The excess margin applies in the event of exceeding the authorised overdraft and in the case of an unauthorised overdraft.
- (12) BBR: Delubac bank base rate. 7% on 01/01/2019 and in force on 01/01/2026. It is determined by each bank according to market conditions.
- (13) Regulated savings product. Conditions and income rate subject to change.
- (14) Gross annual nominal rate as at 01/02/2019 and in force at 01/01/2026. Lower and upper limits may vary at any time, at the discretion of Bank Delubac.
- (15) Key information document
- (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) Personal Equity Plan.
- (19) Personal Equity Plan intended to finance small and medium enterprises.



**Find us 24 hours a day, 7 days  
a week**



**Account Manager**



**Your online accounts**  
[www.edelubac.com](http://www.edelubac.com)



**[www.delubac.com](http://www.delubac.com)**

**Find all your contacts at  
[WWW.DELUBAC.COM](http://WWW.DELUBAC.COM)**



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**PARIS**  
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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.