



Parce que le monde bouge



TERMS AND CONDITIONS

CORRESPONDENT BANKS

May 2009

This edition cancels and supersedes any previous editions.

<p>Crédit Industriel et Commercial 6, avenue de Provence 75009 PARIS France</p> <p>Network and Bank Relations Tel : + 33 1 45 96 94 11 Fax : + 33 1 45 96 94 15 E-Mail: cic-international@cic.fr</p> <p>Share Capital: Eur 586 384 976 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr</p>	<p>Banque Fédérative du Crédit Mutuel 34, rue du Wacken 67000 STRASBOURG France</p> <p>Tel : + 33 3 88 14 64 59 Fax : + 33 3 88 14 70 90 E-Mail: cm-international@cmcee.creditmutuel.fr</p> <p>Share Capital: Eur 1 302 192 250 Trade Register: RCS Strasbourg B 335 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr</p>
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Processing Centres:

Paris- Cergy-Pontoise

c/o Crédit Industriel et Commercial
3, allée de l'Etoile
95091 CERGY-PONTOISE cedex France

Lille

c/o CIC Banque BSD-CIN
36, rue de Messines
59862 VERLINGHEM cedex France

Lyon

c/o CIC Lyonnaise de Banque
23, rue Neuve
69001 LYON France

Nantes

c/o Crédit Industriel de l'Ouest
2, rue Jean-Claude Bonduelle
44040 NANTES cedex 1 France

Strasbourg

c/o Caisse Fédérale du Crédit Mutuel CEE
34, rue du Wacken
67913 STRASBOURG cedex 9 France

CM-CIC Banks

	SWIFT CODE
Banque Fédérative du Crédit Mutuel: - 6 avenue de Provence, 75009 PARIS - 34 rue du Wacken, 67000 STRASBOURG	CMCIFRPA
Banque de l'Economie du Commerce et de la Monétique: 34 rue du Wacken, 67000 Strasbourg	CMCIFRPA
Crédit Mutuel: all branches	CMCIFR2A
Crédit Industriel et Commercial: 6 avenue de Provence, 75009 PARIS	CMCIFRPP
Banque CIC Est: 31 rue Jean Wenger Valentin, 67000 STRASBOURG	CMCIFRPP
Banque Scalbert Dupont – CIN: 33 avenue Le Corbusier, 59000 LILLE	CMCIFRPP
Banque Transatlantique: 26 avenue Franklin Roosevelt, 75008 PARIS	CMCIFRPP
Crédit Industriel de l'Ouest: 2 rue Jean-Claude Bonduelle, 44000 NANTES	CMCIFRPP
Lyonnaise de Banque: 8 rue de la République, 69001 LYON	CMCIFRPP
Société Bordelaise de CIC: 42 cours du Chapeau Rouge, 33000 BORDEAUX	CMCIFRPP
CIC Iberbanco: 8 rue d'Anjou, 75008 PARIS	CMCIFRPP



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SUMMARY

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I - ACCOUNT SERVICES

A. Account Maintenance	Subject to arrangement
B. Reporting	
• MT 950	Free
• Paper based interest statements	Free
• Paper based account statements	Free
• MT 940	Subject to arrangement
• E-reporting FILBANQUE/CYBERMUT	EUR 25 per month
C. Investigations : enquiries (on posted entries or on payments received via a European Payment System)	
• Up to 5 days	Free
• Between 5 days and 2 months after entry date	EUR 20
• Between 2 and 6 months after entry date	EUR 60
• More than 6 months after entry date	Subject to arrangement on real cost basis mini EUR 150

II - PAYMENT OF DRAFTS

A. Drawn on CM-CIC in France	
• In EUR (service provided under specific agreement)	
– Mandatory control with reception of MT110	
- non encoded cheques	EUR 7
- encoded cheques	EUR 1
B. Stop Payments	EUR 40

III - PAYMENTS

- All EUR instructions must be received before 12:00 CET for same day processing

A. Interbank Transfers (MT 20x)	Subject to arrangement
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B. Customer Transfers (MT 103, MT 103 +)

According to EU Regulation n° 2560/2001 for Euro Cross Border Payments and the inter-bank practices (ICP) applicable as from July 1st 2003, Crédit Mutuel and Crédit Industriel et Commercial Group of Banks (CM-CIC) apply specific Terms and Conditions for the EU regulated compliant payments.

EU / EEA Regulated Payments:

An EU Regulation compliant payment is:

- equal or lower than EUR 50,000.00
- issuing and receiving BIC has to be EU/EEA country member banks
- message type SWIFT must be 103⁺ or 103
- field 23B must be CRED, fields 23E and 72 are not allowed
- for payments with option SHARE, field 71A must be SHA
- STP : contains IBAN of the beneficiary and BIC of the beneficiary's bank
- Non STP : BIC and/or IBAN is incorrect , missing or incomplete

Other Payments:

A NON EU Regulation compliant payment is:

- a payment in EUR not compliant with the above
- a payment in any other currency whatever the amount



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B.1. EU / EEA Regulated Payments

(*) For transfers up to EUR 50, fees are limited to 40 % of the payment order with a maximum of EUR 10 if BBAN is present, or EUR 20 if BBAN is incorrect, missing or incomplete

Payments in EUR < 50,000.00	Our books	Third parties (*)
SHA 1/ EU/EEA Regulated fully compliant	Free for the sending bank and the beneficiary	EUR 0.50 ⁽¹⁾
2/ EU/EEA Non STP	10 €	With BBAN: EUR 0.50 (invoice) ⁽¹⁾ Without BBAN: Bénédict
OUR		
STP	EUR 3 ⁽²⁾	EUR 5 ^{(1) (2)}
Non STP	EUR 10 ⁽²⁾	With BBAN: EUR 10 ⁽¹⁾ Without BBAN: EUR 20 ⁽¹⁾
BEN		
STP and Non STP	Bénédict	Bénédict

⁽¹⁾ Payment could be automatically rejected if there is no agreement or account with CM-CIC or in case of unpaid invoices

⁽²⁾ Subject to arrangement

B.2. OTHER PAYMENTS

(*) For transfers up to EUR 50, fees are limited to 40 % of the payment order with a maximum of EUR 10 if BBAN is present, or EUR 20 if BBAN is incorrect, missing or incomplete

Payments: - in EUR ≤ 50,000.00 from non EU/EEA countries - in EUR ≥ 50,000.00 from all countries - in other currencies	Our books	Third parties (*)
SHA	Bénédict	Bénédict ⁽¹⁾
OUR	EUR 10 ⁽³⁾	With BBAN: EUR 10 ⁽²⁾ Without BBAN: EUR 20 ⁽²⁾
BEN	Bénédict	Bénédict ⁽¹⁾

⁽¹⁾ If Non STP according to EPC recommendation, payments without BIC or IBAN will be processed: EUR 10 will be applied to ordering bank if no reciprocity agreement can be reached.

⁽²⁾ Payment could be automatically rejected if there is no agreement or account with CM-CIC or in case of unpaid invoices

⁽³⁾ Subject to arrangement

B.3. For orders with particular instructions (For example: request for receipt, phone advice ...)

Additional fee EUR 30

B.4. For payments made by cheque

Fee charged to ordering bank EUR 30

Fee charged to beneficiary EUR 30



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C. COMMERCIAL PAYMENT (MT103, MT103⁺, MT102) Subject to contractual agreement

D. REQUEST FOR TRANSFER (MT 101) Subject to contractual agreement

E. AMENDMENTS, CANCELLATIONS, REJECTS, RETURNS,
(Applicable to EU Regulation compliant payments and non EU Regulation compliant payments)

Prior to execution	EUR 28
After execution (on a best efforts basis)	EUR 50

IV - SWIFT TO CHEQUE SERVICE Subject to contractual agreement

V - COLLECTIONS

A. Cheques payable in France for immediate credit under usual reserve *

- In EUR (service provided subject to arrangement)
 Value: 2 business days after receipt of remittance
- | | |
|----------------|--------|
| Fee per cheque | EUR 1 |
| Unpaid cheques | EUR 20 |

B. Cheques and clean bills in EUR or other currencies remitted for credit after final payment when drawn on CM-CIC banks *

- Cheques EUR 40 per cheque
- Bills
 - Presentation for collection 1,5 ‰ per bill
 mini EUR 40, maxi EUR 200
 - Presentation for acceptance EUR 40 per bill
- LCR Electronic Bill Collection Subject to arrangement

* All items must be addressed to the Processing Centre of STRASBOURG as indicated on the front page

C. Documentary bills in EUR or other currencies **

- Acceptance EUR 40
- Collection 2 ‰ per bill
 mini EUR 45, maxi EUR 450
- Every subsequent presentation EUR 45 per bill
- Release of goods shipped and put at our disposal (endorsement of note of receipt or issuance of a letter of availability). Additional fee EUR 85

** All items must be addressed to the Processing Centre of PARIS CERGY-PONTOISE as indicated on the front page

D. Sundry Charges

- Return of bills recalled, return of remittance slip when bill or cheque is missing, return of non compliant items
 dispatch of bills for perusal and return,
 extension at your request or any other requested action EUR 40 per action



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- Unpaid cheques remitted for credit after final payment or bills returned (protestable or not protestable) EUR 60 per item
- Tracer, inquiries on cheques EUR 40 per item
- Collection of lost cheques or bills drawn on CM-CIC on basis of photocopy and letter of guarantee EUR 40
- All charges will be paid before execution

VI - DOCUMENTARY CREDITS

For CIC Group: documentary credits must be sent to CMCIFRPP

For Crédit Mutuel: documentary credits must be sent to CMCIFRPA

- A. Notification of opening of documentary credit, and standby letter of credit** 1 ‰ mini EUR 90
- B. Confirmation of documentary credit**
 - For 3 months or part thereof Subject to special agreement
- C. Preadvice of opening a documentary credit** EUR 50
- D. Amendment of unexpired credit**
 - Except in cases of increase of amount, confirmation or extension of a confirmed credit going beyond the period covered by the original fee EUR 95
- E. Taking up of documents**
 - For each time documents are taken up 1,5 ‰ mini EUR 125
- F. Acceptance or undertaking to pay on a deferred basis**
 - Charged in addition to taking up fee Subject to special agreement

VII - GUARANTEES

- For simple transmission EUR 102
- With our guarantee As per agreement

VIII - REIMBURSEMENT TO A THIRD BANK

- At its request, for its payments made according to previous instructions received from the issuing bank, whether the reimbursement is related to utilisation of a documentary credit or not EUR 110
- Fee charged to the principal in the event of non utilisation EUR 65

IX - MISCELLANEOUS COMMUNICATIONS

- Communication of accounting information for the auditing of accounts EUR 170
- Confirmation of balances of accounts on specific request EUR 28
- Interest statements other than usual issuance EUR 50



X - OUT OF POCKET EXPENSES

- To all our terms and conditions must be added, where appropriate, taxes, postage or cost of Telecommunications and all disbursements resulting from the services of our correspondents

XI – OTHER SERVICES

As per agreement

The Terms and Conditions are subject to change without notice
