

TERMS AND CONDITIONS

CORRESPONDENT BANKS

January 1st, 2022

This edition cancels and supersedes any previous editions

<p>Banque Fédérative du Crédit Mutuel 4, rue Frédéric-Guillaume Raiffeisen 67000 STRASBOURG, France</p> <p>SWIFT CODE CMCIFRPA</p> <p>Share Capital: Eur 1 688 529 500 Trade Register: RCS Strasbourg B 355 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr</p>	<p>Crédit Industriel et Commercial 6, avenue de Provence 75009 PARIS, France</p> <p>SWIFT CODE CMCIFRPP</p> <p>Share Capital: Eur 608 439 888 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr</p>
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Contact details

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Correspondent Banking Team

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Referrals/ Transaction Controls

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Cash Management/ Transaction Banking

I – INTEREST RATES

- Debit interest rate €ster + 0,6%
- Credit interest rate €ster

II – ACCOUNT SERVICES

A. Account Maintenance	EUR 150 per quarter
B. Reporting	
• MT 950	Free of charge
• E-reporting Filbanque/Cybermut	EUR 31 per month
• MT900, MT910	EUR 0,5 per statement
• MT940, MT942	EUR 38 per month
C. Investigations : enquiries	
• Up to 5 days	EUR 25
• Between 5 days and 6 months after entry date	EUR 60
D. Account closure, transfer funds & notification by swift	EUR 150
E. Email notification for insufficient balance	EUR 10

III – ELECTRONIC PAYMENTS

Cut-off Times

All EUR instructions must be received before 4:00 PM CET for same day processing.

All CAD, CHF, GBP or USD instructions must be received before 10:00 AM CET for same day processing.

All other currencies instructions must be received before 10:00 AM CET for next day processing

A. Interbank Transfers (MT 20x)	EUR 2
B. Customer Transfers (MT 103, MT 103 +)	

The Directive (EU) 2015/2366 on payment services “PSDII” provides a legal framework for all payments made in Europe (within European Union “EU” and European Economic Area “EEA”). Payments up to EUR 50,000.00 are compliant with Regulation (EC) No 924/2009. **Please use field 71G for OUR fees.**

PSDII ELIGIBLE PAYMENTS (both parties are located within the EEA)		NON PSDII ELIGIBLE PAYMENTS (at least one of the PSPs - payer or payee - is located outside the EEA)
CM CIC BANKING GROUP’S CUSTOMERS		CM CIC BANKING GROUP’S CUSTOMERS
Charges “SHA”		Charges “SHA” “BEN” Benededuct
▪ STP	Free for the sending bank	Charges “OUR” ▪ STP EUR 10
THIRD BANK’S CUSTOMERS		THIRD BANK’S CUSTOMERS
Charges “SHA” (both parties are located within the EEA)		Charges “SHA” “BEN” Benededuct
▪ STP	EUR 10	Charges “OUR” ▪ STP EUR 15
Non STP Transactions		Additional EUR 15

**C. 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
Value date modification	EUR	100

III – PAYMENT OF DRAFTS

Drawn on CM-CIC Banks in France in EUR only (Service provided under specific MT 110 agreement)

A. Fee per draft	EUR	5
B. Stop Payments	EUR	40 per draft

IV – SWIFT TO CHECK SERVICE – MT 103 with field 23E : CHQ

Subject to contractual agreement

MT 103 STP – charge OUR/SHA	EUR	5
MT 103 NSTP – charge OUR/SHA	EUR	10
Cancellation	EUR	10
Rejection	EUR	10
Stop payment	EUR	10
Advice of fate	EUR	10

V – COLLECTIONS

A. Cash Letter Agreement : Checks payable in France for immediate credit under usual reserve *

- In EUR
- Value: 1 business day after receipt of remittance
- Fee per check Cash letter agreement
- Unpaid checks EUR 20

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

- | | | |
|-----------------------------------|-----|------------------------|
| 1. Checks | EUR | 40 per check |
| 2. LCR Electronic Bill Collection | | Subject to arrangement |

* All items must be addressed to Processing Centre of STRASBOURG :

Strasbourg
c/o Caisse Fédérale de Crédit Mutuel
4, rue Frédéric-Guillaume Raiffeisen
67913 STRASBOURG Cedex

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 Processing Centre of CERGY-PONTOISE:**

Paris- Cergy-Pontoise

c/o Crédit Industriel et Commercial

3, allée de l'Etoile
95091 CERGY-PONTOISE cedex France

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 60 per action
- 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 Banks: documentary credits must be sent at CMCIFRPP

For Crédit Mutuel Group and Targobank (Spain): documentary credits must be sent at CMCIFRPA

- A. Notification of opening of documentary credit, and standby letter of credit** 1 ‰ minimum EUR 100
- B. Confirmation of documentary credit**
- For 3 months or part thereof Subject to special agreement
- C. 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 100
- D. Taking up of documents**
- For each time documents are taken up 1,5 ‰ minimum EUR 125
- E. Acceptance or undertaking to pay on a deferred basis**
- Charged in addition to taking up fee Subject to special agreement

VII – GUARANTEES

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|------------------------------------|------------------|-----|
| • For simple transmission | EUR | 120 |
| • With our guarantee | As per agreement | |
| • Service Fee for specific actions | EUR | 15 |

VIII – REIMBURSEMENT TO A THIRD BANK

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

IX – MISCELLANEOUS COMMUNICATIONS

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|--|-----|-----|
| • 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.

The Terms and Conditions are subject to change without notice.

We invite you to visit our websites at www.bfcm.creditmutuel.fr and at www.cic.fr where you will find information regarding our General Conditions, our policies and our Know Your Customer, Anti-Money Laundering and Counter Financing of Terrorism procedures.