

PRICING CONDITIONS

Professional customers

**Applicable to the Clientele
as of March 1 st, 2025**

BANK AUDI FRANCE

1. STANDARD STATEMENT OF PRICING	page 3
2. OPENING, FUNCTIONING AND MONITORING OF YOUR ACCOUNT	pages 3-4
Opening, Alteration, Closing	3
Statements of Account (Bank Statements)	3
Account Maintenance	3
Branch Services	4
3. DISTANCE BANKING	page 4
4. MEANS OF PAYMENT AND PAYMENT OPERATIONS	pages 5-6
Payment Cards	5
Transfers	5
Direct Debit Orders	6
Cheques	6
5. SERVICE PACKAGES	page 7
Account Package	page 7
Basic Banking Services	page 7
6. IRREGULARITIES AND INCIDENTS	page 7
Intervention Commission	7
Particular or Exceptional Operations	7
Payment Incidents	7
7. OVERDRAFTS AND CREDITS	page 7
Opening of a Credit Line	7
Guarantees	7
8. COMMERCIAL OPERATIONS / TRANSACTIONS	page 8
Bills for Discount	8
Remittance of Bills at Collection	8
Payments of Bills	8
9. DOCUMENTARY CREDITS	pages 8-9
Import Credits	8
Export Credits	9
Documentary Remittance	9
10. LETTERS OF GUARANTEE	page 9
11. INTEREST RATE CONDITIONS APPLICABLE TO THE CLIENTELE	page 9
12. SETTLEMENT OF DISPUTES	page 10

1- STANDARD STATEMENT OF PRICING	VALUE DATE	FEES
Subscription enabling the clientele to manage their accounts on Internet (Capital Digital)		free of charge (excluding internet provider fees)
Subscription to a product offering alerts on the status of an account		not provided
International payment card fees with immediate debit		not provided
International payment card fees with deferred debit		
Business Premier Card fee	D	€300 /year
Cost to withdraw money from another Bank's ATM (withdrawal in euros with an international payment card) **		free of charge
Transfers in SEPA	D	36 €
Transfers Instant SEPA	D	18 €
Transfers via internet SEPA	D	18 €
Transfers via SWIFT:		
In Euro and Foreign Currency via 1 SWIFT	D	70 €
In Euro and Foreign Currency via 2 SWIFT		80 €
Transfers via internet SWIFT	D	45 €
Intervention fee	D	€8/transaction €80 maximum/month
** Withdrawals and payments carried out abroad (outside the eurozone) are converted into euros at the international interbank market rate on the date of the processing of the transaction by Visa plus commission of 3.50% *** EEA = Member Countries of the European Economic Area		
2- OPENING, FUNCTIONING AND MONITORING OF YOUR ACCOUNT		
2.1. OPENING, ALTERATION, CLOSING		
Opening of an account		free of charge
Changing of an account		€ 100
Closing of an account		free of charge
2.2 STATEMENTS OF ACCOUNT (BANK STATEMENTS)		
Monthly bank statement		free of charge
Regular mailing of bank statements		€100/quarter, that is to say €400/year
Annual summary of charges		free of charge
2.3 ACCOUNT MAINTENANCE		
Account maintenance fee	D	€ 175/indivisible quarter
Overdraft charge*	D	2‰ / quarter
(based on the highest level of overdraft reached in the quarter)		
*Overdraft commissions are included in the Annualized Percentage Rate (APR) and are capped at half of the debit interest		
Commission for Administrative, Legal, Financial Updating (Collected annually, per account ID)	N/A	€ 300 / year

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2.4 BRANCH SERVICES	VALUE DATE	FEES
In Euros		
Cash deposits	D	free of charge
Cash withdrawals	D	free of charge
Provision of cash facilities	D	€50
IN FOREIGN CURRENCY		
Cash deposits, payments	D	1.5%
Cash withdrawals	D	1.5%
Exchange of banknotes at the market rate +/- 2%	D	free of charge
Provision of cash facilities	D	€50/transaction
DOCUMENT RESEARCH / RETRIEVAL		
Photocopying charges	D	€1 per page
Document retrieval charges < 3 years per document	D	€ 20
Document retrieval charges > 3 years per document	D	€35 + actual costs
Fax charges: In Europe	D	€ 5
In Other Countries	D	€ 10
Registered mail charges in France	D	20 €
Registered mail charges abroad (outside France)	D	30 €
SWIFT charges abroad	D	€30/SWIFT
Express courier delivery charges: In Europe	D	€70 /dispatching
In Other Countries	D	€90 /dispatching
OTHER PROVISION OF SERVICES		
Issuance of certificates	D	€125/certificate
Incorporation (setting-up) of a company	D	1 000 €
Attestation of the freezing of capital	D	100 €
Charge for direct payments of invoices/bills by the Bank on behalf of the client	D	€10/payment
Issue of a commercial certificate	D	€225/certificate
Legal support (aid) for the company	D	€500/action
Audit charges		€ 300
Recording of a change of address		€10/request
Hold Mail service (<i>per customer</i>)		€650/year
Delivery of a bank identification form (RIB) or BIC/ IBAN		€5/request
3- DISTANCE BANKING		
Subscription enabling the clientele to manage their accounts on Internet (Capital Digital)	D	free of charge
Subscription enabling the clientele to manage their accounts on the Mobile Application (Capital Mobile)	D	free of charge

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4- MEANS OF PAYMENT AND PAYMENT OPERATIONS	VALUE DATE	FEES
4.1 PAYMENT CARDS		
Cost to withdraw money from another Bank's ATM (withdrawal within the Eurozone in euros with an international payment card) *		free of charge
Card sent by Registered mail or DHL:	D	
Registered mail charges in France	D	20 €
Registered mail charges abroad (outside France)	D	30 €
Express courier delivery charges: In Europe	D	€70 /dispatching
In Other Countries	D	€90 /dispatching
Request to reissue the client's confidential code (PIN)	D	€30/request
Charge for the reissuing or the replacement of a card	D	€50/request
Modifications of withdrawal and/or payment limit		€50/request
Blocking /stop order of a card by the client on the grounds of loss, theft or fraudulent use (excluding the cost of the replacement of the said card)		free of charge
Blocking /stop order of a card by the Bank on the grounds of improper or irregular use		free of charge
Fees for reporting a card withdrawal decision to the Banque de France.		15 €
* Withdrawals and payments carried out abroad (outside the eurozone) are converted into euros at the international interbank market rate on the date the transaction is processed by Visa Card with an additional commission of 3.50%		
VISA PAYMENT CARDS		
International payment card fees with immediate debit		not provided
International payment card fees with deferred debit :		
Business Premier Card fee	D	€300/year
4.2 TRANSFERS		
TRANSFERS ISSUED		
Transfers in SEPA	D	
Transfers Instant SEPA	D	36 €
Transfers via internet SEPA	D	18 €
Transfers via internet SEPA	D	18 €
Transfers via SWIFT:		
In Euro and Foreign Currency via 1 SWIFT	D	70 €
In Euro and Foreign Currency via 2 SWIFT	D	80 €
Transfers via internet SWIFT	D	45 €
Transfer registered number to registered number	D	€10/transfer
Intergroup Bank Audi transfer	D	€40/transfer
DEPOSIT TRANSFERS		
Member Countries of the EEA*		
Countries outside the EEA *	S+1	€ 15
* EEA = Member Countries of the European Economic Area		

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4.3 DIRECT DEBIT ORDERS	VALUE DATE	FEES
Request to identify creditor (SEPA) within the Bank of France		50 €
Registration of a direct debit B to B		12 €
Opposition to a SDD (sepa direct debit) Core/B2B		15 € / opposition
SEPA Core B2B Debit operation issuance		15 € / debit operation
Registration of a B2B autorisation		10 € / autorisation
Dispute on a SDD (sepa direct debit) Core/B2B		€20 / operation
4.4 CHEQUES		
CLIENTELE CHEQUE BOOKS		
Charge for the ordering of a cheque book		free of charge
Sending a cheque book by Registered mail or DHL:		
Registered mail charges in France	D	20 €
Registered mail charges abroad (outside France)	D	30 €
Express courier delivery charges: In Europe	D	€70 /dispatching
In Other Countries	D	€90 /dispatching
Stop order of a cheque or a series of cheques	D	€30/opposition
Destruction of a checkbook kept at the branch and unclaimed (for more than a year)	D	€10
ISSUING OF A BANKER'S CHEQUE		
Issuing of a Banker's cheque	D	€50/issue + postal fees
REMITTANCE OF CHEQUES		
• IN EUROS		
Drawn on our Bank desk	D+1	free of charge
Drawn on Metropolitan France + French Overseas Departments (latest delivery time 12:00 pm)	D+3	free of charge
Drawn on French Overseas Territories (latest delivery time 12:00 pm)	D+10	free of charge
Drawn on Other Countries (Only at Paying-In/Collection)		
• In Europe	S+2	€50 + €70 DHL charges + correspondent charges
• In Other Countries	S+2	€50 + €90 DHL charges + correspondent charges
Return of dishonoured or unpaid cheques (Metropolitan France and French Overseas Departments and Territories)	S-1	€25 +postal/DHL charges
Return of dishonoured or unpaid cheques (in Other Countries)	S-1	€35+postal/DHL charges + correspondent charges
• IN FOREIGN CURRENCY		
Drawn on our Bank desk	D+1	free of charge
Drawn on Metropolitan France (only at paying-In or Collection) :	S+1	€20 + postal charges
Drawn on Other Countries (only at paying-In or Collection) :		
• In Europe	S+1	€50 + €70 DHL charges + correspondent charges
• In Other Countries		€50 + €90 DHL charges + correspondent charges

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5- SERVICE PACKAGES Bank Audi France	VALUE DATE	FEES
Account Package <i>(product intended for customers experiencing financial difficulties)</i>		
Deposit account agreement reserved for any companies in a situation of financial fragility within the meaning of Articles L. 312-1-3 and R. 312-4-3 of the French Monetary and Financial Code. This specific product includes: - account, - The paing in and withdrawal of cash, - Four monthly SEPA transfers, including at least one standing order, - An unlimited number of SEPA direct debits and TIP SEPA direct debits, - Two Bank cheques per month, - The possibility of remote access to the account as well as the ability - The supply of bank particular forms (RIB), - One change of address per year, - Intervention fees: - Per operation - Charges for failed direct debit for lack of funds: - Per operation Total monthly maximum intervention and rejection fees		€ 4 / operation € 4 / operation € 20 / month
Basic Banking Services and Financial Code:		
- The opening, the holding, and closing of the account, - One change of address per year, - The issuance, upon request, of bank particulars forms (RIB), - The domiciliation of bank transfers, - A monthly statement of account operations, - The paying in of cheques and bank transfers, SEPA bank transfers, with the latter possible using ATMs or remotely, - The possibility of remote consultation of the balance of the account, - Cash deposits and withdrawals at the counter, payment offering the same services, - The realization of cash transactions, - Intervention fees: - Per operation - Charges for failed direct debit for lack of funds: - Per operation Total monthly maximum intervention and rejection fees Total annual maximum intervention and rejection fees		€ 4 / operation € 4 / operation € 20 / month € 200 / year

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6- IRREGULARITIES AND INCIDENTS Bank Audi France	VALUE DATE	FEES
6.1 INTERVENTION COMMISSION		
This is an amount charged due to an operation or a transaction involving an irregularity in the operation of the account, necessitating particular or special treatment (the presentation of an irregular order to pay, inaccurate bank details, absence of funds or insufficient funds in the account, etc).		
Per operation, within the limit of 10 per month	D	€8/operation €80 maximum/month
Intervention fees for updating	D	€ 250 / intervention
6.2 PARTICULAR OR EXCEPTIONAL OPERATIONS		
Administrative seizure	D	€100 / seizure
Conservatory Seizure/Garnishment	D	€250 / seizure
Letter of information for a non-authorized debit account	D	€60 + postal charges / letter
6.3 PAYMENT INCIDENTS		
Standard flat-rate rejection charge for cheques with insufficient funds :		
• Flat- rate charge for each cheque rejected ≤ €50	D	€30
• Flat-rate charge for each cheque rejected > €50	D	€50
Preliminary letter of notification for cheques with insufficient funds	D	Included in the flat-rate charge for a rejected cheque
Opposition to a SDD (sepa direct debit)	D	€20/Operation
Rejection of a debiting operation (SDD/SEPA) on an account with insufficient funds <i>if the amount of the debit operation is inferior to 20 €, the commission for rejecting the operation is equal to 100% of the amount in question</i>	D	€20/Operation
7- OVERDRAFTS AND CREDITS		
7.1-OPENING OF A CREDIT LINE		
Charges for a new credit file	D	0,25% of the total of the credit
One time operation in excess to the credit file	D	0,15% of excess amount
Annual charge of credit dossiers	D	€ 1 500
Drawing up of financial agreement document	D	€ 500
Interest rate	N/A	in accordance with the agreement
Account maintenance fee	N/A	in accordance with the agreement
Commission on the highest overdraft balance	N/A	in accordance with the agreement
6.2-GUARANTEES		
Pledge agreement of the business (goodwill)	D	€1,000 + actual costs
Pledge agreement of the account	D	€300 + actual costs
Mortgage agreement	D	€1,800 + actual costs
Pledge agreement of shares / securities (stocks and bonds)	D	€1,000 + actual costs
Pledge agreement of the account for the issuance of a Credit Card		150 € + actual costs

8- COMMERCIAL OPERATIONS/TRANSACTIONS	VALUE DATE	FEES
8.1 BILLS FOR DISCOUNT		
Calculation of the number of days <i>(bill non-endorsed / non-guaranteed by a Bank)</i>	D	N/A
Calculation of the number of days <i>(bill guaranteed by a Bank)</i>	At M+6 D	N/A
Calculation of the number of days <i>(bill guaranteed by BAF)</i>	At M+1 D	N/A
	At M+1	N/A

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Interest rates
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Provision of the net discount

Discount operation charges

D

D

in accordance with the agreement

N/A

€ 16

8.2 REMITTANCE OF BILLS AT COLLECTION

Charge for collection per bill

Drawing notice per bill

Protest charges

Return of a bill claimed by the transferor (assignor)

D

D

D

N/A

€ 16

€ 25

€40 + actual costs

€16/bill

Return of a dishonoured/unpaid bill to the transferor

Change of domiciliation

D

D

€ 16 + correspondent charges

€ 16

Value dates of the Credit in the account :

Bills in Euros :

Remittance minimum 15 working days before the maturity date:

Bills drawn at our Bank desk

Bills drawn in France

Bills drawn abroad (only at collection)

M+1

S+1

S+2

+ DHL Charges
70 € in Europe
90 € outside Europe

Remittance not within the time-limit or on demand

S+1

Bills in Euros exclusive of the Interbank transmission system (SIT) or in foreign currency

S+1

0,1%, minimum € 25

8.3 PAYMENTS OF BILLS

Request for a notice of domiciliation

Extension of bills

Bills rejected

Notification of Daily Assignment

Value date of debit in the account

N/A

D

D

D

free of charge

€ 5

€ 20

€ 25 + postal charges

9- DOCUMENTARY CREDITS

9.1 IMPORT CREDITS

Opening of credit (per indivisible quarter)

Collection of documents / Negotiation / Payment

Acceptance / Deferred Payment (per indivisible month)

Modification (with the exception of renewals or increases)

Non-conformity of documents

Incidental expenses (MAIL, SWIFT, Draft, etc)

D

D

D

0.25% minimum € 400

0.15% minimum € 400

2% a year

with a minimum of € 120 per month

€ 150

€ 100

depending on the type of service

9.2 EXPORT CREDITS

VALUE DATE

FEES

Notice of the opening of credit

Notification

D

D

€ 100

0.10 % minimum € 200

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Confirmation (per indivisible quarter)	D	in accordance with the agreement minimum € 200
Modification (except renewals or increases)	D	€ 150
Non-conformity of documents	D	€ 100
Collection of documents / Negotiation / Payment	D	0.15% minimum € 200
Acceptance /Deferred Payment (per indivisible month)	D	in accordance with the agreement with a minimum of € 120 per month
Transfer commission	D	0.15% minimum € 200 (variable, depending on the country)
9.3 DOCUMENTARY REMITTANCE		
Commission of presentation for collection	D	0.20% minimum € 200
Additional presentation / renewals / drawing notices / dishonoured returns		€ 100
Delivery of bills or documents, payment free of charge	D	0.10% minimum €150
Detention Fee		€ 15 / month
Payment commission		€ 100 / recurring payment
10- LETTERS OF GUARANTEE		
Letters of commercial guarantee	D	2% a year min. € 250 per quarter
Letters of rental guarantee	D	2% a year min. € 800 per year
Miscellaneous changes or modifications	D	€ 100
Letter of intent	D	€ 100
Fees per file case by case	D	between €500 to €1 000

11- INTEREST RATE CONDITIONS APPLICABLE TO THE CLIENTELE (applicable starting 1st January 2022)

ACCOUNTS IN EUROS

Unauthorized overdraft	Offered (lending) market rates* €3 months + 6%
Credit rate	Sight deposit accounts of resident and non-resident clients do not bear any interest.
Overdraft charge	2‰ on the highest overdraft of the quarter with a ceiling at half of the debit interest

*The market rate is a variable rate indexed to the Euribor increased by 40 basis points for debit accounts in Euro. The Euribor is an interbank rate administered by the European Money Markets Institute (or any other person which takes over the administration of that rate) for the relevant period. The history of the various Euribor rates can be consulted on the website of the l'European Money Markets Institute : <https://www.emmi-benchmarks.eu/euribor-org/euribor-rates.html>.

ACCOUNTS IN US DOLLARS

Unauthorized overdraft	Base Rate (Prime Rate) + 6%
Credit Rate	Sight deposit accounts of resident and non-resident clients do not bear any interest
Overdraft charge	2‰ on the highest overdraft of the quarter with a ceiling at half of the debit interest

D = Date of working day
S = Settlement date

M = Maturity date
N/A = Not applicable

11- SETTLEMENT OF DISPUTES

In the event of a problem or dissatisfaction with the functioning of your account or in the use of the services placed at your disposal, you can contact your Bank:

- By Mail: **Bank Audi France**
73, avenue des Champs Élysées
75008 Paris
- By Telephone: 01 53 83 50 00
- By Fax: 01 42 56 09 74
- By E-mail: contactus@bankaudi.fr

As a last resort and in accordance with the procedure written in Article 10 of the General Terms and Conditions of the opening of an account, you

- By regular mail: **Monsieur Le Médiateur**
Boîte Postale n°151
- Or on the website: www.lemediateur.fbf.fr