

PRICING CONDITIONS

Individuals

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

BANK AUDI FRANCE

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1- PRICING INFORMATION DOCUMENT

VALUE DATE

FEES

In order to ensure the client and public information on the price of products and services linked to the management of a deposit account or a payment account, the establishments provide in electronic form on the website and in self-service form in the public reception premises, on paper or in durable form the pricing information document provided for in 1st article, III of the Order dated 5 September 2018.

This standardized document presents the list of services that are the most representative related to a payment account as defined in article D312-1-1 A of the CMF and the bundled offer of the most commercialized service or the bundled offers of service in the course of commercialization on the condition that the establishment proposes bundled offers of services linked to a payment account.

2- OPENING, FUNCTIONING AND MONITORING OF YOUR ACCOUNT

2.1. OPENING, ALTERATION, CLOSING

Opening of an account		free of charge
Changing of an account		€ 50
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	€125/indivisible quarter
Overdraft charge*	D	2‰ / quarter
Account maintenance fee BASIC (based on the highest level of overdraft reached in the quarter)		€ 25/ month
*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	€ 180 / year

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Account maintenance fees within the framework of basic banking services

D

free of charge

2.4 BRANCH SERVICES

VALUE DATE

FEES

In Euros

Cash deposits

free of charge

Cash withdrawals

free of charge

Provision of cash facilities

D

€50/transaction

IN FOREIGN CURRENCY

Cash deposits, payments

D

1.5%

Cash withdrawals

D

1.5%

Exchange of banknotes at the market rate +/- 2%

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

€ 15

Registered mail charges abroad (outside France)

D

€ 25

SWIFT charges (research)

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

€100/certificate

Charge for direct payments of invoices/bills by the Bank on behalf of the client

D

€10/payment

Opening of an inheritance dossier

D

€2 000/dossier

Inheritance dossier - annual fees starting from the 2nd year

0,50 % of total amount of assets

Banking mobility services

free of charge

Audit charges

€ 250

Recording of a change of address

€15/request

Recording of a change of address for the beneficiaries of basic banking service

free of charge
(1 change /year)

Hold Mail service (per client)

€650/year

Delivery of a bank identification form (RIB) or BIC/IBAN

€5/request

Delivery of a bank identification form or BIC/IBAN for a beneficiary of basic banking service

free of charge

3- DISTANCE BANKING

Subscription enabling the clientele to manage their accounts on Internet (Capital Digital)

free of charge

Subscription enabling the clientele to manage their accounts on Mobile Application (Capital Mobile)

free of charge

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)*	D	free of charge
Card sent by registered mail or DHL:		
Registered mail charges in France	D	€ 15
Registered mail charges abroad (outside France)	D	€ 25
Express courier delivery charges: In Europe	D	€70/dispatching
In Other Countries	D	€90/dispatching
Commission for reediting of 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
Fees for opposition (blocking) of the card by the bank for reasons of loss or theft		20 €
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		
Visa Premier Card fee ****	D	€275/year
Payment card fees with systematic authorization		not provided
**** For each additional card issued on the same account: 50% of the card fee		
4.2 TRANSFERS		
TRANSFERS ISSUED		
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 €
Transfer registered number to registered number	D	€5/transfer
Intergroup Bank Audi transfer	D	€40/transfer
Reprocessing of a SEPA/SWIFT transfer due to incomplete information.	D	15 €
INCOMING TRANSFERS		
Member Countries of the EEA*		free of charge

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Countries outside the EEA*

* EEA = Member Countries of the European Economic Area

€ 10

4.3 DIRECT DEBIT ORDERS

Payment of an SDD/SEPA payment :

Fee for the opening of a direct debit (SDD/SEPA)

Direct debit payment fee (SDD/SEPA)

Opposition to a SDD (sepa direct debit) Core/B2B

free of charge
free of charge
€20 / opposition

4.4 CHEQUES

CLIENTELE CHEQUE BOOKS

Charge for the ordering of a cheque book

Cheque book sent by registered mail or DHL:

Registered mail charges in France

Registered mail charges abroad (outside France)

Express courier delivery charges: In Europe
In Other Countries

Stop order of a cheque or a series of cheques

free of charge
€ 20
€ 30
€70/dispatching
€90/dispatching
€30/opposition

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 in Paris

Drawn on Metropolitan France + French Overseas Departments
(latest delivery time 12:00 pm)

Drawn on French Overseas Territories
(latest delivery time 12:00 pm)

Drawn on Other Countries

(Only at Paying-In/Collection)

• In Europe

• In Other Countries

Return of dishonoured or unpaid cheques (Metropolitan France and

French Overseas Departments and Territories)

Return of dishonoured or unpaid cheques (in Other Countries)

D+1 free of charge
D+3 free of charge
D+10 free of charge

S+2 €50 + €70 DHL charges + correspondent charges
S+2 €50 + €90 DHL charges + correspondent charges
S-1 €25 +postal/DHL charges

S-1 €35+postal/DHL charges + correspondent fees

• IN FOREIGN CURRENCY

Drawn on our Bank desk in Paris

Drawn on Metropolitan France (only at paying-In or Collection) :

Drawn on Other Countries (only at paying-In or Collection) :

• In Europe

• In Other Countries

S+1 free of charge
€20 + postal charges

S+1 €20 + €70 DHL charges + correspondent charges
€20 + €90 DHL charges + correspondent charges

5- SERVICE PACKAGES	VALUE DATE	FEES
Forfait de Compte <i>(product intended for customers experiencing financial difficulties)</i> Deposit account agreement reserved for any natural person not acting for his/her professional needs 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, to carry out remote account management operations for another - 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
Services Bancaires de Base Monteray 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

6- IRREGULARITIES AND INCIDENTS	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/transaction €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 a cheque with insufficient funds	D	included in the flat-rate charge for a rejected cheque
Opposition to a SDD (sepa direct debit) Core/B2B (voir point 4)	D	€20/Operation
Payment of cheques on an account holder having his/her banking privileges suspended		€15 / operation
Rejection of a debiting operation on an account with insufficient funds	D	€10/operation €100 maximum/month
<i>If the amount of the debit operation is inferior to 10 €, the commission for rejecting the operation is equal to 100% of the amount in question</i>		
7.1-OVERDRAFT FACILITIES AND/OR OVERDRAFT		
Charges for a new dossier		1 ‰ with a minimum of € 1,000
Interest rate		in accordance with the agreement
Commission for the drawing-up of an agreement		€ 500
Annual charge for credit dossiers		€ 750
7.2-CONSUMER CREDIT		
Consumer credit		not provided
7.3-PROPERTY LOANS		
Charges for a new dossier		1 ‰ with a minimum of € 1,000
Interest rate		in accordance with the agreement

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Commission for the drawing-up of the agreement

€ 500

7.4-GUARANTEES	VALUE DATE	FEES
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
7.5- LETTERS OF GUARANTEES		
Letters of rental guarantee	D	2% year minimum €800/year
Miscellaneous amendments	D	€ 100
Letter of Intent	D	€ 100
8-SAVING(S) - FINANCIAL INVESTMENTS - SECURITIES IN PORTFOLIO		
8.1-BANK SAVING(S)		
Setting-up/Opening of fixed term Deposit		free of charge
Remuneration conditions		in accordance with the agreement
8.2-FINANCIAL INVESTMENTS		
Not Provided		
9- INSURANCE AND PROVIDENT (RESERVE) FUNDS		
Insurance products		not provided
Provident products		not provided
10- INTEREST RATE CONDITIONS APPLICABLE TO THE CLIENTELE (applicable starting 1st January 2022)		

ACCOUNTS IN EUROS

Unauthorized overdraft	Offered (lending) market rates* €3 months + 8%
Credit rate	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

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ACCOUNTS IN US DOLLARS

Unauthorized overdraft Credit Rate Overdraft charge	Base Rate (Prime Rate) + 6% interest 2‰ on the highest overdraft of the quarter with a ceiling at half of the debit interest
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D = Date of working day

M = Maturity date

S = Settlement 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**
- 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 can refer the matter, free of charge, to a Mediator or Arbitrator by sending your written inquiry or claim to the address below. The Mediator will reply to you directly within 2 months, informing you of his/her position and point of view based on equity and fairness, in view of the facts and arguments of both parties.

• By Regular Mail: **Monsieur Le Médiateur
Boite Postale n°151**

• Or on the website: www.lemediateur.fbf.fr