

BUSINESS LOANS

Please contact us. The interest rates will depend on a number of factors (purpose of loan, loan duration, etc.) and the markets at that time.

List of services	Price in euros
■ EXAMINATION OF LOAN APPLICATIONS AND RENEWALS IRRESPECTIVE OF THE TERM	1% of the amount of the loan - min. €170
■ CHARGES FOR MANAGEMENT OF BUSINESS LOANS: - Loan amendment - Exceptional request for certificate of interest - Copy of schedule of payments/amortization table - Change of repayment dates - Discount request for early repayment - Contractual amendments	€400 €100 €100 €50 €50 €50

PROPERTY LOANS

Please contact us.

List of services	Price in euros
■ ADMINISTRATIVE FEE	€800
■ CHARGES FOR MANAGEMENT OF PROPERTY LOANS: - Loan amendment - Exceptional request for certificate of interest - Copy of schedule of payments/amortization table - Change of repayment dates - Discount request for early repayment - Examination of a file that does not result in a loan	€400 €100 €100 €50 €50 €50
■ EARLY REPAYMENT PENALTY	Six months' interest on the capital repaid at the average loan rate, capped at 3% of the outstanding capital

When a market index is used to calculate an interest rate, discount rate, assignment rate (Daily Act) and the index is below zero, it will be set at zero unless stipulated otherwise.

VI. SAVINGS

■ FIXED TERM ACCOUNTS	Please contact us
■ ACCOUNT FEE FOR AN INACTIVE SAVINGS ACCOUNT	Free of charge

VII. OTHER INTERNATIONAL TRANSACTIONS

LETTER OF CREDIT

■ EXPORT LETTER OF CREDIT - Confirmation fee - Notification fee - Document take-up fee - Deferred payment fee - Modification fee - Acceptance fee - Transfer fee - Presentation of irregular documents - Postage and swift	Please contact us
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LETTER OF CREDIT (continued)

List of services	Price in euros
■ IMPORT LETTER OF CREDIT - Initial fee - Modification fee - Deferred payment fee - Acceptance fee - Presentation of irregular documents - Document take-up fee - Postage and swift	Please contact us
■ EXPORT DOCUMENTARY REMITTANCE - Collection charge	0,25 % (minimum €150 and maximum €400) Please contact us
- Postage and swift	
■ IMPORT DOCUMENTARY REMITTANCE - Collection charge	0,25 % (minimum €150 and maximum €400) Please contact us
- Postage and swift	

INTERNATIONAL CHEQUES

■ PAYMENT OF A CHEQUE SENT TO ANOTHER COUNTRY (IN EUROS OR FOREIGN CURRENCY)	€15 excluding exchange fee
■ COST OF RECOVERY OF CORRESPONDENT BANK'S CHARGES	€15
■ CHARGE FOR CHEQUE REMITTED FOR COLLECTION IN ANOTHER COUNTRY AND RETURNED UNPAID	Correspondent bank's charges
■ PAYMENT OF A CHEQUE RECEIVED FROM ANOTHER COUNTRY (IN EUROS OR FOREIGN CURRENCY)	€40
■ CHARGE FOR UNPAID CHEQUE ISSUED IN ANOTHER COUNTRY (PAYABLE BY DRAWER, PLUS ANY PROTEST FEE AND CORRESPONDENT BANK'S CHARGES)	c.f. Payment incidents
■ EXCHANGE FEE, IF APPLICABLE.	€30
■ ACCOUNT HANDLING FEE (FRAIS D'INTERVENTION) - Modification, request for return of funds, receipt of confirmation of funds in bank	€25

BUREAU DE CHANGE

■ PURCHASE AND SALE OF FOREIGN BANKNOTES	Banque BIA exchange rate
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TRANSFER OF FOREIGN CURRENCY ABROAD

■ FROM €0 TO €150,000 OR EQUIVALENT VALUE	€30
■ ABOVE €150,000 OR EQUIVALENT VALUE	€50
■ ADDITIONAL FEE FOR 'OUR' OPTION (ALL CHARGES TO BE BORNE BY ORIGINATOR)	€25
■ EXCHANGE FEE, IF APPLICABLE	€30
■ SWIFT CHARGES	€20

VIII. GUARANTEES/SURETY BONDS

Services	Price in euros
BANK GUARANTEES AND ENDORSEMENTS	
■ FEE (PAYABLE IN ADVANCE FOR ANY QUARTER STARTED)	2%, with a minimum of €400 per annum
DEMAND GUARANTEE	
■ ANNUAL FEE (PAYABLE IN ADVANCE FOR ANY QUARTER STARTED)	2%, with a minimum of €400 per annum
■ ADMINISTRATIVE FEE 1. Use of beneficiary's document template 2. Non-standard document	€120 €200
- Amendment fee (modification and/or extension) - Issue charge	€50 €25
■ NOTICE OF LEGAL CLOSING	€30
■ ANNUAL INFORMATION FOR GUARANTORS (ART.L313-22 OF THE MONETARY AND FINANCIAL CODE)	€72

ISSUE OF A GUARANTEE/SURETY BOND BY THE CUSTOMER (COLLATERAL)

■ CHARGE FOR PROCESSING RELEASE:	€215
■ CHARGE FOR VALUATION OF ASSETS PROVIDED AS COLLATERAL	Actual cost
■ IMPLEMENTATION FEE	€215

IX. ESTATE MANAGEMENT

■ FEES FOR PROCESSING FILES, CALCULATED ON THE BASIS OF THE AMOUNT OF ASSETS ON THE DATE OF DEATH, WITHIN THE LIMIT OF THE AVAILABLE BALANCE: < 3.000 3.001 >< 10.000 >10.001	€200 €450 €800
■ EXPERT VALUATION FEE	€800
■ ESTATE MANAGEMENT AFTER THE FIRST YEAR (ANNUAL SUBSCRIPTION)	€300

X. VALUE DATES AND PROCESSING CUT-OFF TIMES

List of transactions	Price in euros
■ CASH PAYMENTS OR WITHDRAWALS WITHOUT CURRENCY EXCHANGE	Transaction date
■ CASH PAYMENTS WITH CURRENCY EXCHANGE	Transaction date +1 working day
■ CASH WITHDRAWAL WITH CURRENCY EXCHANGE	Transaction date -1 working day
■ REMITTANCE OF CHEQUE	Booking date +1 working day
■ BANK CARD	Depends on type of debit card
■ OUTGOING SEPA TRANSFER	Execution date
■ OUTGOING NON-SEPA TRANSFER: - In euros or a foreign currency within the European Economic Area - Other currencies	Execution date Execution date -1 working day
■ INCOMING SEPA TRANSFER	Transaction date
■ INCOMING NON-SEPA TRANSFER	Transaction date +1 working day
■ PAYMENT OF A SEPA/TIP DIRECT DEBIT	Transaction date
■ PAYMENT OF A CHEQUE IN FRANCE	Transaction date
■ PAYMENT OF A CHEQUE ABROAD	Transaction date -1 working day
■ REMITTANCE OF A FOREIGN CHEQUE IN EUROS	Transaction date +2 or 3 working days
■ REMITTANCE OF A FOREIGN CHEQUE IN A FOREIGN CURRENCY	Transaction date +2 working days

CUT-OFF TIMES FOR PROCESSING TRANSACTIONS

Banque BIA undertakes to execute transactions (in EUR or USD - for other currencies, please contact us) at the requested interbank payment value provided the customer complies with the cut-off times for processing of instructions, provided the instructions comply with the specifications (which vary depending on the type of transaction) and subject to sufficient funds in the account or an authorised overdraft.

All times stated are times in mainland France (CET).

As a general rule, cut-off times are not absolute deadlines, they are deadlines beyond which we cannot guarantee that the transaction will be executed in accordance with the customer's instructions, despite our best efforts.

Timeframe no. 1: execution of transactions received between:

4 working days before the settlement date and 11am (CET) on the settlement date

Timeframe no. 2 - late transactions: execution of transactions received

after 11am on the settlement date and by no later than 4pm (CET) on the settlement date

Timeframe no. 3: execution of transactions received

after 4pm (CET) on the settlement date will be deferred until the following day

XI. DISPUTE RESOLUTION

Making a complaint to Banque BIA or the Mediator

Your first point of contact: your customer relationship manager

You should first inform your customer relationship manager of your concerns or complaint in person or by telephone, email or post.

You can also contact the Customer Complaints department if you are still unhappy:

By email, at: contact@bia-paris.fr

By post, at:

Service Réclamations
BANQUE BIA
67, Avenue Franklin Roosevelt
75008 PARIS

Your complaint will be handled in a fair, equitable and efficient manner.

You will receive confirmation of receipt of your complaint within five working days.

Banque BIA undertakes to respond as soon as possible, and no later than within two months unless the complex nature of the complaint requires a longer time period, in which case you will be informed.

These time periods will run from the date on which the Customer Complaints department receives your complaint.

Once the two actions brought in succession or without the bank's response after a period of 60 days from the receipt of your claim by the Complaint Service, you have the option to refer freely your complaint to the French Banking Federation's mediator.

Any request for mediation suppose sending or submission of a dossier by the client of the Bank.

This should be addressed to the mediator:

- Either by completing the appropriate form on the website: lemediateur.fbf.fr

- Or by writing to:

Le médiateur auprès de la FBF
CS 151
75422 PARIS Cedex 09

Referrals to the Mediator must be made in writing, in French.

You will receive a reply within two months maximum.

You can contact us

either by telephone on **33 (1) 53 76 62 62**,

or via our website **www.bia-paris.fr**

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67, avenue Franklin-Roosevelt – 75008 Paris
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Corporate Cutomers

Terms, Conditions and Rates for
Corporate Customers
with effect from 1 March 2017



This document shows the rates for our main products and services for corporate customers, effective from 1 March 2017.

It is not exhaustive, and these terms and conditions may be modified at any time.

These terms and conditions cancel and supersede the previous terms and conditions, with effect from 1 March 2017.

All rates are stated in euros, excluding VAT. VAT will be charged on taxable transactions at the applicable rate.

Your Banque BIA customer relationship manager will be happy to provide you with any additional information you may require, including information on transactions not covered by this document.



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I. Summary of standard rates

The CCSF (Comité consultatif du secteur financier – Financial sector advisory committee) requires credit institutions to provide a summary of their standard rates at the front of their price brochures and online. The following prices exclude packages, special offers and special rates for certain customers.

List of services	Price in euros
■ INTERNET BANKING - ACCESS TO YOUR SERVICES ONLINE	Not available
■ ACCOUNT STATUS ALERTS SENT BY TEXT MESSAGE	Not available
■ INTERNATIONAL IMMEDIATE DEBIT CARD	€115 per annum
■ INTERNATIONAL DEFERRED DEBIT CARD	Not available
■ CARD REQUIRING SYSTEMATIC AUTHORISATION	Not available
■ CASH WITHDRAWALS FROM ANOTHER BANK'S ATM (WITHDRAWALS IN EUROS IN THE EUROZONE USING AN INTERNATIONAL DEBIT CARD)	Charge applied by the other bank
■ ONE-OFF TRANSFERS (SEPA TRANSFERS ONLY)	€10
■ PAYMENT OF A SEPA DIRECT DEBIT	Free of charge
■ ACCOUNT HANDLING FEE	€8 per transaction capped at €80 per month
■ INSURANCE AGAINST LOSS OR THEFT OF MEANS OF PAYMENT	Not available
■ ACCOUNT FEES	€40 per month and per account

II. OPENING, OPERATING AND MANAGING YOUR ACCOUNT

List of services	Price in euros
■ OPENING, CHANGING AND CLOSING YOUR ACCOUNT <ul style="list-style-type: none">- Opening your account- Closing your account- Transfer of account to another bank- Basic Banking Services under the statutory banking right	Free of charge Free of charge Free of charge Free of charge
■ ACCOUNT STATEMENTS <ul style="list-style-type: none">- Monthly account statement (paper)- 10-day account statement (paper)	Free of charge €10 per month and per account Free of charge
■ ACCOUNT MANAGEMENT <ul style="list-style-type: none">- Instant account statement (in-branch)	Free of charge
■ ACCOUNT MANAGEMENT <ul style="list-style-type: none">- Account fees	€40 per month and per account
<ul style="list-style-type: none">- Account fee for inactive account Accounts inactive for more than 12 months, within the meaning of Article L312-19 of the Monetary and Financial Code	€30 per annum
<ul style="list-style-type: none">- Unreported change of address, post returned to bank	€10 per letter and per month
■ IN-BRANCH SERVICES <ul style="list-style-type: none">- In-branch cash withdrawals without writing a cheque	Free of charge
■ DOCUMENT SEARCH, REPRINT AND DELIVERY SERVICE, INCLUDING ACCOUNT STATEMENTS <ul style="list-style-type: none">- Documents issued within last year- Documents issued more than one year ago- Delivery by fax (1st page)- Delivery by fax (subsequent pages)- Extensive document search	€22 €39 €5 €1,50 Please contact us

III. MEANS OF PAYMENT AND PAYMENT TRANSACTIONS

CARDS

■ CARTE BLEUE VISA INTERNATIONAL IMMEDIATE DEBIT CARD	€115 per annum
■ PREMIER IMMEDIATE DEBIT CARD	€205 per annum
■ CARD PAYMENTS/WITHDRAWALS IN FRANCE AND EUROZONE	Free of charge
■ CARD PAYMENTS/WITHDRAWALS IN A FOREIGN CURRENCY OR IN EUROS OUTSIDE THE EUROZONE	Clearing bank's charges
■ CASH WITHDRAWALS IN EUROS FROM ATM OR CASH DISPENSER IN EUROZONE	Free of charge
■ CASH WITHDRAWALS IN A FOREIGN CURRENCY OR IN EUROS OUTSIDE THE EUROZONE FROM ATM/CASH DISPENSER	Clearing bank's charges
■ IN-BRANCH CASH WITHDRAWALS IN A FOREIGN CURRENCY OR EUROS IN ANOTHER FOREIGN BANK	Correspondent bank's charges and clearing bank's charges

CARDS (continued)

List of services	Price in euros
■ CANCELLATION DUE TO LOSS/THEFT/FRAUD	Free of charge
■ CHARGE FOR CANCELLING CARD AT CUSTOMER'S REQUEST DUE TO LOSS, THEFT OR UNAUTHORISED USE (EXCLUDING COST OF NEW CARD)	Free of charge
■ NEW CARD TO REPLACE LOST OR STOLEN CARD	€50
■ PIN REISSUE	€50
■ EARLY REPLACEMENT OF YOUR CARD	€50
■ TEMPORARY CARD LIMIT	€10
■ UNJUSTIFIED COMPLAINT (UNFOUNDED CLAIM)	€50
■ DELIVERY OF CARD BY POST	€10 + postage

TRANSFERS

SEPA Transfers

An outgoing/incoming single or recurring SEPA transfer in euros from/to your account to/from an account in France or any other country in the SEPA (Member States of the European Union plus Iceland, Lichtenstein, Norway, Switzerland, San Marino and Monaco).

■ OUTGOING SEPA TRANSFER	€10
■ INCOMING TRANSFER IN EUROS FROM A COUNTRY IN THE SEPA INTERBANK TRANSFER (THE ORIGINATOR'S BANK MAY CHARGE THE BENEFICIARY)	Free of charge
■ ARRANGEMENT OF A SINGLE TRANSFER (PAPER) (BIC/IBAN)	€10
■ ARRANGEMENT OF A RECURRING TRANSFER (PAPER)	€4
■ ADDITIONAL FEE FOR SENDING A TRANSFER OUT OF USUAL HOURS	€25
■ ADDITIONAL FEE FOR INCOMPLETE SINGLE TRANSFER	€25

TRANSFERS (continued)

Non-SEPA (international) transfers

An outgoing/incoming single or recurring transfer in a foreign currency from/to your account to/from an account that is not in France or another country in the SEPA (Member States of the European Union plus Iceland, Lichtenstein, Norway, Switzerland, San Marino and Monaco).

List of services	Price in euros
■ OUTGOING TRANSFER IN A NON-EEA CURRENCY OR TO A NON-SEPA COUNTRY	c.f. Rates for outgoing international transfers
■ INCOMING TRANSFER IN A CURRENCY OTHER THAN THE EURO OR FROM A NON-SEPA COUNTRY	Free of charge, save for exchange fee
■ ARRANGEMENT OF A SINGLE TRANSFER (PAPER) (BIC/IBAN)	€20
■ ARRANGEMENT OF A RECURRING TRANSFER (PAPER)	€4
■ ADDITIONAL FEE FOR SENDING A TRANSFER OUT OF USUAL HOURS	€25
■ ADDITIONAL FEE FOR INCOMPLETE SINGLE TRANSFER	€25
■ EXCHANGE FEE, IF APPLICABLE	€30

DIRECT DEBIT/INTERBANK PAYMENT ORDER (TIP)

■ SEPA/TIP DIRECT DEBIT AUTHORISATION	Free of charge
■ CANCELLATION OF A SEPA/TIP DIRECT DEBIT MANDATE	€15
■ DISPUTE OF AN AUTHORISED AND DEBITED SEPA/TIP DIRECT DEBIT PAYMENT	Free of charge

CHEQUES

■ PAYMENT OF CHEQUES IN EUROS	Free of charge
■ REMITTANCE OF CHEQUES IN EUROS	Free of charge
■ BANK DRAFT	€25
■ STOPPING A CHEQUE OR CHEQUEBOOK (BY ISSUER)	€30
■ IN-BRANCH COLLECTION OF A CHEQUEBOOK AND AUTOMATIC RENEWAL	Free of charge
■ DELIVERY OF CHEQUEBOOK BY POST	€5 +postage

COMMERCIAL BILLS

List of services	Price in euros
■ REMITTANCE (IN PAPER FORM)	€16 per remittance
■ COMMERCIAL BILL TO BE PAID OUTSIDE FRANCE (COLLECTION FEE FOR STANDARD BILL)	€50 excluding exchange fee
■ COMMERCIAL BILLS (COLLECTION FEE FOR STANDARD BILL)	€10 per bill
■ COMMERCIAL BILL DRAWN ON A NON-FRENCH BANK (PAYMENT FEE FOR STANDARD BILL)	€50 excluding exchange fee
■ NOTIFIED STATEMENT PERIOD	Free of charge
■ NON-NOTIFIED STATEMENT PERIOD <i>This fee is charged per non-notified statement period, irrespective of the number of bills. It is charged in addition to the "unpaid bill" fee.</i>	€25
■ CLAIM, EXTENSION OF BILL OR CHANGE OF DOMICILIATION (PER BILL)	€25
■ UNPAID BILL (PER BILL) <i>- Due to insufficient funds</i> <i>- Due to another reason (no order to pay, extension requested, partial payment, etc.)</i>	€25
■ ADVICE NOTE (EXCLUDING RECOVERY OF COMMUNICATION COSTS AND POSTAGE)	€25
■ RELEASE OF FUNDS (PAYABLE IN-BRANCH)	€15

IV. IRREGULARITIES AND INCIDENTS

ACCOUNT HANDLING FEE

■ CHARGE FOR UNAUTHORISED OVERDRAFT OR DEBIT BALANCE OVER AUTHORISED OVERDRAFT LIMIT	€8 per transaction, capped at €80 per month
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SPECIAL TRANSACTIONS

■ SEIZURE OR ATTACHMENT	€120
■ ATTACHMENT BY THE FRENCH TREASURY TO PAY A THIRD PARTY CREDITOR	€120
■ ATTACHMENT BY FRENCH TREASURY FOR PAYMENT OF FINES	10% of the amount owed to the Treasury capped at €120

PAYMENT INCIDENTS

■ NOTICE OF CANCELLATION OF OVERDRAFT FACILITY (USE > 30 DAYS)	€20
■ NOTICE OF UNAUTHORISED OVERDRAFT	€20
■ NOTIFICATION OF A BAN BY THE BANK OF FRANCE (FOLLOWING A BAN BY ANOTHER INSTITUTION)	€30

CHEQUES

List of services	Price in euros
■ ADVANCE NOTICE OF ACCEPTANCE OF A CHEQUE DESPITE INSUFFICIENT FUNDS	€15
■ SET CHARGE FOR CHEQUE RETURNED DUE TO INSUFFICIENT FUNDS, INCLUDING: <ul style="list-style-type: none">- Advance notice of returned cheque- Charge for administrative processing and reporting to Banque de France- Charge per unpaid cheque- Formal notice not to write any more cheques- Issue of certificates of non-payment, if necessary- Provision for payment of cheque- Postage- Re-presentation	Cheque for €50 or less: €30 Cheque for €50 or more: €50
■ CHARGE FOR CHEQUE REMITTED FOR COLLECTION AND RETURNED UNPAID FOR ANY REASON OTHER THAN INSUFFICIENT FUNDS (PAYABLE BY BENEFICIARY)	Correspondent bank's charges

CARDS

■ CHARGE FOR CANCELLING CARD BY BANK (FOR MISUSE OR INSUFFICIENT FUNDS)	€50
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DIRECT DEBITS / TIP

■ REFUSED DIRECT DEBIT DUE OR TIP TO INSUFFICIENT FUNDS (OR OBJECTIVE JUSTIFICATION (1)) ≥ 20 E 20 E	€20
■ REFUSED DIRECT DEBIT DUE TO INSUFFICIENT FUNDS (OR OBJECTIVE JUSTIFICATION (1)) < 20 E CAPPED AT AMOUNT OF REFUSED DIRECT DEBIT	Capped at amount of direct debit
■ UNPROCESSED TRANSFER DUE TO INSUFFICIENT FUNDS	Postage

V. OVERDRAFTS AND LOANS

SHORT-TERM FACILITIES

■ OVERDRAFT FACILITIES (USE > 30 DAYS)	Please contact us
■ DEBIT INTEREST AT NOMINAL RATE IF UNAUTHORISED OVERDRAFT/DEBIT BALANCE OVER AUTHORISED OVERDRAFT LIMIT	EURIBOR one month +13% capped at the statutory usury rate.
<i>The nominal rate is used to calculate debit interest. The rate will vary depending on the money market. Debit interest charged is limited to the applicable usury rate on the cut-off date.</i>	
■ DEBIT INTEREST AT THE NOMINAL RATE ON AUTHORISED OVERDRAFTS	Please contact us
■ DISCOUNTING OF COMMERCIAL BILLS OR LETTER OF CREDIT	Please contact us
■ REGISTRATION OF FRAMEWORK AGREEMENT	Please contact us
■ PROCESSING OF PAYMENTS (UNDER THE DAILY ACT)	Please contact us
■ EXTENSION COSTS (DAILY ACT)	Please contact us
■ NOTIFICATION COSTS (DAILY ACT)	Please contact us