

## VIII. IRREGULARITIES AND INCIDENTS

List of incidents	Price in euros
<ul style="list-style-type: none"> <li><b>CHEQUE FOR COLLECTION RETURNED UNPAID</b> <i>if protest requested by beneficiary, fee payable by beneficiary</i></li> </ul>	Correspondent bank's charges
<ul style="list-style-type: none"> <li><b>CHEQUE STOP</b></li> </ul>	€30
<ul style="list-style-type: none"> <li><b>CHEQUEBOOK STOP</b></li> </ul>	€50
<ul style="list-style-type: none"> <li><b>RETURNED CHEQUE (UNPAID)</b></li> </ul>	€50
<ul style="list-style-type: none"> <li><b>DIRECT DEBIT OR INTERBANK PAYMENT ORDER (TIP) CHALLENGED</b></li> </ul>	Free of charge
<ul style="list-style-type: none"> <li><b>REFUSAL OF DIRECT DEBIT OR TIP FOR INSUFFICIENT FUNDS</b> <i>- charge limited to amount of direct debit or TIP</i> <i>- if less than or equal to €20</i></li> </ul>	€20
<ul style="list-style-type: none"> <li><b>UNPAID BILL (PER BILL)</b></li> </ul>	€25
<ul style="list-style-type: none"> <li><b>REJECTION CHARGE (PER BILL)</b></li> </ul>	€25
<ul style="list-style-type: none"> <li><b>OVERDRAFT (EXCLUDING AUTHORISED OR FORMAL OVERDRAFTS)</b></li> </ul>	Please contact us

## IX. VALUE DATES AND PROCESSING CUT-OFF TIMES

Operations	Dates
<ul style="list-style-type: none"> <li><b>CASH PAYMENTS OR WITHDRAWALS WITHOUT CURRENCY EXCHANGE</b></li> </ul>	Transaction date
<ul style="list-style-type: none"> <li><b>CASH PAYMENTS WITH CURRENCY EXCHANGE</b></li> </ul>	Transaction date +1 working day
<ul style="list-style-type: none"> <li><b>CASH WITHDRAWAL WITH CURRENCY EXCHANGE</b></li> </ul>	Transaction date -1 working day
<ul style="list-style-type: none"> <li><b>REMITTANCE OF CHEQUE</b></li> </ul>	Banking book +2 working days
<ul style="list-style-type: none"> <li><b>OUTGOING SEPA TRANSFER</b></li> </ul>	Execution date
<ul style="list-style-type: none"> <li><b>OUTGOING NON-SEPA TRANSFER</b> <i>- In euros or a foreign currency within the European Economic Area</i> <i>- Other currencies</i></li> </ul>	Execution date Execution date
<ul style="list-style-type: none"> <li><b>INCOMING SEPA TRANSFER</b></li> </ul>	Transaction date
<ul style="list-style-type: none"> <li><b>INCOMING NON-SEPA TRANSFER</b></li> </ul>	Transaction date +1 working day
<ul style="list-style-type: none"> <li><b>PAYMENT OF A SEPA / TIP DIRECT DEBIT</b></li> </ul>	Transaction date
<ul style="list-style-type: none"> <li><b>PAYMENT OF A CHEQUE IN FRANCE</b></li> </ul>	Transaction date
<ul style="list-style-type: none"> <li><b>PAYMENT OF A CHEQUE ABROAD</b></li> </ul>	Transaction date -1 working day
<ul style="list-style-type: none"> <li><b>REMITTANCE OF A FOREIGN CHEQUE IN EUROS</b></li> </ul>	Transaction date + 2 or 3 working days
<ul style="list-style-type: none"> <li><b>REMITTANCE OF A FOREIGN CHEQUE IN A FOREIGN CURRENCY</b></li> </ul>	Transaction date + 2 working days

\* Banque BIA offers this service for all currencies other than the US dollar

## 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.

### Large-value transactions :

To allow the Bank BIA to meet its obligations for liquidity management it is imperative to announce by SWIFT at d-1 the banking transactions sent or received superior or equal to € 8 millions.

*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

**Timeframe no. 3:** execution of transactions received

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

## X. 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](mailto: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 formular on the website: [lemediateur.fbf.fr](http://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](http://www.bia-paris.fr)**



## Correspondent Banks' Accounts and Transactions

## Terms, Conditions and Rates for Correspondent Banks' Accounts and Transactions with effect from 1 March 2017



This document shows the rates for our main products and services for correspondent banks, 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.

[www.bia-paris.fr](http://www.bia-paris.fr)



67, avenue Franklin-Roosevelt – 75008 Paris  
Tél. : 33 (0)1 53 76 62 62 – Télécopieur : 33 (0)1 42 89 09 59  
Télex : 640 340 BIAFX – 644 030 BIAPA - SWIFT : BIARFRPP



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## I. OPENING, OPERATING AND MANAGING YOUR ACCOUNTS

List of services	Price in euros
■ <b>OPENING YOUR ACCOUNT - CLOSING YOUR ACCOUNT</b>	Free of charge
■ <b>DECADAL ACCOUNT STATEMENT (PAPER FORM)</b>	€10 per month and per account
■ <b>CHANGE OF BANK DOMICILIATION</b>	Free of charge
■ <b>MONTHLY ACCOUNT STATEMENT SENT BY POST</b>	Free of charge
■ <b>DAILY ACCOUNT STATEMENT SENT BY MT950</b>	Free of charge
■ <b>MONTHLY ACCOUNT FEES</b>	€40 per month and per account
■ <b>ACCOUNT FEE FOR ACCOUNT THAT HAS BEEN INACTIVE FOR MORE THAN ONE YEAR</b>	€30 per month and per account
■ <b>DELIVERY OF CHEQUEBOOK BY POST</b>	€5 + postage
■ <b>TRANSACTION NOTICE</b> - <i>Swift MT 900</i> - <i>Swift MT 910</i>	Free of charge Free of charge
■ <b>Direct confirmation procedure (audit)</b>	€170

## II. YOUR MEANS OF PAYMENT AND PAYMENT TRANSACTIONS

■ <b>CASH PAYMENTS IN EUROS</b>	Free of charge
■ <b>CASH PAYMENTS IN A FOREIGN CURRENCY</b>	Free of charge
■ <b>CASH WITHDRAWALS IN EUROS</b>	Free of charge
■ <b>CASH WITHDRAWALS IN A FOREIGN CURRENCY</b>	Free of charge
■ <b>CHEQUE REMITTED FOR COLLECTION IN FRANCE</b> - <i>Subject To Collection</i> - <i>Cedit After Collection</i> - <i>Traveller's cheque (per cheque)</i>	Free of charge €9 €15 €2
■ <b>PAYMENT OF CHEQUES IN EUROS</b>	Free of charge
■ <b>ISSUE OF BANK DRAFT</b>	€25
■ <b>RELEASE OF FUNDS (PAYABLE IN-BRANCH)</b>	€15
■ <b>PAYMENT BY DIRECT DEBIT, INTERBANK PAYMENT ORDER (TIP) OR SEPA DIRECT DEBIT</b>	Free of charge
■ <b>CANCELLATION OF DIRECT DEBIT MANDATE SEPA / TIP</b>	€15
■ <b>COLLECTION OF BILL DRAWN IN FRANCE</b> - <i>Per bill</i> - <i>Per list of bills</i>	€10 €16

## III. PAYMENT OF INTEREST AND OVERDRAFTS

List of products and services	Price in euros
■ <b>INTEREST ON SIGHT DEPOSIT ACCOUNTS SHOWING A CREDIT BALANCE</b> - <i>from € 30,000 or its foreign currency equivalent</i>	Please contact us
■ <b>INTEREST ON FIXED TERM ACCOUNTS</b> - <i>minimum term: 1 month and from € 10,000 or its foreign currency equivalent</i>	Please contact us
■ <b>AGREED OR FORMAL OVERDRAFT</b>	Please contact us
■ <b>INTERBANK LOANS (CASH-CURRENCY)</b>	Please contact us

## IV. INTERBANK LOANS

■ <b>INTERBANK LOANS (CASH-CURRENCY)</b>	Please contact us
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## V. YOUR DOCUMENTARY TRANSACTIONS

■ <b>EXPORT LETTER OF CREDIT</b> - <i>Confirmation fee</i> - <i>Notification fee</i> - <i>Document take-up fee</i> - <i>Deferred payment fee</i> - <i>Modification fee</i> - <i>Acceptance fee</i> - <i>Transfer fee</i> - <i>Presentation of irregular documents</i>	Please contact us (rates depend on issuer bank, amount and duration of transactions) For small L/Cs (up to €30,000 for confirmed L/Cs and €75,000.00 for notified L/Cs), a set rate will be charged.
<i>Postage and SWIFT</i>	Please contact us
■ <b>DOCUMENTARY REMITTANCE</b> - <i>Collection charge</i> - <i>Postage and SWIFT</i>	0.25% (minimum €150 and maximum €400) Please contact us

## VI. YOUR INTERNATIONAL TRANSACTIONS

List of transactions	Price in euros
■ <b>INCOMING TRANSFER IN FOREIGN CURRENCY WITHOUT EXCHANGE</b>	Free of charge
■ <b>INCOMING TRANSFER IN FOREIGN CURRENCY WITH EXCHANGE</b>	Banque BIA exchange rate
■ <b>TRANSFER OF FOREIGN CURRENCY ABROAD</b> - <i>From € 0 to € 150,000 or equivalent value</i> - <i>Above € 150,000 or equivalent value</i> - <i>SWIFT charges</i>  - <i>Exchange fee, if applicable:</i> - <i>Up to € 150,000 or equivalent value</i> - <i>Above € 150,000 or equivalent value</i>	€35 €60 €25  €30 €50
■ <b>PAYMENT OF A CHEQUE ABROAD DRAWN ON OUR BANK</b> - <i>to be paid by the drawee customer and, if applicable, by the beneficiary</i>	€40
■ <b>COLLECTION OF A CHEQUE DRAWN IN ANOTHER COUNTRY (WITHOUT EXCHANGE)</b> - <i>exchange fee, if applicable</i>	€20 €15
■ <b>CASH TRANSFER ARRANGED WITH ANOTHER CORRESPONDENT IN FAVOUR OF BANK</b>	Free of charge
■ <b>TRANSFER ISSUED BY A BANK IN ANY CURRENCY IN FAVOUR OF ANOTHER BANK</b> - <i>with BIC and IBAN</i> - <i>Additional fee for sending a transfer out of usual hours</i> - <i>Additional fee for correction of incorrect details</i> - <i>Additional fee for FATF information</i>	€40 €25 €25 €60 + correspondent bank's charges, if any
■ <b>OUTGOING TRANSFER IN EUROS IN FAVOUR OF NON-BANK CUSTOMER IN EU (EUROPEAN UNION)</b> - <i>Ordinary, with BIC and IBAN</i> - <i>Urgent transfer</i> - <i>Additional fee for sending a transfer out of usual hours</i> - <i>Additional fee for correction of incorrect details</i> - <i>Additional fee for 'OUR' option (all charges to be borne by originator)</i> - <i>Additional fee for FATF information</i>  <i>(all 4 additional fees are payable by the originator)</i>	€30 €40 €25 €25 €25 €60 + correspondent bank's charges, if any
■ <b>INCOMING TRANSFER IN EUROS</b> - <i>by a bank</i> - <i>by a customer</i>	Free of charge Free of charge

## VII. OTHER SERVICES

List of transactions	Price in euros
■ <b>ISSUE OF A GUARANTEE OR SURETY BOND</b> - <i>Set drafting fee</i> - <i>Annual fee (payable in advance, for any quarter started)</i> - <i>Issue charge</i>	€120 2 %with a minimum of €400 per annum €25
■ <b>LEGAL SERVICES</b> - <i>Civil enforcement procedures / attachment the French Treasury to pay a third party creditor</i>	€250
■ <b>DOCUMENT OR ACCOUNT STATEMENT SEARCH, REPRINT AND DELIVERY SERVICE</b> - <i>Documents issued within last year</i> - <i>Documents issued more than one year ago</i> - <i>Delivery by fax (1st page)</i> - <i>Delivery by fax (subsequent pages)</i> - <i>Extensive document search</i>	€25 €40 €6 €2 Please contact us
■ <b>CERTIFICATE REGARDING ACCOUNT HOLDER</b>	€40
■ <b>POST HELD FOR COLLECTION AT BANQUE BIA</b>	€20 per month
■ <b>NOTICE OF OPERATIONS</b> - <i>Swift MT 900</i> - <i>Swift MT 910</i>	Free of charge Free of charge
■ <b>UNREPORTED CHANGE OF ADDRESS, POST RETURNED TO BANK</b>	€10 per month from 1st letter returned, until notification of new until notification of new address
■ <b>NOTICE OF LEGAL CLOSING</b>	€30
■ <b>ANNUAL INFORMATION FOR GUARANTORS (ART.L313-22 OF THE MONETARY AND FINANCIAL CODE)</b>	€75