



## Summary of standard rates\*

The rates below are exclusive of bundled service offers (packages) and exclusive of promotions or special offers for particular customers.

### List of services

	Rate in €
• <b>Subscription to manage your accounts online</b> (Cyberplus Standard) (1) - per month (€18.00 per year)	1.50
• <b>Product providing text message alerts on account status</b> per text message alert	0.19
• <b>International and FACELIA payment cards</b> - with immediate debit per year - with deferred debit per year	37.00 45.00
• <b>Payment card requiring systematic authorisation</b> (Visa Electron) per year	26.00
• <b>Withdrawal in euros from cash machines of other banks in the euro zone</b> (outside the Banque Populaire group) - per withdrawal (from the 5 <sup>th</sup> withdrawal per month)	1.00
• <b>One-off external SEPA transfer within the euro zone</b> - per transfer in branch - per transfer online	2.95 0.18
• <b>SEPA direct debit charges</b> - explicit authorisation from a creditor - withdrawal of consent by a creditor - per direct debit	6.00 6.00 Free
• <b>Handling fee</b> - per transaction, max. €80.00 per month	8.00
• <b>Loss and theft insurance for payment instruments</b> (Sécuriplus) per year - 2 <sup>nd</sup> person on joint account - per year	24.00 12.00
• <b>Account management charge</b> - per month (€30.00 per year)	2.50

\* Credit institutions have committed themselves, within the Financial Sector Advisory Committee (CCSF), to providing a summary of their standard rates at the top of their printed booklets and online.

(1) Excl. cost of internet access from ISP

## Monitoring your account

### Standard transactions

• Opening an account and signing an account agreement	Free
• Issue of RIB or IBAN	Free
• Update of records after change of address	Free
• Account statement:	
• Monthly, sent to home address or e-mail address	Free
• Printout from a terminal	Free
• Duplicate requested at a branch	2.00
• Document kept at branch - per year	57.40
• Document search	10.00
• Photocopy - per page	0.24
• Transaction search - per month searched	2.00
• Account closure	Free
• Joint account termination	15.60
• Account transfer to another Banque Populaire (any type of account)	Free
• Account transfer to another bank:	
• POPULAIRE SAVINGS PLAN (PEP)	70.00
• Savings accounts (PEL, CEL)	70.00
• Making funds available at the counter of another Banque Populaire	12.50
• Account management fee	
Monthly fee debited quarterly	2.50
These fees are waived for holders of an Equipage customer agreement, or a Jeune or Affinéa customer agreement	
• Seizure of funds or notice to third-party holder	90.00
• Administrative cancellation	
10 % of cancelled amount (max. €90)	
• Account statement fee	6.24
• Inactive account (various balances, no transactions for 12 months)	78.00/year

## Using your payment methods

### Cards - Annual rate

• Cirrus card <sup>(1)</sup> (12 year olds and over)	16.00
• Point Argent card	14.80
Internationale bank card, Premier card, Platinum card and Infinite card: a 50 % discount on the second card is granted from the second card of the same type on the same account.	
• Visa Electron card	26.00
• International and FACELIA payment cards* with immediate debit	37.00
• International and FACELIA payment cards* with deferred debit	45.00
• Visa Premier and FACELIA card* with immediate debit	115.00
• Visa Premier and FACELIA card* with deferred debit	125.00
• Visa Platinum card	186.00
• Infinite card	270.00

\* for FACELIA cards see "Financing your projects"

### Services available with your card

• e-Carte Bleue	12.00
• Customise your bank card The CartEgo bank card allows you to customise your bank card with a personal photo or a favourite stock image - stock image - personal photo	8.00 9.00
• Sécuriplus • Loss and theft insurance for payment instruments - per year • 2 <sup>nd</sup> person (co-holder) on joint account - per year	24.00 12.00
• Sécuri High Tech Insurance for breakage or theft of high-tech mobile devices • Individual policy - per year • Family policy - per year	36.00 48.00 9.50 6.50
• Reissue of PIN code	9.50
• Early reissue of card	6.50
• All urgent requests: Reissue of PIN or card within 48 hours	44.00
• Card cancellation in the event of loss	9.95
• Card cancellation in the event of theft or fraud	Free
• Updating bank card limits	5.00

### Using your card for transactions in the euro zone

• Cash withdrawal at a Banque Populaire group cash machine or Point Argent	Free
• Cash withdrawal at a non-Banque Populaire cash machine: - starting from the 1 <sup>st</sup> withdrawal for Premier, Platinum and Infinite cards - starting from the 1 <sup>st</sup> withdrawal of the month for Visa Electron and Cirrus cards The first 4 withdrawals each month are free for card holders under the age of 28. - starting from the 5 <sup>th</sup> withdrawal of the month for other cards	Free 1.00 1.00
• Payment	Free

### Using your card for transactions outside the euro zone

• Cash withdrawal at a cash machine - fixed commission	3.50
- commission as a percentage of withdrawal amount	2.50 %
• Payment - fixed commission	0.75
- commission as a percentage of transaction amount	2.80 %

### Receiving a SEPA direct debit

• Explicit authorisation from a creditor	6.00
• Withdrawal of consent by a creditor	6.00
• Payment by direct debit or interbank payment order (TIP)	Free
• Cancellation of direct debit or interbank payment order (TIP)	Free

### Sending or receiving a SEPA bank transfer

• Receiving a bank transfer	Free
• Sending an internal transfer	Free
• Sending a SEPA transfer	
• one-off payment	2.95
• regular payment	1.38
• online one-off or regular payment	0.18

Amount in €

### Issuing or cashing a cheque

• Depositing cheque(s) Note: For every collection, allow 15 working days for the amount to be credited to your account (60 days for a notice of compliance) subject to final payment.	Free
• Sending a chequebook by recorded delivery with acknowledgement of receipt	5.40
• Certified cheque/banker's draft	9.50
• Cheque or chequebook cancellation - half-yearly	4.98

### Incidents involving cheques

• Written notification of NSF cheque	7.50
• Cheque returned unpaid for reasons other than insufficient funds	10.00
• Cheque issued during suspension of banking privileges	25.00
• Fee per cheque rejected for insufficient funds - up to and including €50 - over €50	22.00 <sup>(2)</sup> 42.00 <sup>(2)</sup>

Rejection charges for rejection of a cheque comprise: sending advance notice of rejection (MURCEF letter), rejection fees, issuing an injunction notice, notifying the Bank of France, issuing a certificate of non-payment, blocking funds for payment, representation fees and request for withdrawal of suspension of banking privileges.

### One-off payments

• Handling fee: • per transaction • max. €80 per month	8.00
• Written notification of withdrawal, interbank payment order (TIP) or direct debit with non-sufficient funds (NSF)	6.00
• Card cancellation for improper use	35.00
• Rejection of payment instruction	12.00 <sup>(2)</sup>
Maximum:	

### Assistance for customers in financial difficulties (OCF)

• For customers in financial difficulties, Banque Populaire offers a range of specific services to limit fees in the event of payment problems. - OCF - per month (€36 per year)	3.00
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• Products and services included - Operating, closing and opening a deposit account - 1 Visa Electron payment card requiring systematic authorisation - Depositing or withdrawing cash at your branch - 4 SEPA transfers per month, including at least 1 permanent transfer - Unlimited SEPA direct debit payments - 2 banker's drafts per month - A means of remote account management and the option of managing remote transactions to another account held at the same bank (OCF Cyberplus agreement) - 1 warning system on account balance (Moviplus or warning fee) - Provision of full account details - 1 change of address per year	
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• For customers in financial difficulties (OCF) or Baséo customers (GPA): - handling fee per transaction - monthly limit	4.00 20.00
- fee for failed direct debit, TIP or remote payment due to insufficient funds	
- for a transaction of less than €10	transaction amount
- for a transaction of €10 or more	6.00 <sup>(2)</sup>
- monthly limit	30.00

## Customer agreements

### Equipage customer agreement - without options

• Equipage Essentiel <sup>(1)</sup> - per year	49.04
- with Point Argent card	59.12
- with Electron card	
• Equipage Avantage <sup>(1)</sup> - per year	95.89
- with an international bank card, immediate debit	103.09
- with an international bank card, deferred debit	177.59
- with a Visa Premier card, immediate debit	187.59
- with a Visa Premier card, deferred debit	
• Equipage Privilège <sup>(1)</sup> - per year	177.59
- with a Visa Premier card, immediate debit	187.59
- with a Visa Premier card, deferred debit	248.59
- with a Visa Platinum card	332.59
- with a Visa Infinite card	

### Jeune customer agreement, 12-28 year olds - excluding options

• Equipage Horizon <sup>(1)</sup> - per year Depending on selected card	0/22.50
• Pass Pop agreement <sup>(1)</sup> , 12-18 years - per year	8.00
• Budj agreement, 12-17 year olds - per year	12.00

Amount in €

If you work in state education (CASDEN Banque Populaire customer) or you are a civil servant or similar (ACEF customer)

• You can benefit from various special conditions.

## Affinéa, a personalised agreement

Choose products that suit you and benefit from permanent and progressive discounts.

Your choice of card	Immediate debit	Deferred debit
- Point Argent	€1.23/month	
- Visa Electron	€2.17/month	
- Visa Internationale	€3.08/month	€3.75/month
- Visa Premier	€9.58/month	€10.42/month
- Visa Platinum	€15.50/month	€15.50/month
- Visa Infinite	€22.50/month	€22.50/month
- Visa Internationale Facelia	€3.08/month	€3.75/month
- Visa Premier Facelia	€9.58/month	€10.42/month
- Visa Platinum Facelia	€15.50/month	€15.50/month
<b>and insurance for means of payment</b>		
- Loss and theft insurance for payment instruments (Sécuriplus)		€2/month

### Products and services for day-to-day management

- Online management of accounts with CyberPlus <sup>(3)</sup>	From €1,50 to €3/month
- Securi High Tech	From €3 to €4/month
- Fructi Facilité	€1/month
- Fructi Budget	From €2.00 to €7.16/month
- Moviplus	€4/month
- Dédicace	From €1.25 to €6.25/month
- Dédicace Livret A	€1.25/month
- Crescendo	€1.92/month

### Allows you to benefit from progressive discounts on unit prices for the products and services registered.

- 3 products or services	>	5 % discount
- 4 products or services	>	7 % discount
- 5 products or services	>	12 % discount
- 6 (or more) products or services	>	17 % discount

These discounts also apply to the card chosen and the insurance for means of payment.

### You can subscribe for other products and services and benefit from the same discount off their unit rates.

- Small safe	from €4.17 to €10/month
- Medium safe	from €5 to €15/month
- Large safe	from €6.67 to €28.33/month
- Log book	€1.03/month
- BP info	€0.28/month

## Additional benefits

### Free

- Account management fees

### Additional discount on the unit rate for products registered in the agreement

45 % additional discount for 16 to 24 year olds inclusive  
25 % additional discount for 25 to 27 year olds inclusive  
15 % additional discount if a couple sign up to two agreements  
10 % additional discount for customers who sign up for a professional agreement

(1) These products are no longer available.

(2) These fees do not include the handling charge. This will be billed separately.

(3) Cyberplus Consultation is not eligible for Affinéa.