

Although every care is taken, dissatisfaction or problems may sometimes arise. In such an event, you can make your complaint as follows:

1. Your advisor is your first point of contact

2. If you have a complaint, you can also contact your bank's Customer Service

by post:

457 Promenade des Anglais
BP 241 - F-06292 NICE Cedex 3

by e-mail: ServiceConsommateurs@bpca.fr

by telephone: +33 (0)9 69 32 04 06 (local call rate, available during your branch's opening hours)

After lodging your complaint with the Customer Service Department or your advisor, you will receive a reply or acknowledgement of receipt within 3 working days. We will then reply within 15 working days. However, if your case needs to be assessed in more detail and will take longer to resolve, we will issue a new time frame, which should not exceed 2 months (from the date that your complaint is received) except in exceptional circumstances.

3. Finally, the Ombudsman

If no solution is obtained from the branch or Customer Service, you can call upon the services of the Ombudsman. He will endeavour to find an amicable solution in an impartial manner. You can contact him by writing to:

Monsieur le Médiateur de la Banque Populaire Côte d'Azur
457 Promenade des Anglais
BP 241 - F-06292 NICE Cedex 3

For more information: See the Banque Populaire Ombudsman's Charter, available at www.bpca.fr

Find out more

- This document sets out the rates for standard transactions in the absence of any special agreement. It is not exhaustive and may be amended at any time subject to applicable legal provisions.
- Pre-printed remittance forms for cheques are available free of charge.
- Cash withdrawals at all Banque Populaire cash machines in France are free of charge.
- For rates for international transactions, please see the relevant information leaflet.
- Account management fees - fee to be paid quarterly - waived for holders of an Equipage customer agreement, or a Jeune or Affinéa customer agreement.

Headquarters:

457, Promenade des Anglais - BP 241 - F-06292 Nice Cedex 3
Telephone: +33 (0)4 89 81 10 00 - Fax: +33 (0)4 89 81 10 01
www.bpca.fr



This icon helps you to see which transactions on your bank statements are bank charges. To make our rates clearer, a summary of these fees is provided at the end of your account statement.

A loan is a commitment and must be repaid.
Check that you are able to make repayments before taking out a loan.

Amount
in €

Financing your projects

Loan and overdraft facilities

Banque Populaire Côte d'Azur base rate as of 01/10/2014: 7.85 %
The information in this section does not constitute an overdraft approval or a loan offer.

Overdraft

Interest charges are calculated on a pro rata basis, at a specific rate based on the bank's base rate over 365 days. Standard rate: Base rate +8.55

- Application processing **Free**
- Overdraft fee 0.05 % on the highest overdraft amount each month, up to a maximum half of the interest charge.
- Quarterly flat-fee if average overdraft amount remains below €400 (ministerial decree of 16/09/86) **14.78**

Personal loan

- Processing fee based on amount borrowed, with a minimum of €60. The APR is shown on the loan offer. **1 %**

Revolving credit line with FACELIA cards

- Set-up charges for revolving credit line **Free**

Fixed or variable interest rate mortgage

Maximum period: 25 years for a primary residence
20 years for a rental property

- Processing fee based on amount borrowed, minimum €161 **1 %**
- Home ownership savings loan - [Contact us](#)

Credit guarantee

Varies according to the type of guarantee

- Processing fee (general case): **50.00**
- Processing fee (specific case): (examination - model applied - first-demand guarantee - specific application) **80.00**
- Rate of commission for general case **250% per year**
of the commitment amount **50.00**

- Demand for payment of the credit guarantee

Insure your credit

- Monthly cost of insurance against death/complete and irreversible loss of autonomy - incapacity to work depends on guarantees offered, age and health of the borrower

Other services

- Processing fees for arranging life insurance (loan guarantee) **50.00**
- Contract underwritten at Banque Populaire Côte d'Azur **120.00**
- Other contract **160.00**
- Amendment of loan characteristics - *min.* **20.00**
- Reissue of amortization schedule **35.00**
- Amendment of payment date or account number **30.00**
- Early repayment calculation request **20.00**
- Loan completion certificate

Leasing with purchase option

- **Auto Azur**
 - Processing fee - min. €80 - max. €280 **0.40 %***
 - Transfer and reallocation of documentation **300.00**
- **Marine Azur**
 - Processing fee - min. €180 **0.50 %***
 - Transfer and reallocation of documentation **500.00**
 - Outstanding amount - min. €65 - *per month* **1.5 %***
 - Registry fees **22.61**

* of total amount incl. taxes

Remote banking

Online

- **Cyberplus Consultation** - *per month* **Free**
Check your account online
- **Cyberplus Standard** - *per month* **1.50**
Manage your account online
- **Cyberplus Complete** - Standard + stock exchange - *per month* **3.00**
Comprehensively manage your account online
- **Cyberplus Jeune for customers under 28** Consultation and standard **Free**
- **Cyberplus Jeune for customers under 28** Complete **1.50**
- **View cheque images** online - *per image viewed* **Free**
- **Balance or transaction alert** - *by text message or e-mail* **0.19**
- **Notification** upon completion of transfer - *by text message or e-mail* **0.19**
- **Security for online transactions**
 - **PassCyberplus reader** - Authentication aid **Free**
- 1st reader **10.00**
- Additional reader **0.19**
 - **Cyberplus authentication text message**

By phone

- **Phonazur** - Consult your accounts by phone **0.35**
Call 0 892 890 006 (*Call charge: €0.34 per minute*)
- **Text message** + 61110 **4.00**
Check your account by text message (*per message*)
- **Moviplus**: Your accounts on your mobile phone **4.00**
5 messages per week - *per month*

Other products and services

Safe rental

- Annual fee, based on volume of safe and level of protection. **50.00/80.00**
- Choice of sizes, up to 205 litres³ **120.00/340.00**
- With insurance up to €10,672 - *per year - min./max.* **Actual cost incurred**
- With insurance up to €76,225 - *per year - min./max.*
- Forced opening if keys are lost or by court order

Other

- **Correspondence sent by registered letter** **5.00**
- **Crescendo: Personalised management of your savings** - *per year* **22.99**
- **Asset statement** - *per year - min./max.* **18.00/48.00**

Financial investments (1)

- Stock exchange commissions - NYSE Euronext markets **16.00**
- Minimum **1.20%**
- Instruction < 8000€ **1.00%**
- Instruction > 8000€ **1.00%**
- Commissions on UCITS flow **Free**
- UCITS group (excluding BF/SF) **18.00**
- External UCITS (excluding BF/SF) **See product sheet**
- Buying/selling fees: according to assistance

(1) Custody fees, Internet rates and Deferred Settlement Service:
See specific booklet "Stock exchange rates"

To find out all of our financial savings rates, please refer to the appropriate booklets available from your customer advisor at your branch.

RATES FOR THE MAIN TRANSACTIONS AND SERVICES AT YOUR BANK AS AT 01/02/2015

This information leaflet is a summary.
For more detailed information, please ask your advisor for the appropriate booklet.

Prices in euros, including any applicable tax.

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 €
• Subscription to manage your accounts online (Cyberplus Standard) (1) - per month (€18.00 per year)	1.50
• Product providing text message alerts on account status per text message alert	0.19
• International and FACELIA payment cards - with immediate debit per year - with deferred debit per year	37.00 45.00
• Payment card requiring systematic authorisation (Visa Electron) per year	26.00
• Withdrawal in euros from cash machines of other banks in the euro zone (outside the Banque Populaire group) - per withdrawal (from the 5 th withdrawal per month)	1.00
• One-off external SEPA transfer within the euro zone - per transfer in branch - per transfer online	2.95 0.18
• SEPA direct debit charges - explicit authorisation from a creditor - withdrawal of consent by a creditor - per direct debit	6.00 6.00 Free
• Handling fee - per transaction, max. €80.00 per month	8.00
• Loss and theft insurance for payment instruments (Sécuriplus) per year - 2 nd person on joint account - per year	24.00 12.00
• Account management charge - 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 ⁽¹⁾ (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 nd 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 st withdrawal for Premier, Platinum and Infinite cards - starting from the 1 st 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 th 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 ⁽²⁾ 42.00 ⁽²⁾

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 ⁽²⁾
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 ⁽²⁾
- monthly limit	30.00

Customer agreements

Equipage customer agreement - without options

• Equipage Essentiel ⁽¹⁾ - per year	49.04
- with Point Argent card	59.12
- with Electron card	
• Equipage Avantage ⁽¹⁾ - 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 ⁽¹⁾ - 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 ⁽¹⁾ - per year Depending on selected card	0/22.50
• Pass Pop agreement ⁽¹⁾ , 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
and insurance for means of payment		
- Loss and theft insurance for payment instruments (Sécuriplus)		€2/month

Products and services for day-to-day management

- Online management of accounts with CyberPlus ⁽³⁾	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.