

# PRINCIPAL BANKING FEES

WITH EFFECT FROM 1<sup>ST</sup> OF JANUARY 2016

FOR PERSONAL  
CUSTOMERS





As a customer of CA Britline, I thank you for your continued confidence.

This extract of our main banking fees, applicable as of 1st January 2016, is brought to you in order to show our goodwill in maintaining our relations based on transparency and trust.

It is with this in mind that we have undertaken 6 engagements certified by an independent body, in order to provide clarity and to give you confidence when it comes to the advice we give.

In order to plan for your future projects and meet your expectations, we are available to bring you quality advice and services by telephone, e-mail and via our online services 24/7. This includes our dedicated banking app "My Britline"<sup>(9)</sup>

Nicole GOURMELON  
Chief Executive Officer

## Contents

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|                                                  |       |
|--------------------------------------------------|-------|
| Standard excerpt of fees                         | 3     |
| Opening, operating and following your account    | 4-5   |
| Distance banking                                 | 5     |
| Transactions and means of payment                | 6-7-8 |
| Your service packages-Offers of grouped services | 9-10  |
| Irregularities and incidents                     | 11    |
| Overdrafts and loans                             | 12    |
| Savings and financial investments                | 12    |
| For young people                                 | 12-13 |
| International transactions                       | 13-14 |
| Personal & Property Insurance                    | 14    |
| Resolving a dispute                              | 15    |
| Appendices                                       | 15    |
| Contact details                                  | 16    |

## Standard excerpt of fees\*

The fees below are those charged for services not included in a service package and not subject to promotional offers or to special fees available to specific groups of customers.

|                                                                                                                                   |                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Subscription allowing the management of your accounts by Internet, landline, mobile phone, text message <sup>(9)</sup>            | <b>FREE</b><br>«Excluding fees charged by your Internet service provider» |
| Subscription to services offering text message alerts concerning your account balance<br>Costs charged for each text-message sent | <b>FREE</b><br>0.30 €/alert received                                      |
| International payment card with immediate debit                                                                                   | 38,50 €/year                                                              |
| International payment card with deferred debit                                                                                    | 45,65 €/year                                                              |
| Cost of card with systematic autorisation (Secured MasterCard)                                                                    | 29 €/year                                                                 |
| Withdrawal of cash from an ATM of a bank other than Credit Agricole within the Euro zone                                          | 0,95 €/withdrawal                                                         |
| Sending a one-off SEPA <sup>(8)</sup> transfer                                                                                    | Via branch transfer :<br>3.90 €/transfer                                  |
| - by Internet transfer in France                                                                                                  | <b>FREE</b>                                                               |
| - by Internet transfer in Euro zone                                                                                               | <b>FREE</b>                                                               |
| Fee for paying a direct debit                                                                                                     | <b>FREE</b>                                                               |
| Handling fee for unauthorised transactions "Commission d'intervention" <sup>(11)</sup>                                            |                                                                           |
| - per transaction                                                                                                                 | 8 €                                                                       |
| - maximum amount per month                                                                                                        | 80 €                                                                      |
| Insurance against loss or theft of means of payment "Sécuricompte Plus"                                                           | 24,00 €/year                                                              |
| Account handling fee                                                                                                              | 0,70 €/month<br>8,40 €/year                                               |

\* In the context of the Financial Sector Consultative Committee, all credit institutions have committed to provide a standard excerpt of their fees at the beginning of their fee schedules and on the Internet. These fees are also cited under each heading.

Our fees are available at our branch and online at : [britline.com](http://britline.com) <sup>(9)</sup>

## Opening, operating and following your account




### Opening, modifying and closing

|                                                                                                                                                        |         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Opening an account                                                                                                                                     | FREE    |
| Closing or transferring an account to another Crédit Agricole Normandie branch                                                                         | FREE    |
| Fee for separating or removing an account holder from a joint account (fee debited from the account: account modified following separation or removal) | 40,25 € |
| Help with changing your bank (ISILIS)                                                                                                                  | FREE    |



Basic banking services (provided in the context of the right to hold a bank account): clients whose accounts are opened by order of the Banque de France in the context of article L312-1 of the Code Monétaire et Financier (the [French] Financial and Monetary Code) have access, free of charge, to the services listed by article D312-5 of the Code Monétaire et Financier.

Specific services within the meaning of article R312-4-3 of the Code Monétaire et Financier (the [French] Financial and Monetary Code)


### Bank statements

| * Statement issued on condition that the account has been active over the period concerned                                                | PAPER *          | INTERNET (E-STATEMENT) |
|-------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------|
| Monthly bank statement                                   | FREE             | FREE                   |
| Bank statement every 10 days (3 per month), Fortnightly (2 per month)                                                                     | 1,15 €/statement | FREE                   |
| «Fee for sending paper statements - consolidation of several statements in the same envelope - one statement in one envelope per account» | FREE             | 3€/month 36€/year      |
| Bank statement in braille                                                                                                                 | FREE             |                        |
| Electronic statements                                                                                                                     | FREE             |                        |
| Duplicate bank statement less than 1 year old                                                                                             | 1,95 €/statement |                        |
| Annual statement of fees                                                                                                                  | FREE             |                        |
| Global statement of assets (savings and loans)         | 9,95 €/sent      |                        |
| ISF statement                                          | 45 €/year        |                        |
| Modification of the send date of your statements                                                                                          | FREE             |                        |

### Account handling

|                                                                                                                                                                                                       |                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| Active account handling fee                                                                                        | 0,70 €/month<br>8,40 €/year  |
| Fees for handling an inactive account, on which no transaction has been initiated by the customer (over the last 12 months)                                                                           | 53,85 €/year                 |
| Overall charge covering an unlimited number of ordinary transactions, including transfers, direct debits and TIPS  | 2,00 €/month<br>24,00 €/year |

### In-branch services

|                                                                                                                                                                        |                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Emergency cash withdrawal:<br>- in another CA Normandie branch                      | 1,53 €/withdrawal |
| Making a cash deposit                                                                                                                                                  | FREE              |
| Organised cash withdrawal in another region (subject to the prior consent of the regional head office in Normandie and within a maximum of 8,000 € per 6 month period) | 18,40 €           |

## Rental of a safety deposit box

Safety deposit box fee (depending on the size of the box) from 75,70 € to 220,60 €/year

## Foreign exchange

| American Express Traveller's Cheques          | In Euros | Other currencies                          |
|-----------------------------------------------|----------|-------------------------------------------|
| Buying back Traveller's cheques from customer | FREE     | 1% of the amount with a minimum of 3,62 € |

| Banknotes (minimum order of 20 €) | Other currencies                          |
|-----------------------------------|-------------------------------------------|
| Purchase                          | 1% of the amount with a minimum of 3.62 € |
| Sale                              |                                           |

## Research and information

Search fee for documents (including photocopies of statements older than one year, cheques and other documents...)


- Fixed fee for up to 10 photocopies
- From the 11th to the 50th photocopy
- Over 50 photocopies


15,00 €  
1,50 €/extra photocopy  
Ask us for a quotation

## Distance banking









Fees for use of distance banking services  
(Exclusive of any fees charged by your Internet service provider)

## Internet and mobile phone

|                                                                                                                                                           |      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| Subscription to services giving access to Crédit Agricole online (CAEL)  | FREE |
| • Access to online account for consultation                                                                                                               | FREE |
| • Making internal/external transfers within the SEPA zone                                                                                                 | FREE |

|                                                                                                            |              |
|------------------------------------------------------------------------------------------------------------|--------------|
| Subscription to service giving access to stock market transactions:                                        |              |
| • Invest Store Initial  | FREE         |
| • Invest Store Intégral :                                                                                  |              |
| - from 24 orders per year                                                                                  | FREE         |
| - under 24 orders per year                                                                                 | 96,00 €/year |

## «Fil Mobile»/»Fil Alerte» text message alert service

|                                                                                                                           |                                    |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| Subscription to a service including account balance alerts by text message (in French)                                    | FREE                               |
| - Mini-statements (maximum 2/week)     | 2.65€ fixed fee/month, 31.80€/year |
| - Alert service (email or text message)                                                                                   |                                    |
| • Purchase at a distance alert         | 0,75 €/send                        |
| • Sweep alert                          | 0,30 €/send                        |
| • Means of payment availability alert  | 0,30 €/send                        |
| • Negative balance alert               | 0,75 €/send                        |
| • Available balance alert              | 0,30 €/send                        |
| • Overdraft alert                      | 0,30 €/send                        |
| • Real time account management alert   | 0,30 €/send                        |
| • Negative balance and transaction denial alert (by text message only)                                                    | FREE                               |

## Transactions and means of payment

### Cards



The 2nd card on an account is half price; a **50% discount applies to the least expensive of the two** (excluding «l'Autre» card and «Prelude» card).

| Debit and withdrawal cards                                      | Immediate debit | Deferred debit |
|-----------------------------------------------------------------|-----------------|----------------|
|                                                                 | Annual fees     |                |
| Prélude card <sup>(1)</sup>                                     | 22,55 €         |                |
| L'Autre card                                                    | 16,50 €         |                |
| L'Autre withdrawal card (for adults with protected supervision) | 16,50 €         |                |
| International secured MasterCard (balance check)                | 29 €            |                |
| International MasterCard or Visa card                           | 38,50 €         | 45,65 €        |
| Sociétaire International MasterCard                             | 38,50 €         | 45,65 €        |
| International GOLD card MasterCard or VISA Premier card         | 124,20 €        | 124,20 €       |
| Sociétaire international GOLD MasterCard                        | 124,20 €        | 124,20 €       |
| International MasterCard World Elite* or Visa Infinite card*    |                 | 279,00 €       |

For cards available to young people, please consult «For young people» section



**Bonus Gold:** 0,05€ discount on your next card subscription fee for each payment and every withdrawal from Credit Agricole ATM's, up to a maximum limit with the card fee being reduced to 1€..



**Contactless payment:** an innovative and convenient way of paying for your everyday purchases, and a real time saver at the check out. <sup>(2)</sup>

|                                                                                                   |         |  |
|---------------------------------------------------------------------------------------------------|---------|--|
| <b>Cash card fee</b><br>Self-service banking for adults with protected supervision <sup>(3)</sup> | 15,30 € |  |
|---------------------------------------------------------------------------------------------------|---------|--|

### Fees for combined debit, withdrawal and credit cards

| Debit or credit card                                           |               |               |
|----------------------------------------------------------------|---------------|---------------|
| International «Cartwin» card Classic or Sociétaire MasterCard  | 38,50 €/year  | 45,65 €/year  |
| International Gold «Cartwin», Classic or Sociétaire MasterCard | 124,20 €/year | 124,20 €/year |



**The «Cartwin»** is linked to a current account and to a renewable credit facility. **The annual fee does not include the cost of using the credit facility.** Paying for your purchases using the «Cartwin» card gives you double protection, thanks to the «garantie achats» (guarantee on purchases) and to the «prolongation de la garantie constructeur» (extension of the manufacturer's warrantee).

Our old range of cards from 8.80 € to 279 € per year (please ask us for further details).



[www.britline.com/currency](http://www.britline.com/currency) <sup>(12)</sup>

## Payments by card

Payments by card in Euros <sup>(4)</sup> (payments in France or in EEA Countries subject to European Regulation N° 924/2009)

**FREE**

Other payments  
+ proportional fees to the payment amount

0,40 €/transaction  
2,50%

## Cash withdrawals by card

|                                                                                                                                                                                             | Fee per cash withdrawal  |                                                        |                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------------------------|---------------------------------------------|
|                                                                                                                                                                                             | from Crédit Agricole ATM | Other Bank <sup>(4)</sup> France and EEA               | Others <sup>(7)</sup>                       |
| <ul style="list-style-type: none"> <li>• Prelude <sup>(5)</sup></li> <li>• L'Autre Card <sup>(6)</sup></li> <li>• L'Autre Card for adults protected <sup>(6)</sup></li> </ul>               | <b>FREE</b>              | From the 1st withdrawal:<br>0.95 €/withdrawal          |                                             |
| <ul style="list-style-type: none"> <li>• MasterCard</li> <li>• Cartwin card</li> <li>• MasterCard</li> <li>• Visa card</li> <li>• Visa Infinite card</li> <li>• World Elite card</li> </ul> | <b>FREE</b>              | 0.95 €/withdrawal from the 5th withdrawal in the month | 2.50%* +<br>3.35 € fixed fee per withdrawal |
| <ul style="list-style-type: none"> <li>• Gold card</li> <li>• Gold Cartwin card</li> <li>• Visa Premier card</li> <li>• Platinum card</li> </ul>                                            | <b>FREE</b>              | <b>FREE</b>                                            |                                             |

\* Fees proportional to the amount of the transaction

## Other card-related transactions

Sending card by registered post (postal fees included) at the client's request



8,05 €

Re-issuing confidential code



9,10 €

Non-euro, over the counter cash withdrawal

6,45 €/withdrawal

+ proportional fee

2,50%

Raising standard card payment limits at the customer's request

- up to 3 months

15,00 €

- over 3 months

35,00 €/year

Cancelling a card at card holders request

**FREE**

Fee for blocking a card due to abusive use

**FREE**

Urgent order of a card

- collected at branch



15 €

- delivered in France


40,00 €

- delivered outside of France






155,00 €

## Transfers




### SEPA transfers in euros

| Making a transfer                                                                                                                                   |                                                                                   | Online            | Branch               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------|----------------------|
| Transfer in € to an account held in France or within the SEPA zone                                                                                  |  | FREE              | 3,90 €               |
| SEPA standing order in euros                                                                                                                        |  | FREE              | FREE                 |
| - set-up fee                                                                                                                                        |                                                                                   | FREE              | 0,90€                |
| - charge per SEPA standing order paid                                                                                                               |                                                                                   | FREE              |                      |
| <b>Receiving a SEPA transfer</b>                                                                                                                    |                                                                                   | FREE              |                      |
| Non SEPA transfers                                                                                                                                  |                                                                                   | making a transfer | receiving a transfer |
| Charge per non SEPA transfer in euros within the EU                                                                                                 |                                                                                   |                   | FREE                 |
| - per single transfer/standing order                                                                                                                |                                                                                   | 3,90 €            |                      |
| Charge per non SEPA transfer in euros outside the EU                                                                                                |                                                                                   |                   | 19,90€               |
| - per single transfer/standing order                                                                                                                |                                                                                   | 19,90€            |                      |
| Charge per non SEPA transfer in a different currency                                                                                                |                                                                                   |                   | 19,90€               |
| - per single transfer/standing order                                                                                                                |                                                                                   | 19,90€            |                      |
| If the transaction requires buying or selling currency, foreign exchange commission applies (0.05% of the amount of the operation, minimum: 14.85€) |                                                                                   |                   |                      |
| <b>Charge to set-up a non SEPA standing order</b>                                                                                                   |                                                                                   | FREE              |                      |
| <b>Other transfer transactions</b>                                                                                                                  |                                                                                   | FREE              |                      |
| Modifying a standing order                                                                                                                          |                                                                                   | FREE              |                      |
| Charge for non execution of a standing order due to lack of funds                                                                                   |                                                                                   | 13,75€            |                      |

### SEPA/TIP direct debits

|                                                                              |                                                                                     |                      |
|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------|
| Stop-payment and cancellation orders                                         |  | FREE                 |
| Fee for setting up a direct debit mandate                                    |  | FREE                 |
| Fee per payment by direct debit                                              |  | FREE                 |
| Subscription to the service 'First direct debit'                             |  | 1€/month<br>12€/year |
| Payment by «Titre Interbancaire de Paiement» (TIP) (Interbank Payment Order) |  | FREE                 |

### Cheques

|                                                                                                                                                                |                                                                                     |                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------|
| Crediting a cheque to your account                                                                                                                             |                                                                                     | FREE                    |
| The value date of a cheque paid into the account is the day + one working day<br>The value date is the date used for the purpose of calculating debit interest |                                                                                     |                         |
| Cheque book collected at your local branch                                                                                                                     |                                                                                     | FREE                    |
| Fee for sending a cheque book by post upon request :                                                                                                           |                                                                                     |                         |
| - by ordinary post within France, from the first cheque book                                                                                                   |  | 0,76 €                  |
| - by registered post, return receipt not requested (within France)                                                                                             |                                                                                     | 8,05 €                  |
| - by secure international post (via DHL) (based on weight)                                                                                                     |                                                                                     | from 11,30 € to 18,15 € |
| Fee for a Banker's draft                                                                                                                                       |  | 14,00 €                 |
| Stop-payment order (initiated by the issuer)                                                                                                                   |  |                         |
| - per cheque                                                                                                                                                   |                                                                                     | 15,30 €                 |
| - per cheque book (or per sequence of consecutive cheques)                                                                                                     |                                                                                     | 15,30 €                 |
| Fee for removing an opposition of a cheque or for maintaining the opposition for over 12 months                                                                |                                                                                     | 40,95 €                 |



## Your service packages

Grouped products and services useful in everyday management of your accounts, further options can be added according to your needs. Each product or service can be purchased separately

«Compte à Composer» (Combine & Create) : 

### Your everyday essentials : The Base

|                                                                                                                                                                       |                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| • Account handling fee                                                                                                                                                | 2,05 €<br>/month<br>24,60 €<br>/year |
| • Online access to your account <sup>(a)</sup>                                                                                                                        |                                      |
| • Online access via your mobile phone and other mobile devices                                                                                                        |                                      |
| • Sending a card to your French home address (renewals)                                                                                                               |                                      |
| • Sending a cheque book to your French home address (renewals)                                                                                                        |                                      |
| • Unlimited ordinary transactions (transfers, direct debits and TIPS excluding International transfers)                                                               |                                      |
| • Alert service: new means of payment available and/or sent to your home address                                                                                      |                                      |
| • Monthly alert: negative balance                                                                                                                                     |                                      |
| • Monthly paper or electronic bank statement                                                                                                                          |                                      |
| • Dossier Familial magazine (3 months free upon subscription) published by SAS UNI-EDITIONS, a subsidiary of the Groupe Crédit Agricole 22 rue LETELLIER PARIS 15eme. |                                      |

### Your needs : Modules available<sup>(13)</sup>

|                                                        |                                                                                                                                                                                                                                                                                                                           | STANDARD LEVEL                                            | PREMIUM LEVEL*               |
|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------|
| «Maîtrise de Découvert»<br>Overdraft Management Module | <ul style="list-style-type: none"> <li>• SécuriCOMPTE overdraft insurance<sup>(b)</sup></li> <li>• Monthly overdraft alert</li> <li>• Reimbursement of debit interest (within the limit of the agreed amount)<sup>(c)</sup></li> </ul>                                                                                    | From<br>1,30 € to 5,00 €/month<br>15,60 € to 60,00 €/year |                              |
| «Budget Assurances»<br>Insurance Budget Module         | <ul style="list-style-type: none"> <li>• SécuriBUDGET<sup>(b)</sup> insurance (car, home, health, personal)</li> </ul>                                                                                                                                                                                                    | 1,70 €/month<br>20,40 €/year                              | 3,50 €/month<br>42,00 €/year |
| «Compte Sécurisé»<br>Secured Account Module            | <ul style="list-style-type: none"> <li>• SécuriCOMPTE PLUS insurance<sup>(b)</sup></li> <li>• Opposition on a lost or stolen cheque by issuer</li> <li>• Emergency cash withdrawals</li> <li>• Re-issue of your card PIN code</li> <li>• Emergency card order</li> </ul>                                                  | 2,65 €/month<br>31,80 €/year                              | 4,15 €/month<br>49,80 €/year |
| «Epargne Pilotée»<br>Guided Savings Module             | <ul style="list-style-type: none"> <li>• Savings mandate<sup>(d)</sup></li> <li>• Monthly sweep alert</li> <li>• SécuriEPARGNE insurance<sup>(b)</sup></li> <li>• Comprehensive savings/ loans statement: annual (Standard) quarterly (Premium)</li> <li>• Subscription to online banking Invest Store Initial</li> </ul> | 1,75 €/month<br>21,00 €/year                              | 2,70 €/month<br>32,40 €/year |
| «Suivi @ssuré»<br>Tracking @ssured Module              | <ul style="list-style-type: none"> <li>• SécuriWEB insurance<sup>(b)</sup></li> <li>• Remote purchase alert</li> <li>• Mini-statements (1 per week)</li> <li>• Real time account management alert</li> </ul>                                                                                                              | 2,95 €/month<br>35,40 €/year                              | 3,70 €/month<br>44,40 €/year |

(a) Access to Crédit Agricole online services account management and external transfers

(b) Underwritten by the Mutual Insurance Fund of Crédit Agricole CAMCA, mutual insurance company with variable contributions, 65 rue La Boétie - 75008 Paris, enterprise governed by the Insurance Code

(c) Invoicing of debit interest rebate up to the annual fee (€ 5, € 10, € 15, € 20, € 25) depending on the module chosen

(d) Automated transfer of surplus cash.

**A reduction is applied based on the total amount of your «Compte à Composer» subscription:**

For each «Compte à Composer» (base+modules) you subscribe to you are entitled to a reduction as shown below:

| Total monthly cost of subscription (base + modules) | Reduction in % ** |
|-----------------------------------------------------|-------------------|
| • From 4,10 € to 5,09 €                             | - 5%              |
| • From 5,10 € to 7,14 €                             | - 10%             |
| • From 7,15 € to 9,17 €                             | - 15%             |
| • From 9,18 €                                       | - 20%             |

\*\* of the total monthly amount of the subscription (base + modules)

**Additional reductions**

|                                                                          |       |
|--------------------------------------------------------------------------|-------|
| • For adults aged 18 to 25 (inclusive)                                   | - 50% |
| • From the 2nd «Compte à Composer» opened (by the same customer) onwards | - 50% |

**Credit Agricole's offer for customers experiencing financial difficulties. The "Compte à Composer" with Protected Budget module (e)**

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                   |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <b>"Le socle"</b>              | <ul style="list-style-type: none"> <li>• Account handling fee</li> <li>• Online access to your account (g)</li> <li>• Sending a card to your French home address (b) (renewals)</li> <li>• Unlimited ordinary transactions (transfers, direct debits and TIP's excluding international transfers)</li> <li>• Alert service: New means of payment available and/or sent to your home address</li> <li>• Monthly alert: Negative balance</li> <li>• Monthly paper or electronic bank statement</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                   |
| <b>"Module Budget Protégé"</b> | <ul style="list-style-type: none"> <li>• Opening and closing of the account if necessary</li> <li>• Withdrawal card «L'Autre card»</li> <li>• SMS alert on balance available (once a week)</li> <li>• Specific limits on handling fee «commissions d'intervention» to 4€ per transaction and 20€ per month</li> <li>• Reduction of 50% and a limit of € 30 per month, depending on the tariff conditions for the following:                             <ul style="list-style-type: none"> <li>- fees for a cheque rejected for insufficient funds</li> <li>- Letter of information prior to reject of a cheque due to insufficient funds</li> <li>- fee for non- payment of a direct debit due to insufficient funds</li> <li>-fee for non-payment of standing order due to insufficient funds</li> </ul> </li> <li>• 2 bankers drafts «chéque de banque» (per month)</li> <li>• Providing print outs of your account details for direct debits «relevés d'identité» (bank code, branch code, account number, clé RIB).</li> <li>• A change of address, once per year</li> <li>• Deposit and withdrawal of cash in the agency holding the account (by prior arrangement)</li> </ul> | 3,00 €/mois (f)<br>(soit 36 €/an) |

- Our old range of grouped offers of services

de 2,25 € /mois  
à 10,60 € /mois

(e) On application to Article L.312-1-3 paragraph 2 of the Monetary and Financial Code concerning the specific offer for customers experiencing financial difficulty,

(f) On application of Article R.312-4-3 of the Monetary and Financial Code, this amount is adjusted annually based on the INSEE price index excluding tobacco products.

(g) Access to Crédit Agricole services on line (CAEL)

## Irregularities and incidents

### Handling fee <sup>(11)</sup> « commission d'intervention »

Amount charged by the bank for a transaction resulting in an irregular functioning of the account that requires specific processing (e.g. an irregular payment order, inaccurate bank details, absence of funds or insufficient funds...)

|                       |        |
|-----------------------|--------|
| Limit per transaction | 8,00 € |
|-----------------------|--------|

|               |         |
|---------------|---------|
| Monthly limit | 80,00 € |
|---------------|---------|

Customers benefiting from basic banking services (provided in the context of the right to hold a bank account - article L.312 of the Code Monétaire et Financier) and the customers who have subscribed to the CAC «Module Budget Protégé»

|                         |         |
|-------------------------|---------|
| - limit per transaction | 4,00 €  |
| - monthly limit         | 20,00 € |

### Specific transactions

|                                                                        |         |
|------------------------------------------------------------------------|---------|
| - Fee for handling returned post (client unknown at address specified) | 17,40 € |
|------------------------------------------------------------------------|---------|

|                                                                   |         |
|-------------------------------------------------------------------|---------|
| - Fee for address search by specialised external service provider | 72,05 € |
|-------------------------------------------------------------------|---------|

|                                                                                                                       |         |
|-----------------------------------------------------------------------------------------------------------------------|---------|
| - Fee per Avis à Tiers Détenteur (ATD) (third-party notification initiated by the central government tax authorities) | 94,60 € |
|-----------------------------------------------------------------------------------------------------------------------|---------|

|                                                                                                                   |         |
|-------------------------------------------------------------------------------------------------------------------|---------|
| - Fee per Opposition à Tiers Détenteur (OTD) (third party notification initiated by local government authorities) | 94,60 € |
|-------------------------------------------------------------------------------------------------------------------|---------|

|                                                                       |         |
|-----------------------------------------------------------------------|---------|
| - Fee per «saisie-attribution» or per «saisie conservatoire» received | 94,60 € |
|-----------------------------------------------------------------------|---------|

|                                                     |         |
|-----------------------------------------------------|---------|
| - Fee for court-ordered direct maintenance payments | 94,60 € |
|-----------------------------------------------------|---------|

|                                                                                                 |         |
|-------------------------------------------------------------------------------------------------|---------|
| - Fee for administrative opposition (fee limited to 10% of the amount due to the Trésor Public) | 94,60 € |
|-------------------------------------------------------------------------------------------------|---------|

### Payment incidents

|                                       |         |
|---------------------------------------|---------|
| Letter of information prior to reject | 14,30 € |
|---------------------------------------|---------|

Fixed fee per cheque returned due to lack of funds, including: unauthorised transaction handling fee («commission d'intervention»); letter of information prior to rejecting the cheque and request to remedy the situation addressed to all account holders; handling fee relating to the «interdiction bancaire» file; fee for presenting the cheque a second time within 30 days of its being returned; fees for blocking funds on the account; drawing up a certificate of non-payment and declaring the unblocking of the funds to the Banque de France

|                                     |                |
|-------------------------------------|----------------|
| - amount less than or equal to 50 € | 30,00 €/cheque |
|-------------------------------------|----------------|

|                     |                |
|---------------------|----------------|
| - amount above 50 € | 50,00 €/cheque |
|---------------------|----------------|

### In the event of an «interdiction bancaire» (client prohibited from using cheques)

|                                                                       |                |
|-----------------------------------------------------------------------|----------------|
| Fee for a cheque presented in violation of an «interdiction bancaire» | 35,00 €/cheque |
|-----------------------------------------------------------------------|----------------|

|                                                                       |         |
|-----------------------------------------------------------------------|---------|
| Fee for processing an interdiction bancaire requested by another bank | 27,45 € |
|-----------------------------------------------------------------------|---------|

Fee for non-payment of a direct debit due to lack of funds:

- if payment < 20 €
- if payment > 20 €

Maximum payment amount:  
20.00 € (where applicable, this amount includes the fee for handling an unauthorised transaction, «commission d'intervention»)

## Overdrafts and Loans

Subject to examination and acceptance of your application..

### Unauthorised overdraft or exceeding your authorised overdraft limit («dépassement»)

A «dépassement» is a tacitly accepted overdraft whereby you are temporarily permitted to hold a negative balance on your current account or to exceed your authorised overdraft limit.

|                                                                                  |                                                  |
|----------------------------------------------------------------------------------|--------------------------------------------------|
| Annual rate of debit interest <sup>(a)</sup>                                     | Index + margin <sup>(b)</sup>                    |
| Maximum overall annual effective rate (TAEG) <sup>(c)</sup>                      | Maximum rate fixed by regulations <sup>(d)</sup> |
| Fee for letter informing you of an unauthorised negative balance on your account | 15,00 €                                          |

(a) The rate of debit interest varies depending on the amount of the overdraft, its duration, and your personal circumstances. The debit interest rate and the TAEG (the «Taux Effectif Global» or Overall Annual Effective Rate) are specified in your contract and on your bank statements.

(b) Within the limit of the maximum legal rate of interest applicable on the date of the transaction.

(c) The applicable and applied TAEG is specified on your bank statement.

(d) Maximum legal rate of interest calculated by the Banque de France and published every quarter in the Journal Officiel depending on the amount of the overdraft (quarterly schedule of fees on display at your branch and available on request).

### Authorised overdraft facility refundable within one month

Example of an overdraft facility limited to 30 days maximum (excluding grouped service offers):

Minimum fixed fee between 0 and - 200 € monthly average, excluding TAEG

|                                                             |             |
|-------------------------------------------------------------|-------------|
| - Between 0 and 4 days overdrawn (per month)                | <b>FREE</b> |
| - Between 5 and 10 days overdrawn (per month)               | 5,69 €      |
| - Between 11 and 20 days overdrawn (per month)              | 7,51 €      |
| - From 21 days to less than one month overdrawn (per month) | 9,37 €      |

Other authorised overdrafts

Contact us

Other loans

Contact us

## Savings and financial investments

### Holding fees debited in March

| (based on the value of the shares held on the 31st December 2015) | Account handling fee/ year/share account or Share Savings Plan (PEA) | * Fixed fees per entry/€ | * Commission proportional to the value of the portfolio per year/% |
|-------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------|--------------------------------------------------------------------|
| Group CA bonds and OPCVM                                          | 27,73 €                                                              | 2.04                     | 0.12                                                               |
| Other securities                                                  | 27,73 €                                                              | 6.12                     | 0.25                                                               |
| Nominative securities                                             | 27,73 €                                                              | 6.12                     | 0.35                                                               |
| Foreign entries                                                   | 27,73 €                                                              | 6.12                     | 0.35                                                               |
| CASA shares                                                       | 27,73 €                                                              | FREE                     | FREE                                                               |
| Bonds ( in the Caisses locales of Crédit Agricole Normandie)      | FREE                                                                 | FREE                     | FREE                                                               |

Maximum charge per share account or Share Savings Plan (PEA): 417.55 €

## For young people

Crédit Agricole Normandie offers particularly attractive terms to young people (up to 25 years old inclusively).

Account handling fee : **FREE**

Service packages :

The «Compte à Composer» (CAC) (Combine & Create)

Reductions on the CAC fees **- 50%**

«Fil Mobile» / «Fil Alerte» text message services

Subscription to a service including account balance alerts by text message **FREE**

- Mini-statements (maximum 2/week) 1,99 € fixed fee/month  
23,88 €/year

- «Fil Mobile» text message alerts 0,23 €/text

Account handling fee **FREE**

## Means of payment

International MasterCard fee Mozaïc withdrawal card

12-17 years olds

**FREE**

24-25 years olds

8,80 €/year

International MasterCard fee

Mozaïc secured card (12-24 year-olds)

18,10 €/year



International card fee Mozaïc

MasterCard - immediate debit

(18-25 year olds)

18,10 €/year

## Other transactions using means of payment

Withdrawals by card

|              | Crédit Agricole | Other bank <sup>(4)</sup><br>France and E.E.A                | Other <sup>(7)</sup>                                 |
|--------------|-----------------|--------------------------------------------------------------|------------------------------------------------------|
| Mozaïc Cards | <b>FREE</b>     | 0.95 €/withdrawal<br>from the 5th withdrawal<br>in the month | 2.50%*<br>+<br>3,35 €<br>fixed fee per<br>withdrawal |

Payments by card

Payments by card in euros <sup>(4)</sup>  
(payments in France and in EEA countries  
subject to European Regulation  
N° 324/2009)

**FREE**

Other payments

0,40 €/transaction

+ Fees proportional to the amount of  
the payment

2,50%

## Irregularities and incidents

Handling fee

«commission d'intervention»

50% discount on the limits  
«commission d'intervention»  
found under «irregularities  
and incidents»

## Overdrafts and loans

«Mozaïc» Driving lessons loan

Contact us

«Mozaïc» Projects loan

Contact us

Student loans

Contact us

Good Loc' rental deposit

Contact us

Cash loan for young professionals

Contact us

## International transactions (excluding SEPA<sup>(8)</sup>)

For transfers, please consult the relevant section on page 8.

### Payments sent to a foreign country

Issuing an International banker's draft

33,35 €

### Payments received from a foreign country

Fee for rectifying or completing  
inaccurate or incomplete data

14,50 €

| Crediting foreign cheques      | Proportional fee<br>to the amount<br>of the cheque | Minimum |
|--------------------------------|----------------------------------------------------|---------|
| Negotiation (immediate credit) | 0,10%                                              | 27,05 € |
| Collection (deferred credit)   | 0,10%                                              | 29,75 € |

Fees related to delivery by registered post, Chronopost or other means  
(depending on the destination) are charged based on the relevant tariffs of the  
postal company.

\*Fees proportional to the amount of the transaction

| Foreign exchange transactions                                       | Proportional fee to the amount of the transaction | Minimum                        |
|---------------------------------------------------------------------|---------------------------------------------------|--------------------------------|
| Foreign exchange commission (in addition to other transaction fees) | 0,05%                                             | 14,85 €                        |
| <b>Monthly handling fee for currency account</b>                    |                                                   | 16.80 €/month<br>201,60 €/year |

## PERSONAL AND PROPERTY INSURANCE<sup>(10)</sup>

### Insurance for you and your relatives

|                                |            |
|--------------------------------|------------|
| Top-up health insurance        | Contact us |
| Accidental injury insurance    | Contact us |
| Loss of Independence insurance | Contact us |
| Life insurance                 | Contact us |
| Funeral planning insurance     | Contact us |

### Insurance for your belongings







|                                                                                            |            |
|--------------------------------------------------------------------------------------------|------------|
| Car and motorcycle insurance                                                               | Contact us |
| Home insurance, rental income guarantee, Security surveillance of main/secondary residence | Contact us |
| All mobile insurance                                                                       | Contact us |

### Insurance to protect you in everyday life

Within the limitations set by the terms and conditions of the specific insurances policies offered by the Caisse d'Assurances Mutuelles du Crédit Agricole (CAMCA), a société d'assurances mutuelles à cotisations variables, 65 rue de la Boétie - 75008 paris, subject to the Code des Assurances (the [French] Insurance Code).

### SécuriCOMPTE Overdraft facilities

| Overdraft levels | Less than or equal to 300 € | from 300.01 € to 800 € | from 800.01 € to 1,200 € | from 1,200.01 € to 2,000 € | > 2 000 € up to 8,000 €<br>Compensation limit 3,000 €/claim/year |
|------------------|-----------------------------|------------------------|--------------------------|----------------------------|------------------------------------------------------------------|
| Fee              | 16.20 € /year /account      | 27.72 € /year /account | 39.12 € /year /account   | 50.76 € /year /account     | 68.04 € /year /account                                           |

|                                                                                                                                                                     | Standard                                         | Premium                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------|
| <b>SécuriCOMPTE</b><br>Insurance against theft or loss of your means of payment  | <b>Sécuricompte Plus</b><br>24,00 €/year/account | <b>Sécuricompte Premium</b><br>50,40 €/year/account |
| <b>SécuriWEB</b>                                                                 | 15,00 €/year/compte                              | 30,00 €/year/account                                |
| <b>SécuriBUDGET</b>                                                              | 20,40 €/year/account                             | 42,00 €/year/account                                |
| <b>SécuriEPARGNE</b>                                                             | 3,00 €/year/account                              | 22,56 €/year/account                                |
| <b>SécuriLIVRETS</b>                                                             | 22,80 €/year/policy holder                       |                                                     |
| <b>SécuriZEN</b>                                                                 | 22,80 €/year/policy holder                       |                                                     |

### Inheritance

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Fees for opening and processing an inheritance file | from 79,00 to 530,00 € |
| Annual management fees (for files > 12 month)       | 79,00 €                |

## Resolve a dispute

Your branch will happily provide you with any information you may require concerning the operation of your account and how to use the services at your disposal, or to address any claims you may wish to make.

If no amicable solution can be reached, you can also contact our «Qualité Satisfaction Clients» (Quality and Customer Satisfaction) Department, which will do all it can to find the best solution to your dispute. You can write to them at the following address: Caisse Régionale du Crédit Agricole Mutuelle de Normandie - 15 Esplanade Brillaud-de-Laujardière -CS 25014 - 14050 Caen cedex 4, or use the form available online at: [www.ca-normandie.fr](http://www.ca-normandie.fr)<sup>(9)</sup>


The Branch or the Customer satisfaction department will confirm receipt of your claim within 48 hours and will answer you within a period of 10 working days (from Monday to Friday).

Pursuant to the terms of article L.316-1 of the Code monétaire et financier, you can also contact the Médiateur bancaire (the French banking ombudsman) free of charge by writing to the following address: Monsieur le Médiateur du Crédit Agricole Normandie - BP 411 - 50303 St Martin des Champs Cedex, or online at [www.mediateur-ca-normandie.fr](http://www.mediateur-ca-normandie.fr).

None of the above applies to disputes pertaining to the Caisse Régionale's general corporate policy, for example its pricing policy or granting or denying a loan. Within a two-month period, the médiateur bancaire will propose a solution in writing, citing the reasons in favour of its acceptance. You can obtain information as to the progress of this procedure by consulting the «Charte de la médiation bancaire» (the Banking Mediation Charter), which is available at your branch or on the website of your Caisse Régionale.

For any dispute concerning financial investments, you can also address a claim to the Médiateur auprès de l'Autorité des Marchés Financiers (the ombudsman to the Financial Markets' Authority). You can do so by writing to: Médiateur AMF - Autorité des marchés Financiers, 17 place de la Bourse 75082 Paris Cedex 02. You can also do so by telephone on Tuesdays and Thursdays between 10 AM and 4 PM (Tel: +33 1 53 45 64 64) or online (form available on request at [www.amf-france.org](http://www.amf-france.org) - «Médiateur» section).

## Appendices

 Service included in a grouped service offer.

- (1) Available only to clients not entitled to hold a cheque book.
- (2) Single contactless payments limited to 20 € - cumulative amount of successive payments limited to 50 €
- (3) Self-service banking (withdrawals from Crédit Agricole ATMs only).
- (4) Card transactions (payments and withdrawals) and transfers, within the European Union = Germany, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, United Kingdom, Slovakia, Slovenia, Sweden.  
European Economic Area (EEA) = EU + Iceland, Liechtenstein and Norway.
- (5) Withdrawals in France only.
- (6) Can be used only in the European countries listed in the contract.
- (7) Outside the EU.
- (8) SEPA = Single Euro Payments Area  
SEPA area = EEA (4)+ Switzerland, Monaco and San Marino.
- (9) Free access online excluding fees charged by Internet service provider.
- (10) The events covered and terms and conditions of coverage are specified in the contract.

A range of products offered by the subsidiaries of Crédit Agricole Assurances, a Société Anonyme (Limited company) with a capital of 1 162 542 980 euros - Head office: 50 rue de la Procession, 75015 Paris, registered under number 451 746 077 RCS Paris.

The damage insurance contracts are proposed by PACIFICA, Damage insurance Company, subsidiary of Crédit Agricole Assurances. PACIFICA, Company regulated by the insurance code, limited company with 249 194 475€ untied funds. Head office 8/10 Bd de Vaugirard 75724, Paris Cedex 15 - 352 358 865 RCS Paris.

The personal insurance contracts offered by PREDICA, personal insurance subsidiary of Crédit Agricole Assurances, limited company with 915 874 005 € of untied funds. Head office 50/56 rue de la Procession,- 75015 Paris, SIREN 334 028 123 RCS Paris, Company regulated by the Insurance code.

For more information on the conditions of these offers please contact your Caisse Régionale de Crédit Agricole Mutuel de Normandie.

Within the limits and conditions detailed in the insurance contract.

- (11) For clients legally defined as «financially fragile» the legal limits per transaction per month will be applied.
- (12) Britline International Payments Service is provided by HiFX Europe Limited. HiFX is authorised by the Financial Conduct Authority (FRN No. 462444) for the provision of payment services. Registered office: Morgan House Madeira Walk, Windsor, Berkshire, SL4 1EP.



Online: [www.britline.com](http://www.britline.com) <sup>(9)</sup>

24/7 for all your everyday currency & online banking transactions

Email: [britline@ca-normandie.fr](mailto:britline@ca-normandie.fr)



By telephone: **+33 (0)2 31 55 67 89** (number not subject to surcharge when calling from a landline)

By fax: **+33 (0)2 31 55 67 89**



**My Britline** <sup>(9)</sup>: an app for consulting and managing your accounts and managing your budget on your smartphone or tablet



International Payments Service

# BRITLINE

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[www.britline.com/currency](http://www.britline.com/currency)

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Our Charter includes 6 concrete commitments to our customers and can be consulted on our site : [www.britline.com](http://www.britline.com)



Consult our full price list on  
[www.britline.com](http://www.britline.com) <sup>(9)</sup>

Service available to tax residents in the United Kingdom, Ireland and France. Caisse Régionale de Crédit Agricole Mutuel de Normandie - Head Office: 15, esplanade Brillaud-de-Laujardière - CS 25014 - 14050 CAEN CEDEX 4 - Cooperative company with variable capital, registered as a credit company - 478 834 930 RCS Caen - Insurance brokerage company registered under matricule Nr 07 022 868 Inter-European VAT number: FR 83 478 834 930. Crédit Agricole Britline is a member of the Guaranteed Fund for deposits, the Guarantee of Investors warranties, and Guaranteed Fund for investors. Crédit Agricole Britline is controlled by l'Autorité de Contrôle Prudentiel et de Résolution: 61 rue Taitbout - 75436 Paris Cedex 09. Photos : Thinkstock. Edition July 15 2015