



# YOUR BANK, SIMPLY



## PRINCIPAL BANKING FEES FOR PERSONAL CUSTOMERS

*With effect from 1<sup>st</sup> January 2019*

Updated following the decisions taken  
by French banks on the 11<sup>th</sup> of December 2018

We pledge not  
to increase our  
principle banking  
fees for personal  
customers in 2019



# Your bank SIMPLY

## BY TELEPHONE

00 33 (0)2 31 55 67 89<sup>(1)</sup>

## BY INTERNET

[www.britline.com](http://www.britline.com)<sup>(1)</sup>

## BY FAX

00 33 (0)2 33 72 54 72<sup>(1)</sup>

## BY EMAIL

[contact@britline.com](mailto:contact@britline.com)

Monday to Friday

08.45 to 18.00

(French time)

Please see page 16 for our  
emergency numbers

## Discover through CA Britline



The app MY BRITLINE<sup>(2)</sup> in English for  
consulting and managing your accounts.\*



The service enabling you to convert  
your £'s to €'s today\*\*

Like CA Britline 

\*App Store is a trademark registered under the name of Apple Inc. Android™ and Google Play are trademarks of Google Inc.

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## STANDARD EXCERPT OF FEES\*

The fees cited 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 clients.

Subscriptions to remote banking services <sup>(1)</sup> online, landline, text, etc (Crédit Agricole on line)	<div style="background-color: #008080; color: white; padding: 2px 5px; border-radius: 5px; display: inline-block;">FREE</div> "Excluding fees charged by internet service providers"
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Subscription to products offering text message alerts concerning the status of your account balance.	<div style="background-color: #008080; color: white; padding: 2px 5px; border-radius: 5px; display: inline-block;">FREE</div>
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Fees charged for each text message sent (Real time account management alert)	<div style="background-color: #008080; color: white; padding: 2px 5px; border-radius: 5px; display: inline-block;">FREE</div>
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Provision of a debit card (international payment card with immediate debit <sup>(6)</sup> )	41€ per year
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Provision of a debit card (international payment card with deferred debit <sup>(7)</sup> )	41€ per year
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Provision of a debit card (payment card with systematic authorisation (L'Autre Carte <sup>(6)</sup> )	30,50€ per year
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Cash withdrawal (from an ATM in €'s of another establishment in the euro zone (with an international payment card) (except World Elite & Visa Infinite Cards)	1€ per withdrawal from the 5 <sup>th</sup> withdrawal
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Transfer (One-off external SEPA transfer <sup>(13)</sup> )	Through a branch 3.95€ Online: <div style="background-color: #008080; color: white; padding: 2px 5px; border-radius: 5px; display: inline-block;">FREE</div>
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Payment of a SEPA direct debit - Direct debit (fee for setting up a SEPA debit mandate) - Direct debit (fee per SEPA direct debit transaction)	<div style="background-color: #008080; color: white; padding: 2px 5px; border-radius: 5px; display: inline-block;">FREE</div>
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Unauthorised transaction handling fee ("commission d'intervention") <sup>(14)</sup> - per transaction - monthly cap	8€ 80€
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Insurance against loss or theft of means of payment (Sécuricompte Plus)	24€ per year
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Account Handling	0.90€ per month 10,80€ per year
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\* 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: [www.britline.com](http://www.britline.com) <sup>(1)</sup>

## OPENING, OPERATING AND MONITORING YOUR ACCOUNT

### OPENING, MODIFYING AND CLOSING YOUR ACCOUNT

Opening an account ▲ ● **FREE**

Closing or transferring a deposit account ▲ ● **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€**

Assistance moving your bank account **FREE**

GOOD TO KNOW



**ISILIS**, the service that helps you to consolidate your standing orders and transfers when opening an account with CA Britline.

Basic banking services **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 D.312-5-1 of the Code Monétaire et Financier and indicated by the symbol ▲

### BANK STATEMENTS

Fee for sending monthly paper statements – consolidation of several statements in the same envelope ▲ ● **FREE**  
– one statement and one envelope per account **3.10€ month / 37.20€/year**

Bank statement issued every ten days (3 per month), fortnightly bank statement (2 per month) **1.20€/statement**

Monthly bank statement in braille **FREE**

Annual statement of fees **FREE**

Global statement of assets (savings and loans)  **10.20€/issuance**

ISF statement  **46€/year**

GOOD TO KNOW



**E-Statement:** secure, fast, environmentally friendly and **FREE**, your e-statement can be accessed via your online banking space. It has the same legal value as your paper statement.

### ACCOUNT HANDLING

Handling fee for an active account ▲ ● **0.90€/month / 10,80€/year**

Fees for handling an inactive account<sup>(4)</sup> ▲ ● **30€/year**

Overall charge covering an unlimited number of ordinary transactions, including SEPA transfer, TIP and direct debit transactions  **1€/month / 12€/year**

CA BONUS



**Exoneration** from account handling fee

### IN-BRANCH SERVICES

Emergency cash withdrawal ▲ ●  **1.60€/withdrawal**

Making cash deposits ▲ ● **FREE**

Paying in a cheque ▲ ● **FREE**

Cash withdrawal at branch without issuing a cheque(s) **FREE**

Cash withdrawal at a cash ATM (in the event of a withdrawal from a banks ATM) **FREE**

Cash withdrawal facility set up with a different Caisse Régionale of Crédit Agricole\* **19.20€**

\* Subject to the prior consent of Crédit Agricole Normandie and within a maximum of 8,000€ per period of 6 months

## Rental of a safe custody box

(not applicable for CA Britline)

Safe custody box rental fee  
(depending on the size of the box)

from 78,70€ to 229,50€/year

Seasonal rental of a safe custody box (all sizes)

19.90€/month  
238.80€/year

## Foreign Exchange

American Express Traveller's Cheques

In Euros

Other Currencies

Buying back Traveller's cheques from client

**FREE**

1% of the  
amount with  
a minimum of  
3.75€

Banknotes (minimum order of 20€)

Other Currencies

Purchase  
Sale

1% of the amount with a minimum  
of 3.75€

## Research and information

Search fee for documents\*

- up to 10 photocopies

- over 10 photocopies

15.30€

Ask us for a quotation

\* Including photocopies of statements of account that date back more than one year, cheques and other documents...



## REMOTE BANKING SERVICES

Subscription to remote banking services Fee for the use of remote banking services (internet, landline, mobile telephone, text etc) (Excluding fees charged by your internet service provider)

### INTERNET

Crédit Agricole En Ligne (CAEL)

**FREE**

Crédit Agricole En Ligne stock market transactions:

- Invest store initial

**FREE**

- Invest store intégral:

- from 24 orders per year

**FREE**

- under 24 orders per year

96€/year

### TEXT MESSAGE ALERT SERVICE

Subscription to products offering account status alerts by text message regarding the state of the account

**FREE**

- Mini-statements (maximum 2/week)

2.75€ fixed fee/month 33€/year

Remote purchase alert

0.75€/message sent

Sweep alert

0.30€/message sent

Means of payment availability

0.30€/message sent

Negative balance alert

0.75€/message sent

Available balance alert / Authorised overdraft alert

0.30€/message sent

Real time account management alert

**FREE**

Negative balance and transaction denial alert (by text message only)

**FREE**

GOOD  
TO KNOW



In order to receive any of the above alerts it is very important that we hold your up to date mobile telephone number. Therefore if this changes or any of your other contact details, think about letting us know.



## YOUR TRANSACTIONS AND MEANS OF PAYMENT

### Cards



**50% reduction**<sup>(15)</sup>

#### Cards Fees

Payment and withdrawal cards )))

Provision of a debit card (Payment cards with systematic authorisation)

"Prélude"<sup>(B)</sup> 23€

"L'Autre Carte ▲ ● 17.20€

"L'Autre Carte Majeurs protégés" (for vulnerable adults) 17.20€

MasterCard with balance check 30,50€

MasterCard EKO 36€

Provision of a debit card (International payment card with immediate debit)

Britline Classic 41€

MasterCard or Visa 41€

"Mozaic" payment card <sup>(5)</sup> 20€

Britline Premier 128€

Provision of a debit card (International payment card with deferred debit)

MasterCard or Visa 41€

GOLD MasterCard, or Visa Premier 128€

World Elite MasterCard or Visa Infinite 289€

GOOD TO KNOW



From now on payment cards with deferred debit and renewable credit payment cards will include the mention CREDIT. Debit cards with systematic authorisation and immediate debit payment cards will include the mention DEBIT.

GOOD TO KNOW



The logo ))) indicates the cards with the sans contact function. It is possible to deactivate this function via the app Ma Carte or with your adviser.

Provision of a credit card (Renewable credit payment cards)

	Cash payment with immediate debit	Cash payment with deferred debit
Mastercard Cartwin	41€	41€
Mastercard Cartwin GOLD	128€	128€

GOOD TO KNOW



Pay with **CARTWIN, GOLD, Britline Premier, Visa Premier, WORLD ELITE and INFINITE** and your purchases will be doubly protected thanks to the "purchase guarantee" and to the "extension of the manufacturer's guarantee"

#### Withdrawal cards

"Mozaic" withdrawal card yearly subscription

12-17 years old <sup>(5)</sup> **FREE** 18-25 years old <sup>(5)</sup> 9.15€

"Libre Service Bancaire Majeurs Protégés" yearly subscription (Card for vulnerable adults, withdrawals from Crédit Agricole ATMs only) 15,80€

Our former range of cards from 9.15€ to 289€ per year (please ask us for further details)

GOOD TO KNOW



**SOS cards:** if your card is lost/stolen or if you need information on the insurance and assistance services linked to your card, whether you are in France or abroad, contact SOS cards (see emergency number on page 16)

## Payment by card

Payments by card in euros, in the Euro zone or in one of the EEA countries<sup>(9)</sup>

**FREE**

Other payments by card\*  
+ fee proportional to payment amount

**0.41€/transaction**  
**2,55%**

\* (Except Britline Premier, Britline Classic, World Elite, Visa Infinite and Mozaïc cards)

**CA  
BONUS**



**With the MOZAÏC payment card, payments are free all over the world.**

## Withdrawal by card

**Cash withdrawal in euros\*, in the Euro zone or in one of the EEA countries<sup>(9)</sup>**  
**Cash withdrawal from an ATM**

	Crédit Agricole	Other banks
<ul style="list-style-type: none"> <li>• "Prélude"<sup>(10)</sup></li> <li>• "L'Autre Carte"<sup>(11)</sup></li> <li>• "L'Autre Carte Majeurs protégés"<sup>(10)</sup></li> </ul>	<b>FREE</b>	From the 1 <sup>st</sup> withdrawal: <b>1€/withdrawal</b>
<ul style="list-style-type: none"> <li>• International MasterCard, or Visa</li> <li>• Maestro card</li> <li>• Mozaïc card</li> </ul>	<b>FREE</b>	<b>1€/withdrawal from the 5<sup>th</sup> withdrawal per month</b>
<ul style="list-style-type: none"> <li>• Britline Classic, Britline Premier, international Gold MasterCard, Visa Premier,</li> </ul>	<b>FREE</b>	<b>FREE</b>
<ul style="list-style-type: none"> <li>• Visa Infinite</li> <li>• World Elite MasterCard</li> </ul>	<b>FREE</b>	<b>FREE</b>

\*Or in an equivalent currency : Swedish Krona, GBP or Romanian Leu  
(In accordance with EU regulation n°924/2009)

### Cash withdrawals from another ATM<sup>(12)</sup>

<ul style="list-style-type: none"> <li>• Mozaic payment card</li> </ul>	<b>FREE</b>	
<ul style="list-style-type: none"> <li>• Britline Classic, Britline Premier, World Elite MasterCard et Visa Infinite</li> </ul>	<b>FREE</b>	
<ul style="list-style-type: none"> <li>• Other cards</li> </ul> <p>+ Fee proportional to withdrawal amount</p>		<b>+ 3.45€ per withdrawal</b> <b>2.55%</b>
<ul style="list-style-type: none"> <li>• Travel Package</li> </ul> <p>For international payment cards: No fixed or proportional fees added to the amount of payments or withdrawals<sup>(12)</sup></p>		<b>17.50€/month</b> <b>210€/year</b>

\*(Except Britline Premier, Britline Classic, World Elite, and Visa Infinite)

## Other card-related transactions

Sending card by registered post, (postage costs included) 	<b>8.30€</b>
Re-issuing PIN code 	<b>9.50€</b>
Non-euro over the counter cash withdrawal + proportional fee	<b>6.55€/withdrawal</b> <b>2.55%</b>
Raising standard card limits at the customer's request:	
- up to 3 months	<b>15€**</b>
- over 3 months	<b>35€/year**</b>
Blocking card at the request of its holder	<b>FREE</b>
Fee for blocking a card at the bank's initiative due to abusive use	<b>FREE</b>

\*\*Free for MasterCard Gold and World Elite, Visa Premier and Infinite, Britline Premier

Emergency order of a card	
- collected at branch	15.20€
- delivered within France	41€
- international delivery	157€

Personalise your debit card when putting it in place or at renewal	12€
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## TRANSFER

**SEPA TRANSFER<sup>(13)</sup>** (transaction in euros to or from the SEPA area) ▲ ●

### One-off SEPA transfer

Issuing a one-off SEPA transfer	Online	Branch
Fee per single transfer		
- To a CA account	<b>FREE</b>	<b>FREE</b>
- To an account held with another bank	<b>FREE</b>	3.95€

### SEPA standing order

Issuing a SEPA standing order	
Fee for setting up a standing order	<b>FREE</b>
Fee per standing order	

Receiving an instant SEPA transfer **FREE**

## NON-SEPA TRANSFER

	Issuing	Receiving
Non-SEPA transfer in Euros within the EU		
- Fee per single transfer/standing order	3.95€	<b>FREE</b>
At your branch or online		

Non-SEPA transfer in euros outside the EU		
Non-SEPA transfer in a different currency	20.60€*	20.60€
- Fee per single transfer/standing order		
At your branch or online		

## GOOD TO KNOW



For any transactions requiring the purchase or sale of foreign currency, foreign exchange commission applies (cf p.14). Foreign exchange commission is not charged on non SEPA foreign currency transactions up to 200€ or equivalent.

\* For making a non SEPA transfer of:

- up to 100€ or equivalent 5,90€
- from 100.01€ to 200€ or equivalent 9,90€

Fee for setting up a standing order	<b>FREE</b>
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### Other transfer-related fees

Fee for not executing a standing order due to lack of funds	15.25€
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## SEPA direct debit / Interbank Payment Order (TIP SEPA)

Fee for stopping or cancelling payments	<b>FREE</b>
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Fee for setting up a direct debit mandate	<b>FREE</b>
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Fee for the payment of a SEPA direct debit	<b>FREE</b>
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Subscription to first direct debit information service	1€/month 12€/year
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Fee for non execution of a direct debit due to lack of funds	15,30€
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Payment SEPA for an Interbank payment order (TIP) ▲ ●	<b>FREE</b>
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## Cheque

Payment of a cheque	<b>FREE</b>
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Crediting a cheque(s) to your account ▲ ●	<b>FREE</b>
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The value date of a cheque paid into the account is the day following that on which the cheque was recorded. The value date is the date used for the purpose of calculating debit interest

Chequebook collected from your branch	<b>FREE</b>
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Fee for sending a chequebook by post	
- by ordinary post within France, from the 1 <sup>st</sup> chequebook in the year	0.90€
- by registered post (within France)	8.50€
- by secure international post (via DHL)	according to weight

Fee for issuing a banker's draft  **14€**

Fee for placing a stop (initiated by the issuer):   
- per cheque(s) **15.80€**  
- per chequebook(s) **15.80€**

Fee for cancelling the stop or for maintaining the stop for over 12 months **41.50€**

## YOUR SERVICE PACKAGES

Service packages of services that can be purchased separately.

Fee for grouped services

**"Compte à Composer" (Combine & Create) :** 

### Your everyday essentials: Basic package (le Socle)

- Handling fee for an active account
- CAEL<sup>(a)</sup> external transfer option
- Sending a new chequebook to your French home address (renewals)
- Sending a new card to your home address (renewals)
- Unlimited ordinary transactions (transfers, TIP SEPA and direct debits)
- Essential text alert service: new means of payment available and/or sent to your home address
- Monthly essential text alert: negative balance
- Monthly paper or electronic bank statement
- Mobile Internet
- Dossier Familial magazine (3 months free upon subscription) \*

**2.10€/month\*\***  
**25.20€/year**

\*Published by SAS UNI-EDITIONS, a subsidiary of the Groupe Crédit Agricole 22 rue Lettellier PARIS 15<sup>ème</sup>.

\*\* Price doesn't include Dossier Familial magazine subscription

### Modules tailored to your needs:

	STANDARD LEVEL	PREMIUM LEVEL	
<b>«Maitrise de Découvert» Overdraft Management Module</b>	<ul style="list-style-type: none"><li>• Sécuricompte overdraft insurance (b)</li><li>• Authorised overdraft text alert</li><li>• Reimbursement of debit interest (c)</li></ul>	from <b>2.20€</b> to <b>5€</b> /month <b>26.40€</b> to <b>60€</b> /year	
<b>«Budget Assurances» Insurance Budget Module</b>	<ul style="list-style-type: none"><li>• SécuriBUDGET insurance (car, home health, personal) (b)</li><li>• SécuriBUDGET Premium</li></ul>	<b>1.70€/month</b> 20.40€/year	<b>3.50€/month</b> 42€/year
<b>«Compte Sécurisé» Secured Account Module</b>	<ul style="list-style-type: none"><li>• SécuriCOMPTE PLUS Insurance,</li><li>• SecuriCOMPTE Premium (b)</li><li>• Placing a stop on a cheque</li><li>• Emergency cash withdrawals</li><li>• Re-issue of your PIN code</li><li>• Emergency card issue</li></ul>	<b>2.70€/month</b> 32.40€/year	<b>4.25€/month</b> 51€/year
<b>«Epargne Pilotée» Guided Savings Module</b>	<ul style="list-style-type: none"><li>• "Mandat d'épargne" (savings management mandate) (d)</li><li>• Monthly "sweep" alert</li><li>• SécuriÉPARGNE insurance (b)</li><li>• SécuriÉPARGNE Premium</li><li>• Comprehensive annual savings/loans statement (quarterly if Premium)</li><li>• Subscription to Invest Store Initial online banking services</li></ul>	<b>1.85€/month</b> 22.20€/year	<b>2.80€/month</b> 33.60€/year
<b>«Suivi @ssuré» Tracking @ssured Module</b>	<ul style="list-style-type: none"><li>• SécuriWEB insurance (b)</li><li>• SécuriWEB Premium</li><li>• Remote purchase text alert</li><li>• Mini-statements (1 per week)</li><li>• Real time account management text alert</li></ul>	<b>3.05€/month</b> 36.60€/year	<b>3.80€/month</b> 45.60€/year

(a) Access to the Crédit Agricole online (CAEL) account management and external transfer services.

(b) Underwritten by the Caisse d'Assurances Mutuelles du Crédit Agricole (CAMCA), a variable contribution mutual insurance company, 65 rue de la Boétie - 75008 Paris, company subject to the French Insurance Code.

(c) Banking fees charged, then discounted up to the annual fixed limit (5€, 10€, 15€, 20€) according to the level selected.

(d) Mandate authorising the automatic investment of cash surpluses.

## Discount applied based on the total amount of your "Compte à Composer" subscription:

Every "Compte à Composer" (Basic Package + Modules) that you subscribe to entitles you to a discount based on the following schedule:

### Decreasing prices\*

- From 4.10€ to 5.09€ **-5%**
- From 5.10€ to 7.14€ **-10%**
- From 7.15€ to 9.17€ **-15%**
- As from 9,18€ **-20%**

\*on the total monthly amount subscribed (basic package + modules)

### Additional discounts

- From the 2<sup>nd</sup> and subsequent «Compte à Composer» opened **-50%**

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**For 18-25 year olds, -50% additional reduction**

The Crédit Agricole's service offer to financially vulnerable customers: "Compte à Composer" with Budget Protection Module (e)

<p><b>Basic package</b></p>	<ul style="list-style-type: none"> <li>• Handling fee for an active account</li> <li>• CAEL<sup>(g)</sup>(external transfer option)</li> <li>• Sending a card to your home address (renewals)</li> <li>• Unlimited ordinary transactions (SEPA transfers and SEPA direct debits)</li> <li>• Essential alert service: new means of payment available and/or sent to your home address</li> <li>• Monthly essential alert: negative balance</li> <li>• Monthly paper or electronic bank statement</li> <li>• Mobile Internet</li> </ul>	
<p><b>Budget Protection Module</b></p>	<ul style="list-style-type: none"> <li>• Account opening and closing</li> <li>• "L'Autre Carte" withdrawal card subscription</li> <li>• Weekly text message alert on available balance (1/week)</li> <li>• Specific limit to handling fees for unauthorised transactions "commissions d'intervention" set at 4€ per transaction and at 20€ per month</li> <li>• Limit of 20€ per month and up to 200€ a year for the following fees:               <ul style="list-style-type: none"> <li>- Unauthorised overdrafts "commissions d'intervention";</li> <li>- Letter of information fee prior to the rejection of a cheque due to insufficient funds;</li> <li>- Letter of information fee for an overdrawn account without an authorised overdraft;</li> <li>- Non-payment of a direct debit fee due to insufficient funds</li> <li>- Non-payment of standing order fee due to insufficient funds;</li> <li>- Notification to the Bank of France fee banning the use of a chequebook (interdit bancaire)</li> <li>- Notification to the Bank of France fee of the decision to withdraw a bank card</li> <li>- Opposition fee for blocking a bank card</li> </ul> </li> </ul> <p>These monthly and annual limits include the specific limit concerning handling fees and unauthorised transactions "commissions d'intervention". For other unauthorised transactions a reduction of 50% applies to the tariffs in place.</p> <ul style="list-style-type: none"> <li>• 2 banker's drafts per month</li> <li>• Provision of bank identification statements (RIB)</li> <li>• One change of address per year</li> <li>• Depositing and withdrawing cash at the branch where the account is domiciled</li> </ul>	<p><b>1€/month (f) 12€/year</b></p>

- Our former range of service packages

from **1€/month**  
to **11€/month**

(e) Pursuant to article L.312-1-3, paragraph 2 of the Code Monétaire et Financier concerning the specific offer aimed at financially vulnerable customers.

(f) Pursuant to article R.312-4-3 of the Code Monétaire et Financier, this amount is revised each year in relation to the INSEE consumer price index (excluding tobacco products).

(g) Access to the Crédit Agricole online services (CAEL).

## Eko offer

### Managing your account

Managing your accounts online (Crédit Agricole en ligne) and via the Ma Banque application<sup>(2)</sup>

Handling fee for an active account

Text message alert if balance falls below 20€

Essential text message alert - negative balance

Text message alert for new means of payment available and/or sent

Text message alert for use of cash withdrawals outside of Credit Agricole cash machines

Monthly e-statement

Fil Vert Voice Service

### Means of payment

International Eko Mastercard payment card

Re-issue of your PIN

Fee for placing a stop on a card

Fee for issuing a new card

Unlimited transactions package

Chequebook

### Payments and withdrawals

Withdrawals from any CA cash machine

Withdrawals in European Economic Area countries<sup>(2)</sup> :  
25 withdrawals per year in euros or in other currencies

Withdrawals outside EEA countries :  
10 withdrawals per year

2€/month  
24€/year

Any products, services and transactions not listed above are charged according to the relevant section of the current tariff guide. The EKO offer will be terminated in the event of taking out an additional card, an approved overdraft and a "Compte à Composer" linked to the account opened with the EKO offer. Termination will lead to the suspension of the above monthly fee and the immediate application of the tariff guide and the bank's current principal general conditions.

## GOOD TO KNOW

The Eko offer does not include an authorised overdraft : The account must always be in credit and no transaction should be initiated outside of the available balance. Eko customers will not be charged the following fees : Unauthorised transaction handling fee "Commission d'intervention"<sup>(14)</sup>, letter of information prior to rejecting a cheque due to lack of funds, fee per rejected payment service for insufficient funds, rejected direct debit for a reason other than insufficient funds and fees for rejected cheque for a reason other than insufficient funds. In case of non-regularisation of a cheque issued with insufficient funds, Eko customers would be charged the following fees : fixed rate fee per cheque rejected for insufficient funds and fees in case of "Interdiction Bancaire". The amount of this fixed rate fee for Eko customers is the following :

- Cheque amount equal or less than 50€ : 22€/ cheque
- Cheque amount more than 50€ : 42€/ cheque



## ✓ IRREGULARITIES AND INCIDENTS

### Unauthorised transaction handling fee "Commission d'intervention" <sup>(14)</sup>

Amount charged by the establishment 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€
Monthly limit	80€

CA  
BONUS



Limit per transaction reduced by 50%

Amount limited under article L312-1-3 of the French Monetary and Financial Code for clients with basic banking services and clients in vulnerable situations

- Limit per transaction	4€
- Monthly limit	20€

**Ceiling for all the following charges related to payment incidents and irregularities to clients identified as eligible to the offer "Specific offer for clients identified as financially fragile" (see article L312-1-3 and R.312-4-3 of the French Monetary and Financial Code (CMF) for the following charges\*:**

Unauthorised transaction handling fee; Fixed-rate fee per cheque returned due to lack of funds ; Fee for non-execution of a direct debit due to lack of funds ; Fee for not executing a standing order due to lack of funds  
Fee for processing an "interdiction bancaire" notification received from the Bank de France ; Fee for the payment of a cheque issued in violation of an "interdiction bancaire" ; Fee for placing a stop on a card. **25€/month**

\* as regards denominations of payment incident charges and irregularities in the above list, they are regulated by the relevant provisions of Article D312-1-1 of the CMF relating to the common name of the main fees and banking services.

### Specific transactions

Fee for handling returned post (client not known at address specified) **18.10€**

Fee for researching client address via specialist service provider **73€**

- Fee per Avis à Tiers Détenteur (ATD) (third-party notification initiated by the central government tax authorities)	Regulatory limit (pending decree) (fee limited to 10% of the amount owed to the Trésor Public)
- Fee per Opposition à Tiers Détenteur (OTD) (third party notification initiated by local government authorities)	
- Fee for administrative opposition	
- Fee per saisie-attribution or per saisie conservatoire (maximum)	<b>98€</b>
- Fee per court-ordered direct maintenance payment	<b>98€</b>

### Payment incident

Fee for letter of information prior to rejecting a cheque due to lack of funds **14.80€**

Fixed-rate fee per cheque returned due to lack of funds, including: unauthorised transaction handling fee «commission d'intervention»; letter of information prior to returning of 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 first 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 of cheque less than or equal to 50€	<b>30€/cheque</b>
- amount of cheque more than 50€	<b>50€/cheque</b>

### In cases of "interdiction bancaire" (client prohibited from using cheques)

Fee for the payment of a cheque issued in violation of an "interdiction bancaire" **35€/cheque**

Fee for processing an "interdiction bancaire" notification received from the Bank de France **28.50€**

Fee for payment rejected due to lack of funds:

- if payment < 20€	Maximum: payment amount. <b>20€</b> (where applicable, this amount includes the fee for handling an unauthorised transaction)
- if payment > 20€	



## OVERDRAFTS AND CREDIT

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>	Benchmark 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 giving notice of an unauthorised negative account balance	15.60€

(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 service packages):

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

- Between 0 and 4 days overdrawn (per month)	<b>FREE</b>
- Between 5 and 10 days overdrawn (per month)	5,90€
- Between 11 and 20 days overdrawn (per month)	7.80€
- From 21 days to less than one month overdrawn (per month)	9.70€



## SAVINGS AND INVESTMENTS

### Holding fees debited in the first quarter\*

(based on the value of shares held on the 31 <sup>st</sup> December 2018)	Handling fees/account/year for a share account or a Share Savings Plan PEA	+ Fixed cost per line in €	+ Commission proportional to the value of the portfolio per year/%
Groupe CA bonds and UCITS (OPCVM)	28.28€	2.08	0.12
Other securities	28.28€	6.24	0.25
Nominative securities	28.28€	6.24	0.35
Foreign entries	28.28€	6.24	0.35
CASA shares	28.28€	<b>FREE</b>	<b>FREE</b>
Shares in the Caisses locales of the Crédit Agricole Normandie	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>

Maximum charge per share account or Share Savings Plan (PEA): 425.90€

\*Invest Store Intégral : holding fees waived on all share entries

GOOD TO KNOW



**INVEST STORE INTÉGRAL: FINE-TUNE THE MANAGEMENT OF YOUR PORTFOLIO.** This service allows you to monitor and manage your portfolio, to issue trading orders online 24/7 and to benefit from **EXPERT ADVICE**.

CA BONUS



Your holding fees are **FREE**



## YOUR FOREIGN TRANSACTIONS (EXCLUDING SEPA<sup>(30)</sup>)

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

### Payments sent to a foreign country

Fee for paying a French cheque issued abroad 42€

### Payments received from a foreign country

Fee for rectifying or completing inaccurate or incomplete data 15€

**Cheques: Crediting a cheque to your account** fees proportional to the amount of the transaction minimum

Negotiation (immediate credit) **0,10%** **28€**

Collection (deferred credit) **0,10%** **31€**

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

**Foreign exchange transactions** fees proportional to the amount of the transaction minimum

Foreign exchange commission (in addition to other transaction fees) **0,05%** **16€**

Foreign currency active account handling fee **1740€/month**  
**208,80€/year**

Transactions (excluding cheque) of an amount less the 76,00€ or their equivalent in other currencies are charged at the fixed rate of 8.85€.



## INSURANCE AND FINANCIAL PLANNING <sup>(15)</sup>

GOOD  
TO KNOW



You can request a free quote via [www.britline.com](http://www.britline.com)<sup>(1)</sup> and consult our demo on how to declare an insurance claim.

### Insurance that covers you from day to day

Within the limitations set by the terms and conditions of the specific insurance 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 500€	from 500,01€ to 1,000€	from 1,000.01€ to 2,000€	>2,000€ to 8,000€ compensation limit 3,000€/claim/year
Fee	24€/year/account	33.60€/year/account	50.76€/year/account	68.04€/year/account

### SécuriCOMPTE

	Standard	Premium
<b>SécuriCOMPTE</b> Insurance against the loss or theft of your means of payment	<b>Sécuricompte Plus</b> 24€/year/account	<b>Sécuricompte Premium</b> 50.40€/year/account
<b>SécuriWEB</b>	15€/year/account	30€/year/account
<b>SécuriEPARGNE</b>	3€/year/account	22.56€/year/account



## INHERITANCE

Fee for opening and processing an inheritance file from **82€ to 550€**

Yearly management fee (for files > 12 months) **30€**



## SOLVING A DISPUTE

Your branch is there to provide you with any information you might require concerning the operation of your account and how to use the services at your disposal, or to address any claims that you might 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 - Caen cedex 4.

The Branch or the Customer Satisfaction department will confirm receipt of your claim within 2 days and will answer you within a period of 10 business days.

If you have not been able to solve your dispute directly with the Caisse régionale in writing, you can also contact the banking ombudsman free of charge by writing to the following address: Monsieur le Médiateur du Crédit Agricole de Normandie - BP 411 - 50303 SAINT MARTIN DES CHAMPS Cedex, or by using the online form available on the Ombudsman's website at: [www.mediateur-ca-normandie.fr](http://www.mediateur-ca-normandie.fr) (1). Your request must be addressed to the banking Ombudsman within a year of addressing your claim in writing to the Caisse régionale.

As from the date on which the banking Ombudsman notifies both you and the Caisse régionale that he is in receipt of the claim, the claim will be resolved within a period of 3 months unless for an exceptional reason more time is needed. You can obtain information as to the progress of this procedure by the Ombudsman's website.

For any dispute concerning investments, you can also address a claim to the Médiateur auprès de l'Autorité des Marchés Financiers (the Ombudsman to the French Financial Markets' Authority), either by writing to: Médiateur AMF - Autorité des marchés Financiers, 17 place de la Bourse 75082 Paris Cedex 02, or online (mediation request formula available on the AMF's website - Ombudsman's Section at: <http://www.amf-france.org>).

For any dispute concerning the sale of insurance policies, you can send a written claim by post to the French Insurance Ombudsman to the following address:

La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09, or online via the Ombudsman's website at: [www.mediation-assurance.org](http://www.mediation-assurance.org)

For any dispute concerning a contract or a transaction executed online, you can address a claim to the European Online Dispute Resolution platform at: <https://webgate.ec.europa.eu/odr>



## APPENDICES

 Service included in a grouped service offer.

▲ Basic banking services

● The services identified by this symbol are the basic services mentioned in Article D.312-5 of the Financial Monetary Code

(1) Free access online excluding fees charged by Internet service provider. Telephone number not subject to surcharge when calling from a landline

(2) Free download and access to apps, excluding connexion costs that depend on the service provider. Use of the application requires the ownership of a compatible communication terminal with Internet access and a subscription to the Crédit Agricole's Online Service. Services may vary depending on your Caisse Régionale.

(3) Offer subject to conditions and restricted to account holders of an account, a bank card issued by Crédit Agricole and access to the online banking service of Crédit Agricole. Paylib makes it possible to make payments on large e-merchant sites (list available on [www.paylib.fr](http://www.paylib.fr)) and at all merchants accepting the contactless card. The use of the Paylib payment solution requires specific subscription and the possession of a secured phone number. For mobile payment in Paylib stores, holding an eligible Android smartphone is also required.

(4) Fees charged yearly on every inactive account, within the limit of 30€ and of the credit balance of the account, after deduction of the fees and commissions charged by the Caisse Régionale in compensation for performing the transactions in connection with managing and closing down such inactive accounts and the banking services and products associated with such accounts.

(5)  Offers for young people under 26 years

(6) Debit cards: considered as debit cards are: cards that are debited immediately, cards with systematic authorisation. Payment transactions are debited from the linked account within a maximum of 48 hours.

(7) Credit cards: considered as credit cards are: cards with deferred debit, which are now labelled «CREDIT». Payment transactions executed are debited at a later date, without interest charges, and are debited from the linked account on a monthly basis. Cards linked to a renewable credit facility: these cards are now labelled «CARTE DE CRÉDIT». Payment and withdrawal transactions executed on credit are directly debited from the renewable credit account with which the card is linked.

(8) Available only to clients not entitled to hold a cheque book.

(9) Card transactions (payments and withdrawals) and transfers, in Euros, within the European Union = Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom. European Economic Area (EEA) = EU + Iceland, Liechtenstein and Norway

(10) Withdrawals in France only

(11) Can be used only in the European countries listed in the contract

(12) Outside the EU and within the EU using a currency other than the Euro or Swedish currencies

(13) SEPA = Single Euro Payments Area. SEPA area = EEA (9) + Switzerland, Monaco and San Marino

(14) For clients legally defined as «financially fragile» the legal limits per transaction per month will be applied

(15) The events and conditions insured are listed 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 Damage insurance policies are covered by PACIFICA, a personal insurance subsidiary of Crédit Agricole Assurances. PACIFICA is a limited company regulated by the French Insurance code, a limited company with 281 415 225 € untied funds. Head office 8/10 bd de Vaugirard 75724, Paris Cedex 15 - 352 358 865 RCS Paris. The personal insurance contracts are proposed by PREDICA, a personal insurance subsidiary of Crédit Agricole Assurances, a limited company with 997 087 050 € 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.

(16) On the least expensive of the two cards subscribed to that are linked to the same account («L'Autre Carte» and «Prélude» are excluded from this offer)

EXCLUSIVE : CA BRITLINE bank cards  
Fee free transactions and cash withdrawals worldwide



Conditions apply.  
Annual card fee still applies. See page 6

Consult our full list of fees at  
[www.britline.com](http://www.britline.com)<sup>(1)</sup>



**IN CASE OF EMERGENCY 7/7**

### SOS CARDS

**Blocking a means of payment** (loss or theft)  
**Card services** (assistance)

In France : **09 69 39 92 91\***  
Abroad : **+33 9 69 39 92 91\*\***

**Pacifica Insurance** (make a claim)

in France : **0 800 810 812** **FREEPHONE** **24h/24 & 7/7\***

From abroad : **+33 1 40 25 58 48\*\***

\* Not subject to surcharge, cost will vary according to service provider.  
\*\*Cost will vary according to service provider (reverse charge calls accepted).

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: 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 Tailbout - 75436 Paris Cedex 09.  
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