



## Price information document

**Name of the account provider: Caisse régionale de Crédit Agricole Mutuel de Normandie**

**Account name: PERSONAL CUSTOMER current deposit account**

**Date: 10<sup>th</sup> July 2019**

- This document provides information on the fees for using the principal services linked to a payment account. It will help you to compare the fees with those for other accounts.
- Fees may also apply for using services linked to the account which are not given here. You can find full information in the 2019 Principal Banking Fees in place the 1<sup>st</sup> January 2019.
- A free glossary of the terms used in this document is available.

Service	Fees	
<b>General account services</b>		
<b>Subscription to remote banking services (internet, telephone, landline, text message etc.)</b> [Crédit Agricole en Ligne]	Per year	Free
<b>Subscription to services offering text message alerts concerning the status of your account balance</b>	Per year	Free
	<b>Total annual fees</b>	
<b>Account handling fees</b>	Per month	€0,90
	<b>Total annual fees</b>	<b>€10,8</b>
<b>Unauthorised transaction handling fee</b>	Per transaction	€8
	Monthly cap	€80
<b>Payments (excluding cards)</b>		
<b>Transfer (for a one-off SEPA transfer)</b>	In branch	€3,95
	Via internet	Free
<b>Direct debit (fee per SEPA direct debit transaction)</b>	Per transaction	Free
<b>Direct debit (fee for setting up a SEPA direct debit mandate)</b>	Per transaction	Free

<b>Cards and cash</b>	
<b>Provision of a debit card (international payment card with immediate debit) [product name]</b>	Per month/quarter/year €X <b>Total annual fees €41</b>
<b>Provision of a debit card (international payment card with deferred debit) [product name]</b>	Per month/quarter/year €X <b>Total annual fees €41</b>
<b>Provision of a debit card (payment card with systematic authorisation) [product name]</b>	Per month/quarter/year €X <b>Total annual fees €30,50</b>
<b>Cash withdrawal (in Euros from the ATM of another establishment in the Euro zone with an international payment card)</b>	Per transaction €1 (from the 5 <sup>th</sup> withdrawal per month)
<b>Other services</b>	
<b>Subscription to insurance against loss or theft of means of payment [SécuriCOMPTE]</b>	Per month €2 <b>Total annual fees €24</b>

<b>Service package</b>	<b>Fees</b>
<b>["Compte à Composer" (Combine and Create) (Basic Package + Modules)] including:</b>	
<b>Basic "Compte à Composer" package</b>	Per month €2.10 <b>Total annual fees €25.20</b>
<ul style="list-style-type: none"> <li>. Account handling</li> <li>. Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Vision with external transfer option]</li> <li>. Fee for sending a chequebook (renewals)</li> <li>. Fee for sending a card to your home address (renewals) by registered post</li> <li>. Unlimited current transaction package including SEPA transfers, SEPA direct debits and SEPA Interbank payment orders</li> <li>. First SEPA direct debit information service</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance: [monthly essential text alert - negative balance] [essential text alert - new means of payment available and/or sent]</li> <li>. Paper or electronic bank statement (monthly)</li> <li>. "Dossier Familial" (Family Module) (3 months free for every annual subscription taken out. The "socle" (basic package) subscription does not include the "Dossier Familial" option which costs €11,90/quarter)</li> </ul>	
<b>["Maîtrise de Découvert" (Overdraft Management) Module]</b>	
The cost of the "Maîtrise du Découvert" module varies depending on the overdraft band:	
Overdraft from €1 to €500	Per month €2,20 <b>Total annual fees €26,40</b>
Overdraft from €501 to €1000	Per month €2,95 <b>Total annual fees €35,40</b>
Overdraft from €1001 to €2000	Per month €3,85 <b>Total annual fees €46,20</b>
Overdraft of €2001 and over	Per month €5 <b>Total annual fees €60</b>
<ul style="list-style-type: none"> <li>. [SécuriCOMPTE Découvert] Insurance</li> <li>. Subscription to products offering text message alerts</li> </ul>	

<p>concerning the status of your account balance ["alerte souple du découvert" (overdraft flexibility alert)] (monthly)</p> <ul style="list-style-type: none"> <li>Reimbursement of interest charges (bank charges applied and then reimbursed up to an annual fixed charge of €5, €10, €15 or €20 according to the applicable overdraft band shown above)</li> </ul>	Per month	€1,70
<p><b>["Budget Assurances" (Insurance Budget) Module]</b> [SécuriBUDGET] Insurance</p>	<b>Total annual fees</b>	<b>€20,40</b>
<p><b>["Budget Assurances Premium" (Premium Insurance Budget) Module]</b> [SécuriBUDGET Premium] Insurance</p>	Per month	€3,50
	<b>Total annual fees</b>	<b>€42</b>
<p><b>["Compte Sécurisé" (Secured Account) Module]</b></p> <ul style="list-style-type: none"> <li>Subscription to insurance against loss or theft of means of payment [SécuriCOMPTE Plus]</li> <li>Placing a stop on a cheque by the issuer</li> <li>Emergency cash withdrawals</li> <li>Emergency card issue</li> <li>Re-issue of your PIN</li> </ul>	Per month	€2,70
	<b>Total annual fees</b>	<b>€32,40</b>
<p><b>["Compte Sécurisé Premium" (Premium Secured Account) Module]</b></p> <ul style="list-style-type: none"> <li>Subscription to insurance against loss or theft of means of payment [SécuriCOMPTE Premium]</li> <li>Placing a stop on a cheque by the issuer</li> <li>Emergency cash withdrawals</li> <li>Emergency card issue</li> <li>Re-issue of your PIN</li> </ul>	Per month	€4,25
	<b>Total annual fees</b>	<b>€51€</b>
<p><b>["Epargne Pilotée" (Guided Savings) Module]</b></p> <ul style="list-style-type: none"> <li>"Mandat d'épargne" (savings management mandate)</li> <li>Subscription to products offering text message alerts concerning the status of your account balance [monthly "sweep" alert]</li> <li>[SécuriEPARGNE] Insurance</li> <li>Comprehensive savings/loans statement (annual)</li> <li>Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Invest Store Initial]</li> </ul>	Per month	€1,85
	<b>Total annual fees</b>	<b>€22,20</b>
<p><b>["Epargne Pilotée Premium" (Premium Guided Saving Module)]</b></p> <ul style="list-style-type: none"> <li>"Mandat d'épargne" (savings management mandate)</li> <li>Subscription to products offering text message alerts concerning the status of your account balance [monthly "sweep" alert]</li> <li>[SécuriEPARGNE Premium] Insurance</li> <li>Comprehensive savings/loans statement (quarterly)</li> <li>Subscription to remote banking services (internet,</li> </ul>	Per month	€2,80
	<b>Total annual fees</b>	<b>€33,60</b>

telephone, landline, text message etc.) [Crédit Agricole en Ligne Invest Store Initial]	Per month	€3,05
<b>["Suivi @ssuré" (Tracking @ssured) Module]</b> <ul style="list-style-type: none"> <li>. [SécuriWEB] Insurance</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance:             <ul style="list-style-type: none"> <li>[remote purchase text alert] (maximum one per day)</li> <li>[mini-statement alert] (weekly)</li> <li>[real time account management alert]</li> </ul> </li> </ul>	<b>Total annual fees</b>	<b>€36,60</b>
<b>["Suivi @ssuré Premium" (Premium Tracking @ssured) Module]</b> <ul style="list-style-type: none"> <li>. [SécuriWEB Premium] Insurance</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance:             <ul style="list-style-type: none"> <li>[remote purchase text alert] (maximum one per day)</li> <li>[mini-statement alert] (weekly)</li> <li>[real time account management alert]</li> </ul> </li> </ul>	Per month	€3,80
	<b>Total annual fees</b>	<b>€45,60</b>
<b>Options</b> <ul style="list-style-type: none"> <li>. [SécuriZEN] Insurance</li> </ul>	Per month	€1,90
	<b>Total annual fees</b>	<b>€22,80</b>
<ul style="list-style-type: none"> <li>. [SécuriLIVRETS] Insurance</li> </ul>	Per month	€1,90
	<b>Total annual fees</b>	<b>€22,80</b>

There is no limit to the number of times each service included in the service package can be used.

**A discount is applied based on the total amount of your "Compte à Composer" subscription**

For each "Compte à Composer" account taken out, the customer benefits from the discounts shown below:

Discount of 5% on the total monthly amount of the subscription (base + modules) from €4.10 to €5.10

Discount of 10% on the total monthly amount of the subscription (base + modules) from €5.11 to €7.15

Discount of 15% on the total monthly amount of the subscription (base + modules) from €7.16 to €9.17

Discount of 20% on the total monthly amount of the subscription (base + modules) from €9.18

Service package	Fees
<b>[eko] including:</b> <ul style="list-style-type: none"> <li>. Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Vision with external transfer option]</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance:             <ul style="list-style-type: none"> <li>[text alert if account balance falls below €20]</li> <li>[monthly essential text alert - negative balance]</li> <li>[essential text alert - new means of payment available and/or sent]</li> <li>[text alert for use of cash withdrawal allowance from ATMs other than those of Crédit Agricole]</li> </ul> </li> <li>. Account handling</li> <li>. Provision of a debit card (international payment card)</li> </ul>	Per month
	<b>Total annual fees</b>
	€2
	<b>€24</b>

<ul style="list-style-type: none"> <li>with immediate debit and systematic authorisation) [eko MasterCard]</li> <li>. Cash withdrawals from the Caisse Régionale Credit Agricole Mutuel de Normandie ATM</li> <li>. Cash withdrawals from any Caisse Régionale de Crédit Agricole Mutuel Normandie ATM</li> <li>. Cash withdrawals in countries in the European Economic Area: 25 withdrawals per year in Euros or in other currencies</li> <li>. Cash withdrawals in countries outside the European Economic Area: 10 withdrawals per year</li> <li>. Chequebook</li> <li>. Re-issue of your PIN</li> <li>. Fee for placing a stop ("blocage") on a card by the bank</li> <li>. Opposition fee for blocking a card by the cardholder</li> <li>. Unlimited current transaction package including SEPA transfers, SEPA direct debits and SEPA Interbank payment orders</li> <li>. E-statement: electronic bank statement (monthly)</li> </ul>	
Where there is a limit to the number of times each service included in the service package can be used, this will be stated. Unless otherwise indicated, there is no usage limit.	
Any usage above the allowed limit will be charged separately.	

<b>Information on additional services</b>	
Information on the fees that apply to usage above the allowed limit included in the service package (excluding the fees given above)	
<b>Services</b>	<b>Fees</b>
<b>[eko]</b>	
. Cash withdrawals in countries in the European Economic Area: over 25 withdrawals per year in Euros or in other currencies	Per transaction €1
. Cash withdrawals in countries outside the European Economic Area: over 10 withdrawals per year	Per transaction €3,45 + Fees proportional to the amount of the transaction 2,55%

<b>Service package</b>	<b>Fees</b>
<b>[Specific offer aimed at financially vulnerable customers under paragraph 2 of article L. 312-1-3 of the French Monetary and Financial Code - "Compte à Composer" "Budget Protégé" (Budget Protection) Module]</b> including: <b>Basic "Compte à Composer" package</b>	
. Account handling	Per month €1
. Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Vision with external transfer option]	<b>Total annual fees €12</b>
. Fee for sending a card to your home address (renewals) by registered post	
. Unlimited current transaction package including SEPA	

<p>transfers, SEPA direct debits and SEPA Interbank payment orders</p> <ul style="list-style-type: none"> <li>. First SEPA direct debit information</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance: [monthly essential text alert - negative balance] [essential text alert - new means of payment available and/or sent]</li> <li>. Paper or electronic bank statement (monthly)</li> </ul> <p>And</p> <p><b>["Budget Protégé" Module]</b></p> <ul style="list-style-type: none"> <li>. Account opening and closing</li> <li>. Provision of a debit card (payment card with systematic authorisation) ["L'autre carte" (other card)]</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance: [available balance alert] (weekly)</li> <li>. Specific capping of unauthorised transaction handling fees at €4 per transaction and €20 per month</li> <li>. All of the following fees are capped at €20 per month and €200 per year: <ul style="list-style-type: none"> <li>• Unauthorised transaction handling fees</li> <li>• Fee for informing you by letter prior to rejecting a cheque due to insufficient funds</li> <li>• Fee for informing you by letter that your account is overdrawn without an authorised overdraft</li> <li>• Fixed fee for each cheque rejected 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 a standing order due to insufficient funds</li> <li>• Fee following notification from the Bank of France forbidding the issuing of cheques</li> <li>• Fee for notifying the Bank of France of the decision to withdraw a bank card</li> <li>• Fee for placing a stop ("blocage") on a card by the bank.</li> </ul> </li> </ul> <p>These monthly and annual limits include the specific cap on "commissions d'intervention" (unauthorised transaction handling fees).</p> <p>For other unauthorised transaction handling fees, a discount of 50% applies to the tariffs in place.</p> <ul style="list-style-type: none"> <li>. Two banker's drafts per month</li> <li>. Provision of account identification slips (RIB)</li> <li>. One change of address per year</li> <li>. Depositing cash in-branch</li> </ul> <p>Cash withdrawal in-branch without issuing a cheque</p>	
<p>Where there is a limit to the number of times each service included in the service package can be used, this will be stated. Unless otherwise indicated, there is no usage limit</p>	
<p>Any usage above the allowed limit will be charged separately.</p>	

<b>Information on additional services</b>	
Information on the fees that apply to usage above the allowed limit included in the service package (excluding the fees given above)	
<b>Services</b>	<b>Fees</b>
["Compte à Composer" "Budget Protégé" Module] Fee for issuing a banker's draft	Per transaction €14

Edited: 10<sup>th</sup> July 2019