



## Price information document

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

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

**Date:** 1<sup>st</sup> October 2020

- 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 2020 Principal Banking Fees in place the 1<sup>st</sup> January 2020.
- 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>Account handling fees</b>	Per month	€1
	<b>Total annual fees</b>	<b>€12</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	€4
	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)</b>	Per year	€42

<b>with immediate debit) [Mastercard or VISA]</b>		
<b>Provision of a debit card (international payment card with deferred debit) [Mastercard or VISA]</b>	Per year	€42
<b>Provision of a debit card (payment card with systematic authorisation) [Mastercard]</b>	Per year	€31
<b>Cash withdrawal (in Euros from the ATM of another establishment in the Euro zone with an international payment card)</b>	Per transaction (from the 5 <sup>th</sup> withdrawal per month)	€1
<b>Other services</b>		
<b>Subscription to insurance against loss or theft of means of payment [SécuriCOMPTE Plus]</b>	Per year	€24

<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</b>	<b>€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 (TIP) 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	€2,23
	<b>Total annual fees</b>	<b>€26,76</b>
Overdraft from €501 to €1000	Per month	€2,99
	<b>Total annual fees</b>	<b>€35,88</b>
Overdraft from €1001 to €2000	Per month	€3,90
	<b>Total annual fees</b>	<b>€46,80</b>
Overdraft of €2001 and over	Per month	€5,05
	<b>Total annual fees</b>	<b>€60,60</b>
<ul style="list-style-type: none"> <li>. Contribution to an insurance offer entitling you to the payment of capital equal to the amount of the maximum overdraft authorised in the event of the insured's accidental death or accidental Total and</li> </ul>		

Irreversible Loss of Autonomy (PTIA):		
<ul style="list-style-type: none"> <li>. [SécuriCOMPTE Découvert] Insurance</li> <li>. Subscription to products offering text message alerts concerning the status of your account balance ["alerte souplesse du découvert" (overdraft flexibility alert)] (monthly)</li> <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>		
<b>["Budget Assurances" (Insurance Budget) Module]</b>	Per month	€1,72
<ul style="list-style-type: none"> <li>. Contribution to an insurance offer entitling you to the payment of a lump sum in the event of the insured's accidental death, economic dismissal, Total Temporary Incapacity for Work (ITTT) or Total and Irreversible Loss of Autonomy (PTIA) accident: [SécuriBUDGET] Insurance</li> </ul>	<b>Total annual fees</b>	<b>€20,64</b>
<b>["Budget Assurances Premium" (Premium Insurance Budget) Module]</b>	Per month	€2
<ul style="list-style-type: none"> <li>. Contribution to an insurance offer entitling you to the payment of a lump sum in the event of the insured's accidental death, economic dismissal, Total Temporary Incapacity for Work (ITTT) or Total and Irreversible Loss of Autonomy (PTIA) accident: [SécuriBUDGET Premium] Insurance</li> </ul>	<b>Total annual fees</b>	<b>€24</b>
<b>["Compte Securisé" (Secured Account) Module]</b>	Per month	€2,75
<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>	<b>Total annual fees</b>	<b>€33</b>
<b>["Compte Securisé Premium" (Premium Secured Account) Module]</b>	Per month	€4,30
<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>	<b>Total annual fees</b>	<b>€51,60</b>
<b>["Epargne Pilotée" (Guided Savings) Module]</b>	Per month	€1,88
<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>. Contribution to an insurance offer entitling the insured to compensation in the event of accidental death, corresponding to a capital calculated on the basis of the last monthly amount of savings programmed as</li> </ul>	<b>Total annual fees</b>	<b>€22,56</b>

<p>part of an automated investment mandate for excess cash: [SécuriEPARGNE] Insurance</p> <ul style="list-style-type: none"> <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>		
<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>. Contribution to an insurance offer entitling the insured to compensation in the event of accidental death, corresponding to a capital calculated on the basis of the last monthly amount of savings programmed as part of an automated investment mandate for excess cash:[SécuriEPARGNE Premium] Insurance</li> <li>. Comprehensive savings/loans statement (quarterly)</li> <li>. Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Invest Store Initial]</li> </ul>	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€2,85</p> <p><b>€34,20</b></p>
<p><b>["Suivi @ssuré" (Tracking @ssured) Module]</b></p> <ul style="list-style-type: none"> <li>. Contribution to an insurance offer compensating the insured in the event of non-compliant delivery or non-delivery of guaranteed goods purchased remotely: [SécuriWEB] Insurance</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance: [remote purchase text alert] (maximum one per day) [mini-statement alert] (weekly) [real time account management alert]</li> </ul>	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€3,10</p> <p><b>€37,20</b></p>
<p><b>["Suivi @ssuré Premium" (Premium Tracking @ssured) Module]</b></p> <ul style="list-style-type: none"> <li>. Contribution to an insurance offer compensating the insured in the event of non-compliant delivery or non-delivery of guaranteed goods purchased remotely: [SécuriWEB Premium] Insurance</li> <li>. Subscription to services offering text message alerts concerning the status of your account balance: [remote purchase text alert] (maximum one per day) [mini-statement alert] (weekly) [real time account management alert]</li> </ul>	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€3,85</p> <p><b>€46,20</b></p>
<p><b>Options</b></p> <ul style="list-style-type: none"> <li>.Contribution to an insurance offer entitling the insured to a lump sum payment, based on his monthly income, in the event of accidental death or economic dismissal of the insured person: [SécuriZEN] Insurance</li> </ul>	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€1,90</p> <p><b>€22,80</b></p>

<ul style="list-style-type: none"> <li>Contribution to an insurance offer entitling you to payment of compensation in the event of accidental death and calculated on the basis of the amount of savings in the savings accounts(s): [SécuriLIVRETS] Insurance</li> </ul>	Per month <b>Total annual fees</b>	€1,90 <b>€22,80</b>
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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 €5.09  
 Discount of 10% on the total monthly amount of the subscription (base + modules) from €5.10 to €7.14  
 Discount of 15% on the total monthly amount of the subscription (base + modules) from €7.15 to €9.17  
 Discount of 20% on the total monthly amount of the subscription (base + modules) from €9.18

<b>Service package</b>	<b>Fees</b>
<p><b>[eko]</b> including:</p> <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:            [text alert if account balance falls below €20]            [monthly essential text alert - negative balance]            [essential text alert - new means of payment available and/or sent]            [text alert for use of cash withdrawal allowance from ATMs other than those of Crédit Agricole]</li> <li>Account handling</li> <li>Provision of a debit card (international payment card with immediate debit and systematic authorisation) [eko MasterCard]</li> <li>Cash withdrawals from the Caisse Régionale Crédit Agricole Mutuel de Normandie ATM</li> <li>Cash withdrawals from any ATM other than the 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> </ul>	Per month <b>Total annual fees</b>
	€2 <b>€24</b>

<ul style="list-style-type: none"> <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>. Fee for issuing a new card</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
. Withdrawal by card in euros or equivalent currencies (Swedish currency or Romanian leu) in a country of the European Economic Area	Per transaction €1
. Withdrawal by card in foreign currency in a country of the European Economic Area	Per transaction 3,45 €
. Cash withdrawals in countries outside the European Economic Area: over 10 withdrawals per year	+ Fees proportional to the amount of the transaction 2.55 %

<b>Service package</b>	<b>Fees</b>
<b>[Globe Trotter]</b> including :	Per month 2 €
. Subscription to remote banking services (internet, telephone, landline, text message etc.) [Crédit Agricole en Ligne Vision with external transfer option]	Total annual fees 24 €
. Subscription to services offering text message alerts concerning the status of your account balance: [alert negative balance and rejection of an operation] [essential alert - new means of payment available and/or sent]	
. Account handling	
. Provision of a debit card (international payment card with immediate debit) [Mastercard Globe Trotter]	

<ul style="list-style-type: none"> <li>. Cash withdrawals from the Caisse Régionale Credit Agricole Mutuel de Normandie ATM</li> <li>. Cash withdrawals (withdrawal in euros within the euro zone at an ATM other than that of the Caisse Regionale Credit Agricole Mutuel de Normandie)</li> <li>. Cash withdrawals (withdrawal of a currency other than in euros outside of the euro zone at an ATM other than that of the Caisse Regionale Credit Agricole Mutuel de Normandie)</li> <li>. Card payments (in euros or other currencies, within and outside of the European Economic Area)</li> <li>. Chequebook</li> <li>. Re-issue of your PIN</li> <li>. Fee for placing a stop ("blocage") on a card by the bank Opposition fee for blocking a card by the cardholder Fee for issuing a new card if lost or stolen</li> <li>. Unlimited current transaction package including SEPA transfers, SEPA direct debits and SEPA Interbank payment orders Emission et réception de virement non SEPA</li> <li>. E-statement: electronic bank statement (monthly)</li> </ul>	
<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>	

Service package	Fees	
<p><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></p> <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 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</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>Per month</p> <p><b>Total annual fees</b></p>	<p>€1</p> <p><b>€12</b></p>

["Budget Protégé" Module]

- . Account opening and closing
  - . Provision of a debit card (payment card with systematic authorisation) ["L'autre carte" (other card)]
  - . Subscription to services offering text message alerts concerning the status of your account balance: [available balance alert] (weekly)
  - . Specific capping of unauthorised transaction handling fees at €4 per transaction and €20 per month
  - . All of the following fees are capped at €20 per month and €200 per year:
    - Unauthorised transaction handling fees
    - Fee for informing you by letter prior to rejecting a cheque due to insufficient funds
    - Fee for informing you by letter that your account is overdrawn without an authorised overdraft
    - Fixed fee for each cheque rejected due to insufficient funds
    - Fee for non-payment of a direct debit due to insufficient funds
    - Fee for non-payment of a standing order due to insufficient funds
    - Fee following notification from the Bank of France forbidding the issuing of cheques
    - Fee for notifying the Bank of France of the decision to withdraw a bank card
    - Fee for placing a stop ("blocage") on a card by the bank.
- These monthly and annual limits include the specific cap on "commissions d'intervention" (unauthorised transaction handling fees).
- For other unauthorised transaction handling fees, a discount of 50% applies to the tariffs in place.
- . Two banker's drafts per month
  - . Provision of account identification slips (RIB)
  - . One change of address per year
  - . Depositing cash in-branch
  - . Cash withdrawal in-branch without issuing a cheque

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>["Compte à Composer" "Budget Protégé" Module]</b>	
Fee for issuing a banker's draft	Per transaction €14,20
Address change	Per transaction Free

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