

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.

* 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.