

FOR PERSONAL CUSTOMERS



BANKING FEES

**WITH EFFECT
FROM 1ST APRIL 2026**

Fees including VAT where applicable





Clécy

Standard excerpt of fees*

(National list of the most representative services linked to a current account)

The fees below apply to services that are not included in a service package and are not subject to promotional offers or special pricing for specific client groups.

List of services	Price in euros
Subscription to remote banking services (Online, landline, text, etc.) (Crédit Agricole en Ligne)	FREE Excluding internet service provider costs
Subscription to products offering text message alerts concerning the status of your account	FREE
Account handling	2€ / month i.e. 24€ / year
Provision of a debit card (international payment card with immediate debit) Standard Mastercard / VISA Classic	48€ / year
Provision of a debit card (international payment card with deferred debit) Standard Mastercard / VISA Classic	48€ / year
Provision of a debit card (payment card with systematic authorisation) L'Autre Carte	35,30€ / year
Cash withdrawal (in €s) from an ATM of another institution in the euro zone (with an international payment card)	1€ / withdrawal From the 5 th withdrawal/month
Subscription to insurance for loss or theft of means of payment – SécuriCOMPTE Plus	2€ / month i.e. 24€ / year
Transfer (one-off SEPA transfer) • Through a branch (paper format) • Online banking or Ma Banque app	5€ / transfer FREE
Direct debit • Fees for SEPA direct debit payments) • Fees for setting up a SEPA direct debit mandate	FREE FREE
Unauthorised transaction handling fee (“commission d’intervention”) • Per transaction • Daily cap • Monthly cap	8€ 8€ 80€
* Credit institutions may present a standard excerpt of fees at the beginning of their fee schedules.	

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This price list includes the prices of products and services related to the management of a current account, as well as the main pricing conditions applicable to other transactions, products, or services. Your advisor or branch is available for any additional information. Our pricing conditions are available on our website www.britline.com (excluding internet service provider costs).

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Abbaye aux hommes

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

Opening, operating and monitoring your account

Opening, modifying, closing

<ul style="list-style-type: none"> ➤ Opening / closing an account ▲ ➤ Transfer of an account to another Crédit Agricole ➤ Change of address ▲● ➤ Switching bank accounts service ➤ Fee for separating or removing an account holder from a joint account 	FREE
Opening of an election campaign account	200€
▲ Basic banking services provided as part of the right to an account: Article L.312-1 and Article D.312-5-1 of the Monetary and Financial Code referred to by the symbol ▲	
<ul style="list-style-type: none"> ➤ Opening, maintaining, and closing the account, ➤ One change of address per year, ➤ Issuing account details (RIB) upon request, ➤ Domiciliation of bank transfers, sending a monthly statement of transactions executed on the account, ➤ Collection of cheques and bank transfers; payments by SEPA direct debit, SEPA interbank payment orders or SEPA bank transfers, which, in the latter case, may be made remotely or at the bank's branches, ➤ Providing means to verify the account balance remotely; cash deposits and withdrawals at the branch that holds the account, ➤ One payment card requiring systematic authorisation and permitting inter alia internet payments and cash withdrawals in the European Union, ➤ Two banker's drafts per month or equivalent means of payment offering the same services; carrying out cash transactions. 	FREE

(1) E-statements are made available and can be viewed by customers in their online banking of the “Crédit Agricole en Ligne” online remote banking service, in the e-Documents section.



Falaise

(2) Fee taken from each inactive account up to the account’s credit balance.

Account statements

	Paper format	E-relevé ¹
Monthly statement ▲●	FREE	FREE
➤ Several statements grouped in the same envelope	3,54€ / statement	FREE
➤ One statement and one envelope/account	1,37€ / statement	FREE
Fortnightly statement (2 per month)	1,37€ / statement	FREE
Statement issued every 10 days (3 per month)	1,37€ / statement	FREE
Reissuing an account statement by an advisor (more than 10 statements subject to quotation)	5€ / statement	FREE
Monthly account statement in Braille	FREE	
Annual statement of fees	FREE	FREE
Global statement of assets (savings/loans)	11,64€ / year	
Statement of fees on financial instrument	FREE	FREE

Account handling

Account handling ▲●	2€ / month i.e. 24€ / year
Fees for handling an inactive account ² ▲●	30€ / year
Provision of bank account details (RIB) ▲●	FREE

If you have a service package, you do not pay account handling fees.

(1) Delivery, in a branch of the *Crédit Agricole Normandie Regional Bank* or at a branch of another *Crédit Agricole Regional Bank*, of a cash withdrawal card that can be used one time to withdraw euros from a *Crédit Agricole Regional Bank ATM*.



Trouville

(2) Documents other than account statements and Single Tax Forms (“*Imprimé Fiscal Unique*”).

In-branch services

Cash deposits ▲●	FREE
Depositing cheques ▲●	FREE
Cash withdrawal at a branch without writing a cheque ▲● At the branch in which the account is held (or another branch if service unavailable) At another branch of <i>Crédit Agricole Normandie</i>	3€ / withdrawal 3€ / withdrawal
Emergency cash withdrawal ¹ At the branch in which the account is held (or another branch if service unavailable) At another branch within the same <i>Caisse régionale</i> of <i>Crédit Agricole Mutuel de Normandie</i> At another branch of a different <i>Regional Bank of Crédit Agricole</i>	3€ /withdrawal 3€ /withdrawal 22,25€ / withdrawal
Safe deposit box rental Very small Small Small / medium Medium Large Very large Seasonal rental (all sizes) Fee to open safe in the event keys are lost or for unclaimed items	91,55€ / year 91,55€ / year 133,40€ / year 143,60€ / year 173€ / year 266,80€ / year 22,60€ / month i.e. 271,20€ / year Based on quotation and actual cost

Document search fees²

Document search fee (including cheques, other bank documents, loan agreements and any other document included therein, etc.) Flat fee for up to 10 photocopies	17€
Over 10 photocopies	Ask us for a quotation
Complex document search fee (search for specific documents not directly accessible in the information system and/or a search of archives over several years concerning all types of documents)	Ask us for a quotation



Cité de la mer – Cherbourg

(1) The use of the application requires the use of a communication terminal compatible with Internet access and a subscription to the Crédit Agricole En Ligne service.

(2) Conditions applicable as of 02/06/2025.

(3) Offer reserved for adult holders of a personal current account opened with a Crédit Agricole regional bank and with access to online banking services. Use of the Wero service requires acceptance of the Ma Banque Terms and Conditions of Use, registration for the Wero service, a compatible smartphone and a verified telephone number or email address. It allows instant SEPA transfers between individuals up to a limit of 500€ per transfer and the user's limits set out in their account agreement. The beneficiary must be registered in the Wero directory.

Foreign exchange

Banknotes (Minimum operation of 20€) - Other currencies

Bought back from customer / sale

1% of the amount, with a minimum of 6,50€

Remote banking services

Subscription to remote banking services (Internet, landline, text, etc.)

Download and free access. (Excluding fees charged by your internet service provider)

Online		
Online remote banking service Crédit Agricole En Ligne (CAEL) including ▲ ●		
➤ Viewing accounts		FREE
➤ Making transfers between your accounts		
➤ Subscribing to products and services using an electronic signature		
Online remote banking service Crédit Agricole En Ligne (CAEL Part RIB) including		
➤ Services included in CAEL		FREE
➤ + SEPA external transfers		
Access to stock market transactions via Internet	Refer to the « Stock Market Orders: buying and selling in France »	
	MA BANQUE ¹ application which includes <ul style="list-style-type: none"> ➤ The WERO² service which allows you to send money between individuals using your mobile phone number ➤ The account aggregation service which allows you to access information on bank accounts held at other banks 	FREE
Paiement Mobile application dedicated to secure payments at merchants accepting contactless cards ³		FREE



Telephone with Filvert voice service

Access to account status by telephone service: +33 (0)2 31 55 24 24	FREE
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Subscription to products offering alerts on account status or account management by text or email

Mini statements (maximum 2/week)	FREE
Remote purchase alert	
Sweep alert (monthly)	
Key alert – means of payment available and/or sent	
Key alert (monthly) – overdrawn account	
Available balance alert (weekly)	
Authorised overdraft alert (monthly)	
Real-time account management alert	
Overdrawn balance and transaction denial text alert	3,10€ fixed fee / month (i.e. 37,20€ / year)



This logo indicates that all our cards have contactless facility.

For a subscription to a second payment card on the same account (excluding L'Autre Carte), 50% reduction on the fee for the least expensive card.

For card offers aimed to young people, refer to the « Offers for young people » section (page 34).

(1) Cartwin cards are cards associated with a current account and revolving credit. They bear the word “CREDIT Card” on the front. The customer can choose whether their transactions are debited in cash or on credit directly from the revolving credit to which the card is attached. Cash withdrawals are always debited immediately from the associated account. Payments made in cash are debited from the current account depending on the debit type of card chosen by the customer: Immediate debit card : the amount of each transaction carried out using this card is debited directly and in full from the customer’s account on a day-to-day basis. The Cartwin card also bears the word “DEBIT”. Deferred debit card (for the Cartwin Mastercard and CARTWIN Gold Mastercard only): the amount of each transaction carried out using this card is debited directly and in full from the customer’s account on an agreed date.

The amount of the fee excludes the cost of credit.

Your means of payment and payment transactions

Payment and withdrawal cards

Card fees		
Categories of cards		
	Immediate debit	Deferred debit
Provision of a debit card (payment card with systematic authorisation) ➤ L'autre Carte ▲● ➤ L'autre Carte Protected adult ▲	19,65€ / year 19,65€ / year	
Provision of a debit card (international payment card with systematic authorisation) ➤ Mastercard with systematic authorisation ➤ Mastercard eko	35,30€ / year 41,80€ / year	
Provision of a debit card (international payment card) ➤ Mastercard standard or Visa Classic ➤ Gold Mastercard or Visa Premier ➤ World Elite Mastercard ➤ Visa Infinite	48€ / year 147€ / year	48€ / year 147€ / year 333,50€ / year 333,50€ / year
	Cash payment with immediate debit	Cash payment with deferred debit
Cards associated with a revolving credit ➤ Mastercard Cartwin ¹ ➤ Gold Mastercard Cartwin ¹	48€ / year 147€ / year	48€ / year 147€ / year



Eglise St Pierre – Caen

Payments by card

Payment by card in **euros**¹ in a European Economic Area (EEA) country ●
 Payments by card in **foreign currency** in a European Economic Area (EEA) country

FREE

Other payments by card²

Standard Mastercard, Visa, Gold Mastercard, Visa Premier, Mozaïc, World Elite Mastercard, Visa Infinite

➤ Currency conversion costs³

Contactless mobile payments in stores benefit from the same pricing as card payments.

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation 2021/1230 of 14 July 2021)

(2) Payment transactions outside the scope of European Regulation 2021/1230 of 14 July 2021.

(3) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/content/dam/assetsca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monetaire-2020.pdf>



Arromanches

Cash withdrawals using a card at the ATM

Cash withdrawals using a card in euros ¹ in a European Economic Area (EEA) country (including card withdrawals in euros in the euro zone)		FREE
	Of Crédit Agricole	Of another bank
<ul style="list-style-type: none"> ➤ Prélude Card ➤ L'autre Carte ● ➤ L'autre Carte Protected Adults 	FREE	1€ / withdrawal from the 1st withdrawal
<ul style="list-style-type: none"> ➤ Mastercard with systematic authorisation ➤ Standard Mastercard or Visa Classic ➤ Mastercard Cartwin ➤ Mozaïc 	FREE	1€ / withdrawal from the 5th withdrawal per month
<ul style="list-style-type: none"> ➤ Mastercard EKO ➤ Gold Mastercard ➤ Visa Premier ➤ Gold Mastercard Cartwin ➤ World Elite Mastercard ➤ Visa Infinite 	FREE	

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation 2021/1230 of 14 July 2021).



Beuvron en Auge

(1) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/content/dam/assets/ca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monnaire-2020.pdf>

Cash withdrawals using a card at the ATM - (continued)

Cash withdrawals using a card in foreign currency (in and outside of the European Economic Area)	
Standard Mastercard, Visa, Gold Mastercard, Visa Premier, Mozaïc, World Elite Mastercard, Visa Infinite : ➤ Fixed fees ➤ Fees proportional to the withdrawal amount ➤ Currency conversion costs ¹	FREE

Other card-related services

Card sent by registered post (including postage) at the customer's request	9,55€
Card sent by ordinary post	1,15€
Re-issuing PIN code (by post or text message)	11,10€
Raising card limits online by the cardholder	FREE
Raising card limits at the cardholder's request for up to 2 months, by an advisor (at branch, by phone or email)	5€
Blocking card at the cardholder's request	FREE
Temporary block on a card (lost card) online and at branch	FREE



(1) Standard SEPA transfers are processed within 1 to 3 working days. Instant SEPA transfers are processed immediately, 24 hours a day, 7 days a week.

Transfers

SEPA transfers *

Transaction denominated in euros to and from a service provider in the SEPA zone. SEPA transfers can be standard or instant¹. Issuing a standard or instant SEPA transfer ▲ ●

SENDING ONE-OFF or STANDING SEPA TRANSFERS	Online	By an advisor
Fee for a one-off / standing transfer		
➤ Between your accounts held with Caisse Régionale Crédit Agricole Mutuel Normandie	FREE	FREE
➤ To an account at another banks (including LCL and other Crédit Agricole Regional Banks outside Normandy)	FREE	5€
STANDING SEPA TRANSFERS	Online	By an advisor
Fee for setting up a standing order	FREE	5€
Fee for modifying a standing order	FREE	5€
Sending an instant SEPA transfer	FREE	

* SEPA countries (see map on p. 48):

- European Union countries in the euro zone: Germany, Austria, Belgium, Bulgaria, Cyprus (Greek area), Croatia, Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.

- European countries not in the euro zone: Denmark, Hungary, Poland, Czech Republic, Romania, Sweden.

- EFTA (European Free Trade Association) countries: Iceland, Norway, Liechtenstein and Switzerland.

- For France: overseas departments and regions (Guadeloupe, Martinique, French Guiana, Reunion and Mayotte), territories of Saint-Pierre-et-Miquelon, Saint-Barthelemy and the French part of Saint-Martin.

- Principality of Monaco, San Marino, Jersey, Guernsey, Isle of Man, the Vatican and Andorra.

- United Kingdom

Non-SEPA transactions denominated in foreign currencies or euros

Transactions in foreign currencies are subject to exchange fees of 0,10%, with a minimum amount of 17,90€. The exchange fee is waived for non-SEPA transfers sent in foreign currency up to 200€ or the equivalent value.

For foreign currency transfers within the EEA (see map page 48), the fees are shared between the payer, who pays the sending fees charged by their bank, and the payee, who pays the receiving fees charged by their bank.

(1) Offer reserved for adult holders of a personal current account opened with a Crédit Agricole regional bank and with access to online banking services. Use of the Wero service requires acceptance of the Ma Banque Terms and Conditions of Use, registration for the Wero service, a compatible smartphone and a verified telephone number or email address. It allows instant SEPA transfers between individuals up to a limit of 500€ per transfer and the user's limits set out in their account agreement. The beneficiary must be registered in the Wero directory.

SEPA transfers (continued)

Via the Crédit Agricole En Ligne online remote banking service Website: www.credit-agricole.fr/ca-normandie	
Fee for a one-off transfer to an account not held with the Regional Bank	FREE
Via WERO¹ – Ma Banque app	
Fees per occasional transfer	FREE
Receipt of a SEPA transfer ▲ ●	FREE
Receipt of an instant SEPA transfer ▲ ●	FREE
Request for recall of SEPA transfer/instant transfer at the initiative of the payer	11,40€

NON SEPA transfer

SENDING AN OCCASIONAL NON SEPA TRANSFER	Online	By an advisor
Proportional fees per transfer		
To a Crédit Agricole account outside the Regional Bank	11,40€	13,60€
To an account at another bank	15,45€	18,55€
SENDING A PERMANENT NON-SEPA TRANSFER		
Fees for setting up a permanent non-SEPA transfer	5€ / transaction	
Proportional fees per transfer		
To a Crédit Agricole account outside the Regional Bank	13,60€	
To an account at another bank	18,55€	
RECEIPT OF A NON-SEPA TRANSFER ▲ ●		
Fees per transfer	23,80€	



Alençon

SEPA direct debits/SEPA interbank payment orders	
Canceling and blocking a SEPA direct debit	FREE
Fee per SEPA direct debit transaction ▲ ●	
Fee for setting up a SEPA direct debit mandate ▲ ●	
Payment of SEPA interbank payment order (TIP) ▲ ●	1,13€ / month i.e. 13,56€ / year
Information first SEPA direct debit	

Cheques	
Payment of a cheque	FREE
Crediting cheques to your account ▲ ●	
Chequebook delivered at a branch	
<p>Value date of cheques deposited for collection when crediting the account. The value date is the date considered for calculating overdraft interest.</p>	D+1
<p>Fee for sending chequebook:</p> <ul style="list-style-type: none"> ➤ By ordinary post, from the 1st chequebook per year ➤ By registered post ➤ By secure international courier 	1,15€ 9,50€ Depending on weight
Fee for placing a stop on cheque(s) / chequebook(s) by the issuer	18,20€
Fee for issuing a banker's draft ▲	16,30€

Service packages

For each service package, the number of benefits covered by the service package are mentioned if they are limited. If not specified, the services are not limited.



Arromanches

The product and services composing the service packages can be purchased separately

Extra discounts:

If you take out a second Prestige, Premium or Essential service package: 50% discount on the least expensive package for clients over 30.

Services continue on the next page

Fee for service packages

	Prestige offer	Premium offer	Essential offer	EKO offer
Offers prices				
18 - 25 years old	15€ / month	5€ / month	3€ / month	2€ / month
26 - 30 years old	23€ / month	9€ / month	6€ / month	
> 30 years old	33€ / month	16€ / month	10€ / month	
Account management				
Account handling	✓	✓	✓	✓
Text message alerts: key alerts – means of payment available and/or sent	✓	✓	✓	✓
Online bank statements	✓	✓	✓	✓
Means of payment and payment transactions				
Provision of an international debit card	World Elite or Visa Infinite Deferred debit only	Gold Mastercard or Visa 1er Immediate or deferred debit	Standard Mastercard or Visa Classic Immediate or deferred debit	Mastercard EKO with systematic authorisation
Card sent by ordinary post at the customer's request	✓	✓	✓	✗
Re-issuing card PIN code (by text message or post)	✓	✓	✓	✓

	Prestige offer	Premium offer	Essential offer	EKO offer
Cost of re-issuing a lost or stolen card	✓	✓	✓	✓
Sending and receiving a one-off or standing order SEPA transfer	✓	✓	✓	✓
Sending and receiving an instant SEPA transfer	✓	✓	✓	✓
Sending and receiving a non SEPA transfer	Unlimited	10/year	✗	✗
Fee per SEPA direct debit transaction	✓	✓	✓	✓
Fee for setting up a SEPA direct debit mandate ¹	✓	✓	✓	✓
Payment of SEPA interbank payment order (TIP)	✓	✓	✓	✓
Fee for sending chequebook by ordinary post at the customer's request	✓	✓	✓	✗
Fee for placing a stop on cheque(s) initiated by the issuer	✓	✓	✓	✗
Fee for issuing a banker's draft	Unlimited	3/year	1/year	✗
Cash withdrawal using a card²				
Cash withdrawal at a Crédit Agricole Normandie ATM	✓	✓	✓	✓
Cash withdrawal, in euros, from an ATM of another institution in the euro zone	✓	✓	✓	✓

(1) Unless free of charge as imposed by law

(2) Using the card included in the offer

Services continue on the next page

(1) Using the card included in the offer.

(2) According to the law, your Regional Bank will reimburse you for any amounts fraudulently debited from your account, except in cases where you have acted fraudulently or shown gross negligence. SecuriCompte Insurance does not replace your Regional Bank legal obligations and offers protection in the cases described in the Information Notice.

(3) Fees collected by credit institutions cannot exceed 8€ per transaction and 80€ per month.

Services continue on the next page

	Prestige offer	Premium offer	Essential offer	EKO offer
Cash withdrawal, in euros or foreign currency, in the EEA (European Economic Area), from an ATM of another institution	✓	✓	✓	✓
Cash withdrawal, in a foreign currency, outside of the EEA (European Economic Area) from an ATM of another institution	Unlimited			
Card payments¹				
In euros in an EEA country	✓	✓	✓	✓
In a foreign currency, in the EEA (European Economic Area) or in a non-EEA country	Unlimited			
Everyday banking insurance				
Insurance against loss or theft of means of payment: SecuriCOMPTE ²	Sécuricompte PREMIUM	Sécuricompte PREMIUM	Sécuricompte PLUS	✗
SécuriWEB PREMIUM	✓	✓	✗	✗
Unauthorised transaction handling fee³				
Unauthorised transaction handling fee	12 / year	12 / year	12 / year	✗

	Prestige Offer	Premium Offer	Essential Offer	EKO Offer
Merci pour l'info digital version				
Access to the Merci pour l'info helpline	Unlimited	Unlimited	2 questions / year	⊗
Access to exclusive content and newsletters from www.mercipourlinfo.fr	Unlimited	Unlimited	Unlimited	⊗
Access to digital version	8 magazines: Merci pour l'info, Santé Magazine, Détente & Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's, Parents	The magazine «Merci pour l'info» (12 issues/year) and their practical guides		⊗

The Eko offer does not include an overdraft facility: the account must always have a credit balance, and no transaction may be initiated that exceeds the available balance. Eko customers do not pay the following fees: unauthorised transaction handling fee, fee for information letter of a cheque with insufficient funds if not rejected, fee per service payment rejected due to insufficient funds, direct debit rejected for a reason other than insufficient funds and fee per cheque rejected for a reason other than insufficient funds. If a cheque issued without provision is not rectified, Eko customers are charged the following fees: standard fee per cheque rejected due to insufficient funds and fee applied in the event the customer is "interdit bancaire". The amount of these standard fees for Eko customers are:

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

All products, services and transactions not listed above are priced according to the relevant sections of the schedule of fees and charges. The Eko offer will be cancelled, in particular in the event of cancellation of the Mastercard Eko payment card contract, subscription of an additional card, or subscription of an overdraft facility. In the event of cancellation of the Eko offer, the holder will continue to benefit from the products and services listed above that have not been cancelled. In the event of cancellation, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of cancellation will be applied immediately.

(1) Pursuant to Article L.312-1-3, paragraph 2, of the French Monetary and Financial Code concerning the specific offer for financially vulnerable customers.

Crédit Agricole’s offer for financially vulnerable customers: “Compte à Composer” with Budget Protection Module¹

BASIC PACKAGE	1€/month
Account handling	
Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank Part RIB (external transfer option) / Titres	
Card sent by ordinary post at the customer’s request	
Unlimited day-to-day transactions package, including issuing a SEPA transfer (occasional or standing SEPA transfer), receiving a SEPA transfer, charges for paying a SEPA direct debit, charges for setting up a SEPA direct debit mandate and paying a SEPA interbank payment order (TIP)	
First SEPA direct debit information service	
Subscription to products offering text or email alerts concerning the status of your account: <ul style="list-style-type: none"> • key alert (monthly) - overdrawn account • key alert - means of payment available and/or sent 	
Paper or electronic account statement (monthly)	
BUDGET PROTECTION (BUDGET PROTÉGÉ) MODULE	
Opening and closing accounts	
Provision of a debit card (payment card with systematic authorisation)- Card fee: “L’Autre Carte”	
Subscription to products offering text or email alerts concerning the status of your account: balance alert (once a week)	
Exemption from malfunction fees *	
2 banker’s drafts per month	
Provision of bank account details (RIB)	
One change of address per year	
Cash deposit at a branch	
Cash withdrawal at a branch without writing a cheque	

* All exempted fees:

- Unauthorised transaction handling fees
- Fee for information letter for rejecting a cheque due to insufficient funds
- Fee for information letter for unauthorised overdrawn account
- Standard fee for each cheque rejected due to insufficient funds
- Fee for rejecting a direct debit due to insufficient funds
- Fee for not executing standing transfer orders due to insufficient funds
- Fee following notice from the Banque de France of a prohibition on writing cheques
- Fee for reporting a bank card withdrawal decision to the Banque de France
- Fee for blocking a card by the bank



Haras du pin

Transactions that can be carried out autonomously from your online banking or the Ma Banque app will be charged if they are made by an advisor in a branch or remotely (by phone or email):

If you have a service package such as the Prestige, Premium, Essential, Eko or an offer that is no longer commercialised (Compte à composer, Compte Services, available on page 43), the transactions listed below will remain free even if carried out by an advisor:

- Reissuing account statements
- Changing card limits
- Setting up / modifying standing orders
- Rejecting direct debits
- Emergency withdrawals

If you don't have a service package, each of these transactions made by an advisor in a branch or remotely will be charged 5 euros (except emergency withdrawals 3€/withdrawal) according to the scale in effect in the relevant sections.

For card payments of less than 10€ made when the account is in an unauthorised overdraft situation or beyond the overdraft facility, there is no intervention fee.

(1) If unsuccessful for lack of funds, limited to 20€.



Château de Caen

(2) The amounts include the costs of the advance information letter, and, if applicable, the unauthorised transaction handling fee. Fees not collected in case of new rejection of the same cheque within 30 days of the first rejection.

Irregularities and incidents

Unauthorised transaction handling fee

Sum collected by the bank for handling any transaction resulting in an irregularity in the operation of the account and requiring special processing: presentation of an irregular payment order, inaccurate bank account details, lack of or insufficient funds on the account, etc...

➤ Cap per transaction	8€
➤ Daily cap	8€
➤ Monthly cap	80€
Amount limited under Article L312-1-3 of the French Monetary and Financial Code for customers benefiting from basic banking services.	
➤ Cap per transaction	4€
➤ Daily cap	4€
➤ Monthly cap	20€

Specific transactions

Fee for handling returned post (customer not known at address)	18,90€
Fee for researching customer address by specialist service provider	79,94€
Fee per “saisie attribution” or “saisie conservatoire” ¹	87,94€
Fee per court-ordered direct maintenance payment	87,94€
Fee per “Avis à Tiers detenteur” (ATD) third party notification by the tax authorities ¹	10% of the amount owed to the Public Treasury, up to a maximum of 87,94€
Fee for payment of cheque issued in violation of an “interdiction bancaire”	20€ / cheque

Payment incidents

Fee for information letter for unauthorised overdrawn account	8€
In the event of an “interdiction bancaire”: Fee following notice from the Banque de France of a prohibition on writing cheques	29,10€
Standard fee for each cheque rejected due to insufficient funds ²	
➤ Cheque amount less than or equal to 50€	30€ / cheque
➤ Cheque amount over 50€	50€ / cheque

(1) The amounts include, if applicable, the unauthorised transaction handling fee.



Saint Cénerie -Le-Gérei

Payment incidents (continued)	
Fee per payment rejected due to insufficient funds ¹ ➤ If payment < 20€ ➤ If payment ≥ 20€	Payment amount 20€
Fee for blocking a card by the bank	FREE
Fee for rejecting of direct debit due to insufficient funds ¹ ➤ If payment < 20€ ➤ If payment ≥ 20€	Payment amount 20€
Fee for not executing a one-off transfer order due to insufficient funds ➤ If payment < 20€ ➤ If payment ≥ 20€	Payment amount 20€
Specific transactions	
Maximum incident fees applicable for the following fees: ➤ Unauthorised transaction handling fees ➤ Fee for information letter prior to rejecting a cheque due to insufficient funds ➤ Fee for information letter for unauthorised overdrawn account ➤ Standard fee for each cheque rejected due to insufficient funds ➤ Fee for rejecting a direct debit due to insufficient funds ➤ Fee for not executing standing transfer orders due to insufficient funds ➤ Fee following notice from the Banque de France of an “interdiction bancaire” ➤ Fee for reporting a bank card withdrawal decision to the Banque de France ➤ Fee for blocking a bank card by the bank	
Ceiling on incident charges applicable to customers identified as eligible for the «Specific offer for vulnerable customers» under articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code:	
➤ Holders of the specific CAC Protected Budget Module offer	FREE
➤ Non-holders of the specific offer CAC Module Budget Protégé	25€ / month
Maximum unauthorised transaction handling fees for other customers	80€ / month

Overdrafts and loans¹

(1) Subject to review and approval of your application.

(a) The interest rate varies depending on the amount of the overdraft, the duration of the overdraft, and your personal circumstances.

(b) Up to the applicable usury rate in force on the date of the transaction.

(c) The applicable and applied APRC is indicated on the account statement.

(d) Usury rate calculated by the Banque de France and published quarterly in the “Journal Officiel” depending on the amount of the overdraft (quarterly fee schedule displayed and available in your branch).

(2) Subject to the limits and conditions of the insurance policy taken out with CAMCA, see “Insurance and Personal Protection: legal notices”, p.37

(3) Subject to the limits and conditions of the insurance policy taken out with PREDICA, see “Insurance and Personal Protection: legal notices” » p37

Overdrafts	
One-off unauthorised overdraft or exceeding your overdraft facility limit	
Annual overdraft interest rate ^(a)	Benchmark + margin ^(b)
Maximum Annual Percentage Rate Of Charge (APRC) ^(c)	Usury rate cap ^(d)
Overdraft authorisation repayable within one month	
Annual overdraft interest rate	CONTACT US
Maximum Annual Percentage Rate of Charge (APRC)	Usury rate cap
Annual overdraft rate in the event overdraft limit exceeded	Rate on unapproved overdraft
Administrative / set-up or renewal fees	FREE
SécuriTRESORERIE optional overdraft insurance ²	According to the overdraft amount
Consumer loans	
Revolving credit	
Revolving credit: Supplétis The annual debit rate and the APRC (Annual Percentage Rate of Charge) are indicated on the credit contract offer.	CONTACT US
Can be combined with revolving credit: Supplétis ➤ A Cartwin card linked to a current account for a cash payments or withdrawals in France and abroad (provided that the electronic equipment used by your merchant allows it) and to a revolving credit line for a credit payment or withdrawals in France only. ➤ Borrower insurance ³	CONTACT US
Application fees	FREE

- (1) Subject to the limits and conditions of the insurance policy taken out with PREDICA, see “Insurance and Personal Protection: legal notices” » p37
- (2) Not applicable to certain regulated loans, including zero-rate loans, ECO-PTZ, home savings loans, etc.



Château de Caen

Fixed-rate amortisable consumer credit	
The annual debit rate and the Annual Percentage Rate (APR) are indicated on the offer of loan contract	
Car, home improvement, Personal consumer Loan	CONTACT US
Eco-PTZ	
Eco-loan « Habiter Mieux ou sérénité »	
Credit consolidation (Consolidation of different consumer loans into a single loan)	
Credit refinancing loan	
Pledging of financial products	
Borrower insurance ¹	
Application fees ²	1% of the borrowed capital
Minimum amount	75€
Mortgages	
Zero-rate loan (PTZ)	CONTACT US
Eco-PTZ	
Prêt à l'accession sociale (PAS)	
Prêt Épargne Logement	
Facilimmo (fixed or variable rate mortgage, repayment or interest only)	
Bridging loan	
Borrower insurance ¹	
Application fees ²	1% of the borrowed capital
Minimum amount	650€
Maximum amount on the PAS mortgage	500€



Honfleur

Other loan-related operations	
Change of due date	49€
Change of guarantee	CONTACT US
Various loan-related certificates	26€
Annual guarantor information letter	FREE
Loan refinancing ➤ Application fees ➤ Minimum	1% of the borrowed capital 550€
Mortgage repayment statement, for mortgage offers issued before 01/07/2016	28€
Mortgage repayment statement, for mortgage offers issued from 01/07/2016	FREE
Total or partial release of guarantee (mortgage)	193€
Deferred payment	CONTACT US
Amendment drafting fees (excluding restructuring and dissociation) - Rate 1% of the Remaining Capital Due ➤ Minimum ➤ Maximum	188€ 554€
Loan dissociation fees: rate 1% of the Remaining Capital Due ➤ Minimum ➤ Maximum	188€ 354€
OCC renewal fees	18€
Bank guarantees: Application fees (flat rate) Commissions at the rate of 1 % of the guaranteed amount per year	68,50€
Formalisation of guarantee: ➤ Pledge and security pledge ➤ Security pledge of shares and Assurance vie (Crédit Agricole Normandie products) ➤ Security pledge of shares and Assurance vie (external products)	100€ FREE 200€



Abbaye aux hommes

(1) Contract subscribed with PREDICA, see section “Insurance and protection: legal notice” p36

Savings and investments

Bank savings	
Account Transfer to another bank Livrets and similar accounts	FREE
Account transfer to another bank: PEL, CEL, PEP et PEP Orchestral	106,10€
Savings mandate - Savings mandate + ➤ Tandem ➤ Tandem +	21,90€ / year 26€ / year
Instant access savings	
Livret A, Compte sur livret, Compte Epargne Logement, Livret de Développement Durable et Solidaire, Livret Codebis, Livret d'Epargne Populaire, Livret Engage Sociétaire, Livret Projet Agri ➤ Opening ➤ Current gross rate	FREE CONTACT US
Medium/Long-Term savings	
Term accounts (DAT) and Plan Épargne Logement ➤ Opening ➤ Current gross rate	FREE CONTACT US
Assurance vie and Plan d'Épargne Retraite (PER) ¹ ➤ Entry fees ➤ Remuneration ➤ Management fees	CONTACT US
Search for savings and Assurance Vie contracts: Request a copy of your annual account statement, Assurance Vie contracts	27,70€ for the 10 first statements 1,60€ / additional statement



Phare de Gatteville

(1) Your advisor is available to provide you with more information.

Financial investments

Charges relating to PEAs and PEA-PMEs are governed by article D. 221-111-1 of the Monetary and Financial Code.

Various securities transactions

Opening a Compte-Titres / PERI titres or a PEA/PEA-PME	FREE
Transfer fees Compte-Titres / PERI Titres to another Regional Bank	FREE
Transfer fees of Compte-Titres / PERI Titres <ul style="list-style-type: none"> ➤ Per account ➤ Per line of securities (listed/unlisted) 	120,40€ 23,50€
Transfer fees of PEA / PEA - PME To another Regional Bank	FREE
To another bank: <ul style="list-style-type: none"> ➤ Per line of listed securities ➤ Per line of unlisted securities 	Up to a ceiling of 120,40€ 15,45€ 22,50€
Duplicate Single Tax Form (IFU)	17,10€
Securities research fees, per year of research	17,60€
Placement in administered (except Crédit Agricole shares)	37,25€
Placement in pure registered form (except Crédit Agricole shares)	60,40€
Other order processing cases (ex: over the counter)	1,20% of the amount Maximum 500€
« Pôle Bourse » service	FREE
Convention « Gestion conseillée » ¹	From 75€/quarter Depending on the offer chosen
Management mandates	CONTACT US

(1) Limited to 0,5% of the transaction amount for listed securities if carried out electronically, and to 1.2 % in other cases; these limits do not apply to listed outside the EU and EEA.

(2) Market fees in addition, variable depending on the execution venue.



Bayeux

Stock market orders: Buying and selling in FRANCE		
	PEA / PEA - PME	Compte Titres / PERI Titres
ONLINE: Invest'Store Initial¹		
Subscription to the Invest'Store INITIAL service	FREE	FREE
French stocks and bonds	0,50% of the order amount	0,60% of the order amount, Minimum 10,75€
ONLINE: Invest'Store INTÉGRAL¹		
Subscription to the Invest'Store Intégral		
➤ Less than 12 stock market orders/year		96€
➤ From 12 stock market/year		FREE
➤ Orders ≤ 1 100 €	0,5% of the order amount maxi 1€	Flat rate 1€
➤ Orders > 1 100 €	0,12 % of the order amount	
ORDERS PLACED VIA THE CALL CENTER (+33 (0)2 54 81 57 75)²		
Proportional fees on the order amount	1,20%	-
Bonds, Shares, Warrants, ETF and similar:		1,20% of the order amount Minimum 16,70€ Fixed line fees: 5,55€
Allocation rights and subscription right:		1,20% of the order amount Minimum 6,60€
➤ Proportional fees on the position amount per day of carry		0,03%
➤ Minimum amount		6,90€
➤ SRD service access fees (re-invoicing of intermediary fees)		4,70€/month

(1) Excluding OPC negociable with a regulated market (ex: ETF)



Deauville

(2) Market fees in addition, variable depending on the execution venue.

Stock market orders: Buying and selling in FRANCE « continued »

FEEs ON UNLISTED SHARES

<ul style="list-style-type: none"> ➤ Subscription / Acquisition : Compte Titres / PERI Titres / PEA / PEA -PME ➤ Capital increase ➤ Sale ➤ Other transactions and dividend registration 	1,20% of the amount Maximum 500€
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SUBSCRIPTION TO SICAV ET FCP – Excluding entry fees¹

Crédit Agricole	FREE	
Non Crédit Agricole	PEA / PEA - PME	Compte titres et PERI Titres
	1,20% of the order amount	43,05€ + right inherent in the product

Stock market orders on foreign stock exchanges

	PEA / PEA - PME	Compte Titres / PERI Titres

ONLINE²:

Foreign stocks and bonds (on the order amount)	0,50%	0,60% with a minimum of 44,15€
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ORDERS PLACED VIA THE CALL CENTER (+33 (0)2 54 81 57 75)²

	PEA / PEA - PME	Compte titres / PERI Titres
➤ Proportional fees on the order amount	1,20%	1,20%
➤ Fixed fee per line		5,55€
➤ With a minimum of		44,15€

Custody fees

(Deducted during the 1st quarter based on the value of the securities held on 31 December of the preceding year)

For holders of the **Invest Store Integral** remote banking service: **FREE**

PER YEAR AND PER ACCOUNT

Account-keeping fees

- Only for « Parts Sociales »
- Share account
- PEA / PEA – PME – PERI Titres

FREE
32,55€
FREE

PEA / PEA – PME
Share account
PERI securities free
management

	CA Instruments	Non-CA instruments
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Fee proportional to the amount of the portfolio

- Bonds and investment funds
- Registered shares, foreign lines
- Other instruments

0,12 %	0,25 %
0,35 %	0,35 %
0,25 %	0,25 %

Fixed costs per line:

Free for Crédit Agricole SA shares and equity units (of
Crédit Agricole Normandie local banks)

Maximum fee per share account and per
PEA/PEA-PME personal equity plan: **445€**

2,25€

PEA / PEA-PME:
5€

Share account
PERI securities free
management:
6,70€

Gold transaction

CONTACT US

Inactive accounts

Charges and fees that may be debited on inactive accounts include all charges and fees collected by the bank on transactions in relation to the management and closure of these accounts and the banking products and services associated with these accounts. These fees and charges are capped annually per account for each account category as follows:

- No fees or charges are charged for the following savings accounts: Livret A, Compte sur Livret d'épargne populaire, Plan d'épargne populaire, Livret jeune, Livret de Développement Durable et Solidaire, Plan et Compte d'épargne logement;
- For PEA and PEA-PME personal equity plans and accounts on which financial securities are registered, the fees and charges invoiced annually per account may not exceed the fees and charges that would have been charged if the account had not been considered inactive.
- For the other accounts referred to in Article L. 312-19(I) of the French Monetary and Financial Code: the total amount of fees and charges invoiced annually per account may not exceed 30€.



Mont Saint Michel

Offers for young people

These offers and fees conditions are for young people within the specified age ranges.

Card fee for 10/17 year-olds

Cash withdrawals using your card at an ATM: see pages 12 and 13.

Provision of a debit card Mozaïc Mastercard black <i>International payment card with systematic authorisation</i>	FREE Free card payment fees in France or abroad, excluding fees that may be applied by the opposing bank. Free withdrawals from Crédit Agricole ATM and 5 withdrawals/month from another bank - otherwise €1/withdrawal 10-17 years old Free of charge ➤ Change of card limits ➤ Reissue of PIN code
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Subscription to a service package - see page 17

	Essential Offer	Premium Offer	Prestige Offer
18-25 years (included)	3€/month	5€/month	15€/month
26-30 years (included)	6€/month	9€/month	23€/month

Incidents and irregularities

Unauthorised transaction handling fee (up to age 25 years) Reduction on the intervention fee ceilings provided in the section irregularities and incidents (see. Page 23)	50%
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Loans

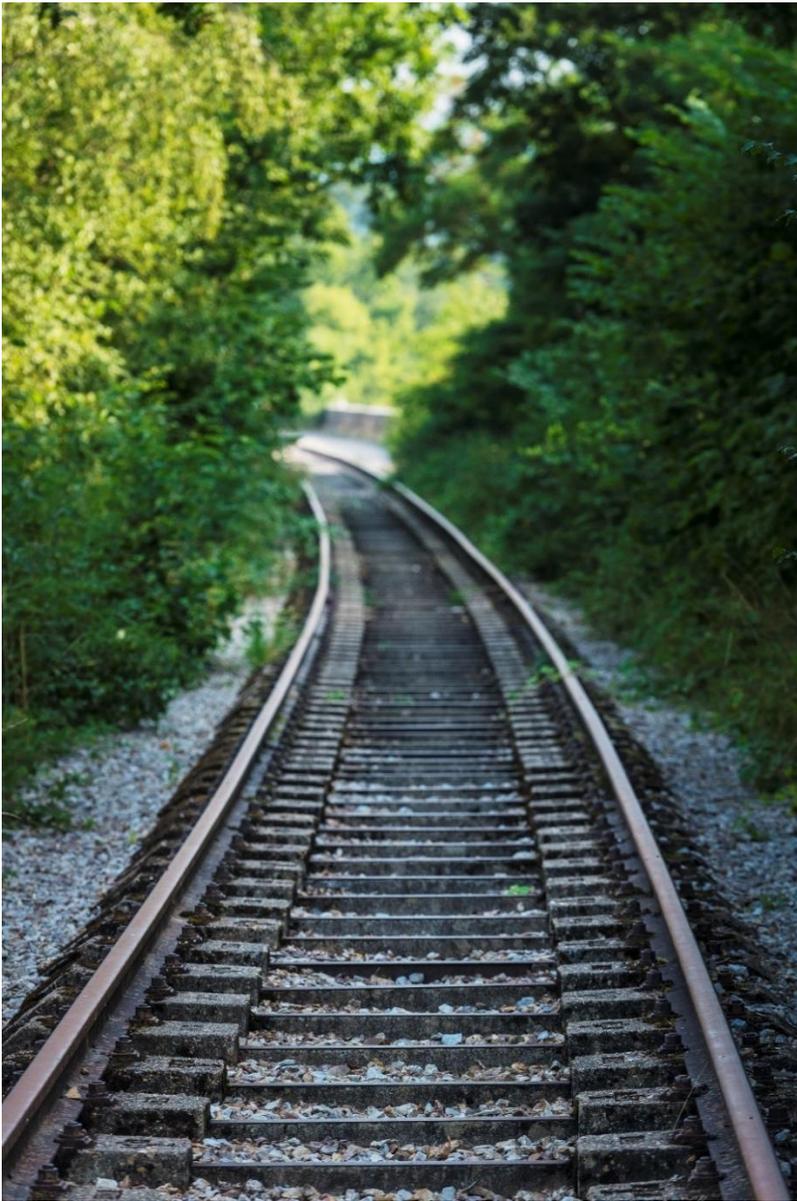
Driving license at 1€ per day (up to 25 years old) Student loan (up to 30 years old) Youth project (up to 30 years old)	CONTACT US (For fiscal residents in France only)
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Savings and financial investments

Custody fees (Securities account / PERI Securities, PEA / PEA-PME) Up to 30 years old	FREE
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Insurances

Home and Contents Insurance Health insurance for students abroad	CONTACT US
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Suisse Normande

Foreign transactions

Cheques	
Deposit of a cheque with immediate credit ➤ Fees proportional to operations ➤ Minimum	0,10% of the amount 33,10€
Deposit of a cheque with deferred credit ➤ Fees proportional to operations ➤ Minimum	0,10% of the amount 36,80€
Fees for payment of cheques issued abroad	48,50€
International bank cheque issuance fee	41,20€
Other foreign transactions	
Transfers: see pages 14 & 15	
Payment and withdrawals using a card: see pages 11,12 & 13	
Transactions (excluding cheques) of less than 76€ excluding SEPA, or foreign currency equivalent are invoiced at the fixed price of	10,90€
Data customisation or enhancement fee	17,70€
Foreign exchange transactions	
Foreign exchange fees (combined with other fees) ➤ Fees proportional to operations ➤ Minimum	0,10% of the amount 18,45€
Active foreign currency account-keeping fees	30€ / month i.e. 360€ / year
Common rules to all international transactions	
Outcome notice, extension, acceptance, non-payment or portfolio claim (instruments-documentary collections) fees	51,40€
Fees for cheque deposited and not paid	150,25€
Fees for foreign cheque deposited and not paid	150,25€
Cost of amendments, corrections, messages to foreign banks	17,50€

Insurance and personal Protection

(1) According to the law, your Regional Bank will reimburse you for any amounts fraudulently debited from your account, except in cases where you have acted fraudulently or shown gross negligence. SecuriCompte Insurance does not replace your Regional Bank legal obligations and offers protection in the cases described in the Information Notice.



Granville

Insurance for you and your family		
<ul style="list-style-type: none"> ➤ Top-up health insurance ➤ Personal injury insurance ➤ Loss of independence insurance ➤ Death insurance ➤ Funeral Planning insurance 	CONTACT US	
Insurance for your properties		
<ul style="list-style-type: none"> ➤ Car insurance ➤ Home and content insurance ➤ Rental guarantee insurance ➤ Two-wheeler insurance ➤ All-mobile insurance 	CONTACT US	
Insurance to protect you everyday		
Legal protection	CONTACT US	
Borrower insurance		
Contact us		
Everyday Banking insurance		
	Standard	Premium
Subscription to an insurance offer for loss or theft of means of payment: Sécuricompte¹	24€/year/account	50,40€/year/account
SécuriWEB	15€/year/account	30€/year/account
PRICE	Overdraft levels	
SécuriTRESORERIE (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed until 31/12/2016		
16,20€ / year / account	≤ 300€	
24€ / year / account	from 301€ to 2000€	
36€ / year / account	> 2000€ Maximum compensation: 3000€/claim/year	
SécuriTRESORERIE (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed since 01/01/2017		
16,20€ / year / account	≤ 300€	
24€ / year / account	From 301€ to 2000€	
36€ / year / account	> 2000€ Maximum compensation: 3000€/claim/year	



Honfleur

INSURANCE AND PERSONAL PROTECTION: LEGAL NOTICES

The insurance and personal protection policies are presented by Regional Bank de Crédit Agricole Mutuel de Normandie in its capacity as an insurance intermediary registered with ORIAS under number 07 022 868 (www.orias.fr).

The contracts are taken out with the following companies, governed by the Insurance Code, subject to the control of the Prudential Control and Resolution Authority (PCRA) at 4 Place of Budapest - CS 92459 - 75436 Paris Cedex 09:

- **PACIFICA S.A.** a limited company with fully paid-up capital of 442 524 390.00 euros. Company governed by the Insurance Code - Registered office: 8-10 Boulevard de Vaugirard – 75724 Paris CEDEX 15. 352 358 865 RCS Paris. VAT NO: FR 95 352 358 865.
Damage insurance contracts
The risk of job loss
- **PREDICA-S.A.** Public limited company with fully paid-up capital of 1 029 934 935 euros – Company governed by the Insurance Code- Registered office: 16-18 boulevard de Vaugirard – 75015 Paris. 334 028 123 RCS Paris
Death insurance and dependency insurance contracts
Funeral Financing contracts (whole-life group insurance contract with optional membership taken out by Andecam).
Borrower insurance contracts for mortgages and consumer loans
- **CAMCA Caisse d'Assurances Mutuelles du Crédit Agricole** – a variable contribution mutual insurance company. Registered office: 53, rue la Boétie – 75 008 PARIS, registered with INSEE under SIRET number 784 338 527 00053.
The insurance contracts SécuriCOMPTE, SécuriWEB, SécuriBUDGET, SécuriPROTECTION, SécuriEPARGNE, SécuriLIVRETS, SécuriZEN, SécuriCOMPTE Découvert et SécuriTRESORERIE
- **EUROP ASSISTANCE** – Public Limited Company with a capital of 48 123 637 €– Company governed by the Insurance Code, registered with the Paris Trade and Companies Register under number 451 366 405, at 2 rue Pillet-Will, 75009 PARIS. Assistance benefits under the «Garantie Assistance décès», «Vers l'Autonomie Assistance » and « Assistance Obsèques ».
- **APRIL** - S.A.S. with a capital of 200 000€ - RCS Paris 309 707 727. Insurance intermediary Registered with l'ORIAS under n°07 008 000 (HYPERLINK « <http://www.orias.fr> »www.orias.fr). Health insurance contracts for students abroad aged 18-31. Product designed and managed by APRIL International Care France and insured by Axeraï Prévoyance (for health expenses and individual accident cover), Chubb Européen Group SE (for repatriation assistance, personal life ability, internship and rental cover, and baggage insurance) and Soucia PJ (for legal assistance cover). NAF6622Z - N° IDENTIFIANT TVA FR60309707727.
- **PREVISEO OBSEQUES SA** with a capital of 500 000€, headquarters: 16-18 boulevard de Vaugirard 75015 Paris, 409 866 RCS Paris. (For legal assistance coverage). NAF6622Z - N° IDENTIFIANT TVA FR60309707727. Assistance services and funeral assistance contracts

Inheritance

Fees applicable to inheritance cases opened until 12 November 2025. (*)	
Costs of opening and processing an inheritance file over ≥ 10 000€	1% of assets with Maximum 850€
Annual management fees (applied if the inheritance file is processed for over 12 months)	80€
Fees charged for operations related to inheritance proceedings opened on or after 13 November 2025¹.(**)	
Minors and adults under 26 years old	FREE
Adults over 26 years old	
Total balance of assets < 10 000€	FREE
Total balance of assets > or = 10 000€ If the heir provides proof of their status as heir ²	FREE 1% of the total amount of asset balances up to 850€
<ul style="list-style-type: none"> ➤ Non complex inheritance ➤ Complex inheritance ³ 	

(3) In accordance with the article L. 312-1-4-1 of the Monetary and Financial Code, transactions relating to inheritance are clearly complex in any of the following situations:

- in the absence of heirs referred to in Article 734(1) of the Civil Code, i.e. the children of the deceased and their descendants.
- in the event of an outstanding mortgage agreement on the date of death,
- in the event of one or more professional accounts belonging to the deceased that need to be closed,
- if there are securities on the accounts and savings products to be closed,
- if there are foreign elements (e.g. the habitual residence of the deceased or an heir is abroad).

(*) The amount of assets taken into account for the costs of opening and processing the inheritance file corresponds to 100% of the assets in individual accounts and 50% of the assets in joint accounts, on the date of death (including accounts opened in the name of the deceased for professional use).

(**) The total amount of the balances consists of the sum of the balances existing on the date of death in each of the accounts opened in the books of the Regional Bank: current account, savings account (CSL) and other savings products based on the CSL, Livret A, Livret de developpemet durable et solidaire (LDDS), livret d'épargne populaire (LEP), plan d'épargne populaire (PEP), livret jeune, compte épargne logement (CEL), plan d'épargne logement (PEL) and compte d'épargne d'assurance pour la foret (CIFA). If the deceased held one or more accounts used for professional purposes opened in their name, the balance of these accounts is taken into account when calculating the total balance of assets. For joint accounts, the total balance is taken into account. The amount of assets taken into account for the costs of opening and processing the estate file corresponds to 100% of the assets in individual accounts and 50% of the assets in joint accounts, as at the date of death.

(1) The rates detailed above cover all operations related to the estate carried out on the following accounts: current account, compte sur livret (CSL) and other savings products based on the CSL, Livret A, Livret de developpemet durable et solidaire (LDDS), livret d'épargne populaire (LEP), plan d'épargne populaire (PEP), livret jeune, compte épargne logement (CEL), plan d'épargne logement (PEL) and compte d'épargne d'assurance pour la foret (CIFA). Transactions related to the estate carried out on accounts opened in the name of the deceased and used for professional purposes are also covered.

(2) In accordance to the article L. 312-1-4-1 of the Monetary and Financial Code, the heir shall prove his or her status as heir either by producing an affidavit or by producing the certificate provided for in the fifth paragraph of Article L. 312-1-4 of the Monetary and Financial Code.

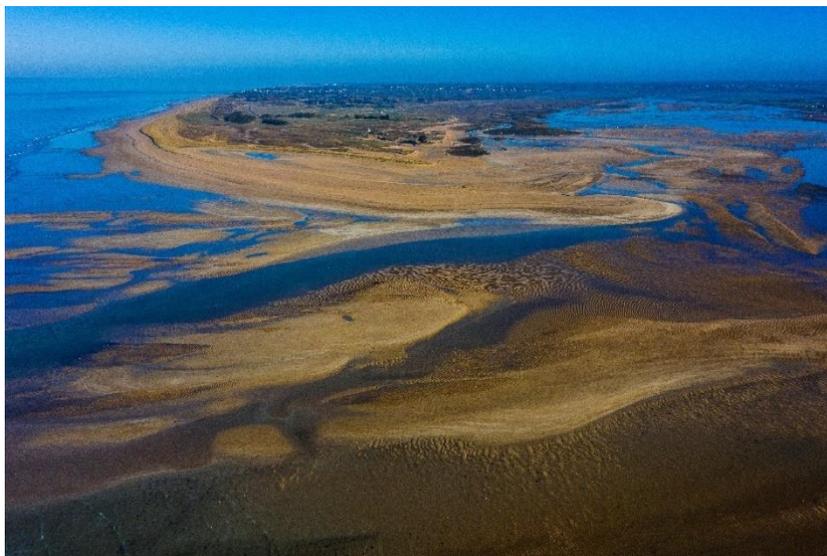
Other services

Uni-Médias customer service: for all questions relating to publications

Cristal number: 09 69 32 34 40 – no surcharge

These publications are published by SAS UNI-MEDIAS, a Crédit Agricole Group press subsidiary, 22 rue Letellier, 75015 Paris.

Cancellation is possible at any time by contacting Uni-Médias.



Pointe d'Agon

(1) Conditions applicable as of 02/06/2025.

(2) Offer reserved for customers of Crédit Agricole Regional Banks who have subscribed to the Crédit Agricole Online service.

(3) Remote surveillance service provided by NEXECUR PROTECTION (for which CA acts as agent), SAS with capital of 12,547,360€, registered office: 13, rue de Belle Ile 72190 COULAINES, SIREN 799 869 342 RCS LE MANS - VAT No. VAT FR 19 799869342 - Authorisation to operate CNAPS AUT072-2118-05-28-20190389180 "the authorisation to operate does not confer any public authority prerogatives on the company or the persons benefiting from it".

Mon Sécuricoffre+

5 GO ^{1,2}	3€/month
50 GO ¹	5€/month

Protection for individuals

	Initial package	Integral package
Home security ³	From 21,90€/month	From 32,90€/month
CONTACT US		
At home formula ⁴	From 29,90€/month	
Care-giver formula ⁴	From 42,90€/month Eligible for tax rebate	

Magazines – Offer reserved to Crédit Agricole customers

Merci pour l'info Prestige (digital version)	
<ul style="list-style-type: none"> ➤ Unlimited access to the “Merci pour l'info experts” service ➤ Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr ➤ Access to « Mon Kiosque Presse » including 8 digital magazines (<i>Merci pour l'info, Santé magazine, Détente Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's, Parents</i>) 	48€/year
<p>+ Print option: “Merci pour l'info” magazine (12 issues/year) and its practical guides delivered by post</p>	38,08€/year

4) Teleassistance contracts are offered by NEXECUR Assistance, Crédit Agricole Group, Head office: 13 rue de Belle Ile 72190 COULAINES - SAS with capital of 23,450€- SIREN 515 260 792 RCS LE MANS - VAT No. FR 88 515260792 - APE Code: 9609Z -DECLARATION SERVICE A LA PERSONNE No. 515260792



Mont St Michel

Magazines – Offer reserved to Crédit Agricole customers - continued	
Merci pour l’info Premium (digital version) <ul style="list-style-type: none"> ➤ Unlimited access to the “Merci pour l’info experts” service ➤ Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr ➤ “Merci pour l’info” magazine (12 issues/year) including practical guides, in digital version 	18€/year
+ Print option: “Merci pour l’info” magazine (12 issues/year) and its practical guides delivered by post	38,08€/year
Merci pour l’info Essential (digital version) <ul style="list-style-type: none"> ➤ Access to the “Merci pour l’info experts”: 2 requests/year ➤ Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr ➤ “Merci pour l’info” magazine (12 issues/year) including practical guides, in digital version 	12€/year
+ Print option: “Merci pour l’info” magazine (12 issues/year) and its practical guides delivered by post	38,08€/year
Magazines – Print and digital subscription	
“Santé Magazine” (12 issues/year subscription following 3 free issues)	31,60€/year
“Détente Jardin” (Subscription of 6 issues + 1 special issue per year, preceded by 2 free issues)	22,90€/year
“Régal” (Subscription of 6 issues + 2 special issues per year, preceded by 2 free issues)	27,90€/year
“Maison Créative” (Subscription of 6 issues + 1 special issue per year, preceded by 2 free issues)	23,90€/year
“Détours en France” (Subscription of 8 issues + 3 special issues per year, preceded by 2 free issues)	49,80€/year
“Plus de Pep’s” (Subscription of 6 issues, preceded by 1 free issue)	19,90€/year
“Parents” (Subscription of 6 issues/year (preceded by 1 free issues)	18,90€/year



Offers, products and services no longer commercialised

The packaged service offers no longer commercialised	
Le compte à composer – The base	
Account handling	2,50€/month i.e. 30€/year
Subscription to remote banking services (internet, landline, text, etc): Crédit Agricole en Ligne Part RIB (external transfer option)/Securities	
Fees for sending a chequebook in a simple envelope at the customer's request	
Sending the card in a simple envelope at the customer's request	
Unlimited day-to-day operations package including issuing a SEPA transfer (occasional or standing order SEPA transfer), receiving a SEPA transfer, fees per payment of a SEPA direct debit, fees for setting up a SEPA direct debit mandate, and payment of a SEPA interbank payment order (TIP)	
First SEPA direct debit information	
Subscription to products offering alerts on the account status by text or email or on account management by text or email: <ul style="list-style-type: none"> ➤ Essential alert (monthly) – overdrawn account ➤ Essential alert – provision and/or sending of payment methods 	
Paper or electronic account statement (monthly)	
Dossier Familial, paper and digital version (3 months free for anyone-year subscription. Details on p.39)	
*This price does not include the subscription to the Merci pour l'info offer (page39)	



Pegasus Bridge

(1) Bank charges are billed, then a discount is applied to the annual fee (5€, 10€, 15€, 20€) depending on the chosen bracket.

(2) Bank charges are billed, then a discount is applied to the annual fee (5€, 10€, 15€, 20€, 25€) depending on the chosen bracket.

The packaged service offers no longer commercialised - continued

Le compte à composer – OVERDRAFT MANAGEMENT MODULE subscribed after the 01/01/2017

	Overdraft	Price
SécuriCOMPTE Découvert insurance	From 1€ to 500€	2,60€ / month i.e. 31,12€ / year
➤ Subscription to products offering account status alerts by text or email: overdraft flexibility alert (monthly)	From 501€ to 1000€	3,40€ / month i.e. 40,80€ / year
	From 1001€ to 2000€	4,50€ / month i.e. 54€ / year
➤ Debit interest rebate ¹	2001€ and +	5,90€ / month i.e. 70,80€ / year

Le compte à composer – OVERDRAFT MANAGEMENT MODULE subscribed until 31/12/2016

	Overdraft	Price
SécuriCOMPTE Découvert insurance	From 1€ to 300€	1,65€ / month i.e. 19,80€ / year
	From €301€ to 800€	2,60€ / month i.e. 31,20€ / year
	From 801€ to 1200€	3,40€ / month i.e. 40,80€ / year
	From 1201€ to 2000€	4,50€ / month i.e. 54€ / year
	2001€ and +	5,85€ / month i.e. 70,20€ / year
➤ Subscription to products offering account status alerts by text or email: overdraft flexibility alert (monthly)		
➤ Debit interest rebate ²		

(1) The guarantee is not intended to replace the legal obligation of the Regional Bank of Crédit Agricole Mutuel resulting from the requirements of the Monetary and Financial Code and relating to payment fraud (see details in the insurance notice).

The packaged service offers no longer commercialised - continued	
Le compte à composer – SECURE ACCOUNT MODULE	
Contribution to an insurance offer for loss or left of payment methods: Insurance: ➤ SécuriCOMPTE Plus¹ ➤ SécuriCOMPTE Premium	SécuriCOMPTE Plus: 3,20€ / month i.e. 38,40€ / year
Fees for blocking check(s) by the issuer	SécuriCOMPTE Premium: 5€ / month i.e. 57€ / year
Emergency cash withdrawal	
Emergency card offer	
Reissue of confidential code (sent by post or text)	
Le compte à composer – MODULE SUIVI @SSURÉ	
Insurance ➤ SécuriWEB ➤ SécuriWEB Premium	SécuriWEB : 3,60€ / month i.e. 42,20€ / year
Subscription to products offering alerts on the account status by text or email or on account management by text or email: ➤ Remote purchase alert ➤ Mini statements (weekly) ➤ Management time alert	SécuriWEB Premium: 4,40€ / month i.e. 52,80€ / year
Reduced fees based on the total amount subscribed applicable to the Compte à Composer:	
The customer benefits from a degressive fee with the following terms and conditions.	
5% reduction on the total monthly subscribed amount (base + modules)	Between 4,10€ and 5,09€
10% reduction on the total monthly subscribed amount (base + modules)	Between 5,10€ and 7,14€
15% reduction on the total monthly subscribed amount (base + modules)	Between 7,15€ and 9,17€
20% reduction on the total monthly subscribed amount (base + modules)	Between 9,18€ and more
IN ADDITION: Options automatically benefit from the price reduction level reached for the base + modules.	

Additional benefits:

From the 2nd COMPTE À COMPOSER
- 50 % additional discount



Deauville

The packaged service offers no longer commercialised - continued

Service accounts

FREASY	FREE
Compte Service PRELUDE	1€ / month i.e. 12€ / year
Compte Service PRELUDE Plus	3,45€ / month i.e. 41,40€ / year
Compte Service Option 1 subscription	5,20€ / month i.e. 62,40€ / year
Compte Service Option 2 subscription	8,24€ / month i.e. 98,88€ / year
Compte Service Option 3 subscription	10,80€ / month i.e. 129,60€ / year
Compte Service INITIAL 1 subscription	6,20€ / month i.e. 74,40€ / year
Compte Service INITIAL subscription	7,45€ / month i.e. 89,40€ / year
Compte Service Mozaic subscription	3,40€ / month i.e. 40,80€ / year
Compte Service Souplesse 2 subscription	7€ / month i.e. 84€ / year
Compte Service Souplesse subscription	11,70€ / month i.e. 140,40€ / year
Compte Service Optimum 2 subscription	6,60€ / month i.e. 79,20€ / year
Compte Service Optimum subscription	11,20€ / month i.e. 134,40€ / year
Compte Service Mixte subscription	12,30€ / month i.e. 147,60€ / year
Compte Service Feu Vert subscription	5,40€ / month i.e. 64,80€ / year
Compte Service Tandem subscription	6€ / month i.e. 72€ / year
Compte Service Stereo subscription	13,10€ / month i.e. 157,20€ / year
Compte Service Stéréo 2 subscription	10,50€ / month i.e. 126€ / year
Compte Service Equilibre subscription	7,40€ / month i.e. 88,80€ / year
Compte Service Projet subscription	8,35€ / month i.e. 100,20€ / year
Compte Service Avantage subscription	7,55€ / month i.e. 90,60€ / year
Compte Service Privilège subscription	8,55€ / month i.e. 102,60€ / year
Compte Service Confort subscription	7,60€ / month i.e. 91,20€ / year
Compte Service Le Découvert subscription	2,80€ / month i.e. 33,60€ / year



Longues sur mer

The packaged service offers no longer commercialised - continued Globe Trotter offer (offer reserved to 18-30 years old)		
Account management		
Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Part RIB (external transfer option)	2€ / month i.e. 24€/year	
Account handling		
Subscription to products offering text or email alerts concerning the status of your account: <ul style="list-style-type: none"> ➤ Overdrawn balance and transaction denial text alert ➤ Key alert - means of payment available and/or sent 		
Monthly e-statement		
Means of payment and payment transactions		
Provision of a debit card (international payment card with immediate debit) "Mastercard Globe Trotter" (card fee)		
Re-issuing PIN code (sent by post or text)		
Fee for blocking a card by the bank		
Cost of remanufacturing a lost or stolen card		
Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders		
Sending and receiving a non-SEPA transfer		
Issuing a chequebook		
Cash withdrawal using a card¹		
Cash withdrawal at a Crédit Agricole Normandie ATM		
Cash withdrawal, in euros, from an ATM of another institution in the euro zone		
Cash withdrawal, in foreign currency, from an ATM of another institution outside the euro zone		

(1) Using the card included in the offer.

(1) Using the card included in the offer.



(2) The Supplétis card is a CREDIT CARD, associated with a revolving card. It is labeled « CARTE DE CREDIT ». Payment and withdrawal transactions made on credit are charged directly to the revolving credit account to which the card is attached. The subscription amount is exclusive of the cost of credit.

(3) Withdrawals only from your Regional Bank's ATM.

The packaged service offers no longer commercialised - continued	
Globe Trotter offer (offer reserved to 18-30 years old inclusive) - continued	
Payments by card¹	
In euros or other currencies, within or outside the European Economic Area (EEA)	2€ / month i.e. 24€ / year
All products, services and transactions not listed above are priced according to the relevant sections of the schedule of fees and charges. The Globe Trotter offer will be cancelled on the holder's 31st birthday as well as in the event of cancellation of the MasterCard Globe Trotter payment card contract. In the event of cancellation of the Globe Trotter offer, the holder will continue to benefit from the products and services listed above that have not been cancelled. In the event of cancellation, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of cancellation will be applied immediately.	
Account handling – Offers no longer commercialised	
Unlimited day-to-day transactions package: Including <ul style="list-style-type: none"> ➤ Issuing a SEPA transfer (occasional or standing order SEPA transfer), ➤ Receiving a SEPA transfer, ➤ Fees per payment of a SEPA direct debit, ➤ Fees for setting up a SEPA direct debit mandate and payment of a SEPA interbank payment order (TIP). 	1,08€ / month i.e. 12,96€ / year
Card no longer commercialised	
Britline Classic Visa card	48€ / year
Britline Premier Visa card	147€ / year
Mastercard Globe Trotter	48€ / year
Credit card associated with a revolving credit line Supplétis ²	48€ / year
Libre-Service Bancaire card ³	28,80€ / year
Libre-Service Bancaire Majeurs protégés card ³	18€ / year
Cirrus Mozaïc cash card	FREE
Other services by card no longer commercialised	
Garantie Achat En Ligne (GAEL)	19,20€ / year

Glossary of the most common services associated with a payment account

(Article D.312-1-1 I.A. of the French Monetary and Financial Code)

Subscription to remote banking services (online, landline, text, etc.)

Set of services provided by the bank, whether it has a branch or location to receive customers, using new technologies (internet, telephone, etc.) to carry out all or some bank account transactions remotely.

Subscription to products offering text message alerts concerning the status of your account

The fees owed for subscribing to the alerts service as well as, where applicable, the fees owed for sending text messages will be debited from the account.

Account handling

The bank holds the customer's account.

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

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, on a daily basis.

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

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, on an agreed date. It can also be used to make withdrawals, which will be debited from the account on a daily basis.

Provision of a debit card (payment card with systematic authorisation)

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, after automatically and systematically verifying the balance (or funds) available on the account.





Mont Saint Michel

Cash withdrawal (in euros from an ATM of another institution in the euro zone (with an international payment card)

The customer withdraws cash from their account, in euros, with an international payment card at another bank's ATM.

Fee for insurance covering loss or theft of means of payment

The fees owed to the bank in connection with the insurance premium will be debited from the account.

Transfer (one-off SEPA transfer)

The bank holding the account will transfer, on the customer's instructions, a sum of money from the customer's account to another account, on a one-off basis.

Direct debit (fee per SEPA direct debit transaction)

The customer authorises a third party (the payee) to instruct the bank holding the customer's account to transfer a sum of money from the customer's account to that of the payee. The bank then transfers the amount in question to the payee on the date(s) agreed by the customer and the payee. The amount in question may vary. The fees owed to the bank for the payment of a SEPA direct debit presented by the payee will be debited from the account.

Direct debit (fee for setting up a SEPA direct debit mandate)

The customer authorises a third party (the payee) to instruct the bank holding the customer's account to transfer a sum of money from the customer's account to that of the payee. The bank then transfers the amount in question to the payee on the date(s) agreed by the customer and the payee. The amount in question may vary. The fees received by the bank for setting up a SEPA direct debit mandate will be debited from the account.

Unauthorised transaction handling fee

Sum collected by the bank for handling any transaction resulting in an irregularity in the operation of the account and requiring special processing: presentation of an irregular payment order, inaccurate bank account details, lack of or insufficient funds on the account, etc.



Juno Beach

Map of European zones



- Pays de la zone Euro*
- Pays de l'Union Européenne (U.E.)
- Pays de l'Espace Économique Européen (EEE)
- Pays de la zone SEPA (Single Euro Payments Area)

¹ The United Kingdom has not been part of the EU since 1st of February 2020 but remains a member country of the SEPA zone.

*Monaco, Andorra and the Vatican use the euro as their national currency but are not part of the euro zone.

The Vatican and Andorra joined the SEPA zone on 1st of March 2019.

This list is subject to change.

Solving a dispute

As a first amicable recourse: your branch and the Customer Satisfaction Quality department

Your branch is at your disposal to provide you with all the information you need on the operation of your account or on the use of the services made available to you and to respond to any complaints you may have.

The Customer Satisfaction Quality Department If the response provided by your agency does not satisfy you, or if you have not received a response, you have the option of submitting your complaint in writing to our Customer Satisfaction Quality department. They will endeavor to find the best solution to your dispute. You always have the option of submitting your complaint verbally or by instant messaging. In this case, if the response provided to you does not fully satisfy you and if you do not have a dated copy of your complaint, we invite you to submit it in writing. Note that without written complaint, you will not be able to refer the matter to the mediator. You can contact the Customer Satisfaction Quality Department in charge of complaints by email at reclamation@ca-normandie.fr or by post at the following address: Service Qualité Satisfaction Client - 15 Esplanade Brillaud-de-Laujardière - CS 25014 - 14050 Caen Cedex 4.

Your agency or the Customer Satisfaction Quality Department will acknowledge receipt of your written complaint within a maximum of **10 business days** from the date your complaint was sent. Your agency or the Customer Satisfaction Quality Department will provide a response to your written complaint within **2 months** at the latest from the date your complaint was sent.

Special cases:

- If the complaint relates to a payment service, we undertake to provide you with a response within 15 business days of receiving your complaint, or at the latest within 35 business days in exceptional circumstances.
- If your complaint relates to the underwriting, management, application or interpretation of your insurance contract and you are not satisfied with the response provided by your advisor, you can contact the Consumer or Customers Service Department of the insurance company concerned at the following address:
 - ✓ For a savings, life insurance, retirement, or death insurance contract: PREDICA Relation et Service Clients - 16-18 Bd de Vaugirard - 75724 PARIS CEDEX 15
 - ✓ For a Property and Casualty insurance contract (auto, home, and others), santé: PACIFICA Service Consommateurs - 8-10 Bd de Vaugirard - 75724 PARIS CEDEX 15
 - ✓ For a CAMCA contract: by email: reclamations.camca@ca-camca.fr or by post CAMCA - Service Réclamations- 53 rue la Boétie- CS40107- 75380 PARIS CEDEX 08

From the date your written complaint is sent, you will receive an acknowledgment of receipt within **10 business days** and a response to your complaint within **2 months** at the latest.

As a last amicable resort: the mediator

Referring the matter to a mediator is the last amicable resort.

You can contact one of the mediators below, free of charge and in writing, depending on their area of expertise:

- Provided that you have not previously been able to resolve your dispute with your branch and the customer service department of your Regional Bank (or your insurance company) by means of written complaint or.
- In any event within two months of sending an initial written complaint, regardless of the contact person or department to which it was made and whether it has been responded to.

Your request must be addressed to the competent Mediator within one year of the written complaint made to your Regional Bank (or the insurance company concerned). From the date on which the Mediator notified you and your Regional Bank (or the insurance company concerned) of the referral to the Mediator, the outcome of the mediation will end no later than 90 days, unless extended by the Mediator in the event of a complex dispute.

As part of your referral to the Mediator, you expressly authorize us to communicate to the Mediator all documents and information useful for the accomplishment of his mission. You therefore release us from banking secrecy concerning you, for the purchase of mediation.

The Banking Mediator must be contacted in writing for disputes relating to services provided and contracts concluded in relation to banking transactions (account management, credit transactions, payment services), savings products, and the marketing of insurance contracts distributed by your Regional Bank:

- Either electronically: <http://www.kergommeaux-mediateur-consommation.fr>
- Or by post: Mr Xavier de Kergommeaux Consumer Ombudsman 68 avenue d'Iéna 75116 PARIS
- Or by email: ker@kergommeaux-mediateur-consommation.fr

The Mediator of the Financial Markets (AMF) must be notified in writing for disputes relating to financial products and services: by online (mediation request form available on the AMF website – Mediator's section at the following address <https://www.amf-france.org/fr>) or by post: Le Médiateur de l'Autorité des Marchés Financiers, 17 Place de la Bourse – 75082 PARIS Cedex 02

The Mediator of the Insurance must be notified by writing for disputes relating to application or interpretation of insurance contracts not falling within their marketing: by electronically on the Mediator's website at the following address: <http://www.mediationassurance.org>. Or by post by writing to the following address: La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09.

For any dispute relating to a contract or transaction carried out online, the Client may européenne de Règlement des Litiges en Ligne platform accessible at the following internet address*: <https://webgate.ec.europa.eu/odr>

Consumer mediator, Médimmoconso: For any dispute relating to products or services linked to a real estate transaction, you can use the mediation service offered by Medimmoconso free of charge if your Crédit Agricole Normandie branch has been unable to resolve your complaint. This mediation service can be contacted electronically via the Medimmoconso website <https://medimmoconso.fr/adresser-une-reclamation/>, or by post by writing to Association MEDIMMOCONSO, 1 Allée du Parc de Mesemena - Bât A - CS25222 - 44505 LA BAULE CEDEX. As a last resort, you can initiate legal proceedings.

Non-advertising information document

* Free *Free access excluding the cost of accessing the internet provider

CAISSE REGIONALE DE CREDIT 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 institution – 478 834 930 RCS Caen – Insurance brokerage company registered under matricule Nr 07 022 868. Inter-European VAT number: FR 83 478 834 930. CA Britline is controlled by l'Autorité de Contrôle Prudentiel et de Résolution: 61 rue Taitbout – 75436 Paris Cedex 09. CA Britline is a member of the Guarantee of Investors warranties and Guaranteed Fund for investors. Holder of the Professional Card for "Transaction, Gestion Immobilière et syndic" (Transaction, Property Management and Managing Agent), number CPI14012021000000026 issued by the CCI of Caen, covered by the Financial Guarantee and Professional Public Liability Insurance provided by CAMCA: 53 rue de la Boétie 75008 PARIS. Identifiant unique CITEO : FR234284_01MEMX





Useful number in case of suspected fraud

- To report a block, loss or theft of your bank card,
- To report a suspicious transfer or connection to your online banking
- To stop a cheque:

09 69 39 92 91

(price of a local call), **24/7**.

Number accessible from abroad at **+ 33 9 69 39 9291**.

Also report it to the police or the consulate.

In the meantime, immediately change your personal online access code and immediately deactivate online payments.

Adopt good habits:

- Never share your bank details and keep your bank card and its PIN safe.
- Check your bank account regularly and use sufficiently complex passwords and change them at the slightest doubt.
- Do not save your bank details and prefer secure payment methods.
- Be vigilant for validation requests and do not open suspicious messages, their attachments, or click on links.
- Regularly update your device and its operating system.
- Be vigilant about RIB/IBAN received by email or text message.

« And don't forget »

Crédit Agricole Normandie will never ask you for your codes to validate a transaction which cancels another, or to make a transfer to secure your funds. Hang up and contact your branch.