

**FOR PERSONAL CUSTOMERS**



**BANKING FEES**

**WITH EFFECT  
FROM 1<sup>ST</sup> JUNE 2025**

Fees including VAT where applicable





*Mont Saint Michel*

## Introduction

“True to our values of proximity, responsibility and solidarity, Crédit Agricole Normandie places utility towards the region and to our customers at the heart of its actions.

With 92 local branches, our cooperative and mutual banking model stands out for its willingness to address everyone and everywhere. To meet the needs of all our customers we are committed to offering quality services, depending on your situation and relying on the expertise of our teams.

We invite you to browse the new 2025 General Banking Conditions, which include all the services offered, and we also invite you to discover our packaged offers, designed to provide you with a complete range of banking services.

Supporting you today and tomorrow means being both a modern and digital bank, while remaining a deeply human one—so we can always stay close to you.

We thank you for your trust and loyalty, and we are committed to continue supporting you in all your projects.”





Clécy

## Standard excerpt of fees\*

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

The fees below are those charged for services not included in a service package and not subject to promotional offers or to special fees available to specific groups of clients.

List of services	Price in euros
Subscription to remote banking services (Online, landline, text, etc.) (Crédit Agricole en Ligne)	<b>FREE</b> Excluding fees charged by internet service providers
Subscription to products offering text message alerts concerning the status of your account	<b>FREE</b>
Account handling	<b>€1,20/month</b> i.e. <b>€14,40/year</b>
Provision of a debit card (international payment card with immediate debit) Britline Classic / Mastercard / VISA Classic	<b>€46,65/year</b>
Provision of a debit card (international payment card with deferred debit) Mastercard / VISA Classic	<b>€46,65/year</b>
Cash withdrawal (in €s) from an ATM of another institution in the euro zone (with an international payment card)	<b>€1/withdrawal</b> From the <b>5th withdrawal/month</b>
Subscription to insurance for loss or theft of means of payment – SécuriCOMPTE Plus	<b>€2/month</b> i.e. <b>€24/year</b>
Transfer (one-off SEPA transfer) • Through a branch • Online	<b>€5/transfer</b> <b>FREE</b>
Direct debit (fee per SEPA direct debit transaction)	<b>FREE</b>
Unauthorised transaction handling fee (“commission d’intervention”) • Per transaction • Daily cap • Monthly cap	<b>€8</b> <b>€8</b> <b>€80</b>

\* Credit institutions may present a standard excerpt of fees at the beginning of their fee schedules.

# Contents

## Standard excerpt of fees

P.3



## Opening, operating and monitoring your account

P.6

Opening, modifying, closing  
Account statements  
Account handling  
In-branch services  
Document search fees  
Foreign exchange



## Remote banking services

P.9

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



## Your means of payment and payment transactions

P.11

Cards  
Transfers  
SEPA direct debits / SEPA interbank payment orders  
Cheques



## Service packages

P.18

Prestige offer  
Premium offer  
Essentiel offer  
EKO offer



## Irregularities and incidents

P.24

Unauthorised transaction handling fee  
Specific transactions  
Payment incidents

This price list includes the prices of products and services related to the management of a deposit 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 at all our branches or on our website [credit-agricole.fr/ca-normandie](https://credit-agricole.fr/ca-normandie) (excluding internet service provider costs).

This price list includes the prices of products and services related to the management of a deposit 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](http://www.britline.com) (excluding internet service provider costs).



## Overdrafts and loans

P.26

Overdrafts  
Consumer loans  
Mortgage loans



## Savings and investments

P.29

Bank savings  
Financial investments



## Offers for young people

P.34



## Foreign transactions

P.35

Cheque  
Other transactions



## Insurance and Personal Protection

P.36

Insurance for you and your loved ones  
Insurance for your property  
Insurance to protect you everyday  
Everyday banking insurance



## Inheritance

P.38



## Other Services

P.38

Protection for individuals  
Magazines



## Solving a dispute

P.49

## Offers no longer commercialised

P.40

Bundled service offers: The "Compte à Composer", account service packages, Globe Trotter offer  
Account management: Fixed price for current transactions  
Cards that are no longer commercialised





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"> <li>➤ Opening / closing an account ▲</li> <li>➤ Transfer of an account to another Crédit Agricole</li> <li>➤ Change of address ▲●</li> <li>➤ Banking mobility assistance service</li> </ul>	FREE
Fee for separating or removing an account holder from a joint account	€44,85
▲ <b>Basic banking services</b> 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"> <li>➤ Opening, maintaining, and closing the account,</li> <li>➤ One change of address per year,</li> <li>➤ Issuing account details (RIB) upon request</li> <li>➤ Domiciliation of bank transfers, sending a monthly statement of transactions executed on the account,</li> <li>➤ 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,</li> <li>➤ Providing means to verify the account balance remotely; cash deposits and withdrawals at the branch that holds the account,</li> <li>➤ One payment card requiring systematic authorisation and permitting inter alia internet payments and cash withdrawals in the European Union,</li> <li>➤ Two banker's drafts per month or equivalent means of payment offering the same services; carrying out cash transactions.</li> </ul>	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 <sup>1</sup>
Monthly statement ▲●		
➤ Several statements grouped in the same envelope	<b>FREE</b>	<b>FREE</b>
➤ One statement and one envelope per account	<b>€3,44/ statement</b>	<b>FREE</b>
Fortnightly statement (2 per month)	<b>€1,33/statement</b>	<b>FREE</b>
Statement issued every 10 days (3 per month)	<b>€1,33/statement</b>	<b>FREE</b>
Reissuing an account statement by an advisor (more than 10 statements subject to quotation)	<b>€5/statement</b>	
Monthly account statement in Braille	<b>FREE</b>	
Annual statement of fees	<b>FREE</b>	<b>FREE</b>
Global statement of assets (savings and loans)	<b>€11,30/year</b>	
IFI statement	<b>€51,05/year</b>	
Statement of fees on financial instrument	<b>FREE</b>	<b>FREE</b>

## Account handling

Account handling ▲●	<b>€1,20/month i.e. €14,40/year</b>
Fees for handling an inactive account <sup>2</sup> ▲●	<b>€30/year</b>
Provision of bank account details (RIB) ▲●	<b>FREE</b>

**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 ▲●	<b>FREE</b>
Depositing cheques ▲●	<b>FREE</b>
<b>Cash withdrawal at a branch without writing a cheque ▲●</b> At the branch in which the account is held (or another branch if service unavailable) At another branch of Crédit Agricole Normandie	<b>€3/withdrawal</b> <b>€3/withdrawal</b>
<b>Emergency cash withdrawal<sup>1</sup></b> At the branch in which the account is held (or another branch if service unavailable) At another branch within the same Caisse régionale of Crédit Agricole Mutuel de Normandie At another branch of a different Regional Bank of Crédit Agricole	<b>€3/withdrawal</b> <b>€3/withdrawal</b> <b>€21,60/withdrawal</b>
<b>Safe deposit box rental</b> 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	<b>€88,90/year</b> <b>€88,90/year</b> <b>€129,50/year</b> <b>€139,40/year</b> <b>€167,95/year</b> <b>€259,05/year</b>  <b>€21,95/month</b> <b>i.e. €263,40/year</b>  <b>Based on a quotation and at actual cost</b>

## Document search fees<sup>2</sup>

Document search fee (including photocopies of account statements that date back more than one year, cheques, other bank documents, loan agreements and any other document included therein, etc.) Flat fee for up to 10 photocopies	<b>€17</b>
Over 10 photocopies	<b>Ask us for a quotation</b>
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)	<b>Ask us for a quotation</b>





Eglise Saint Pierre – Caen

(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) Possession of a compatible Android smartphone is required.

## Foreign exchange

Traveller's Cheques			Banknotes (Minimum order of €20)
	In €	Other currencies	Other currencies
Bought back from customer	<b>FREE</b>	<b>1% of the amount, with a minimum of €6,30</b>	<b>1% of the amount, with a minimum of €6,30</b>
Sale			<b>1% of the amount, with a minimum of €6,30</b>

## 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
  - Making international transfers
  - Subscribing to products and services using an electronic signature
- FREE**

Online remote banking service Crédit Agricole En Ligne (CAEL Part RIB) including

- Services included in CAEL
  - + SEPA external transfers
- FREE**

Access to stock market transactions via Internet

**Refer to the « Stock Market Orders: buying and selling in France »**



**MA BANQUE** application which includes

- The WERO 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**

Mobile Payment application dedicated to secure payments at merchants accepting contactless cards<sup>2</sup>

**FREE**



## Telephone with Filvert voice service

Access to account status by telephone service:  
+33 (0)2 31 55 24 24

**FREE**

## Subscription to alert services regarding the situation of your account by text or email

Mini statements (maximum 2/week)	<b>€3,04 fixed fee/month (i.e. €36,48/year)</b>
Remote purchase alert	<b>€0,85/message</b>
Sweep alert (monthly)	<b>€0,34/message</b>
Key alert – means of payment available and/or sent	<b>€0,34/message</b>
Key alert (monthly) – overdrawn balance	<b>€0,34/message</b>
Available balance alert (weekly)	<b>€0,34/message</b>
Authorised overdraft alert (monthly)	<b>€0,34/message</b>
Real-time account management alert	<b>FREE</b>
Overdrawn balance and transaction denial text alert	<b>FREE</b>



The Logo indicates that all our cards have contactless functionality.

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 the 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 ▲	€19,10/year €19,10/year	
Provision of a debit card (international payment card with systematic authorisation) ➤ Mastercard with systematic authorisation ➤ Mastercard eko	€34,30/year €40,60/year	
Provision of a debit card (international payment card) ➤ Mastercard standard or Visa Classic ➤ Gold Mastercard or Visa Premier ➤ World Elite Mastercard ➤ Visa Infinite	€46,65/year €142,70/year	€46,65/year €142,70/year €323,80/year €323,80/year
	Paiement comptant à débit immédiat	Paiement comptant à débit différé
Cards associated with a revolving credit ➤ Mastercard Cartwin <sup>1</sup> ➤ Gold Mastercard Cartwin <sup>1</sup>	€46,65/year €142,70/year	46,65€/year 142,70€/ year





Cité de la mer - Cherbourg

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation No.924)

(2) 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-monetaire-2020.pdf>

(3) Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

## Payments by card

Payment by card in euros <sup>1</sup> in a European Economic Area (EEA) country ●	<b>FREE</b>
Payments by card in foreign currency in a European Economic Area (EEA) country <b>Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards:</b> <ul style="list-style-type: none"> <li>➤ Fixed fees</li> <li>➤ Fees proportional to the payment amount</li> <li>➤ Currency conversion costs<sup>2</sup></li> </ul>	<b>€0,46/transaction 2,55%</b>
<b>Mozaïc, World Elite Mastercard, Visa Infinite cards:</b> <ul style="list-style-type: none"> <li>➤ Fixed fees</li> <li>➤ Fees proportional to the payment amount</li> <li>➤ Currency conversion costs<sup>2</sup></li> </ul>	<b>FREE</b>
<b>Other payments by card<sup>3</sup></b> Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards: <ul style="list-style-type: none"> <li>➤ Fixed fees</li> <li>➤ Fees proportional to the payment amount</li> <li>➤ Currency conversion costs<sup>2</sup></li> </ul> Mozaïc, World Elite Mastercard, Visa Infinite cards: <ul style="list-style-type: none"> <li>➤ Fixed fees</li> <li>➤ Fees proportional to the payment amount</li> <li>➤ Currency conversion costs<sup>2</sup></li> </ul>	<b>€0,46/transaction 2,55%</b>          <b>FREE</b>

**Contactless mobile payment in stores benefits from the same pricing as card payments.**



Arromanches

## Cash withdrawals using a card at the ATM

Cash withdrawals using a card <b>in euros</b> <sup>(1)</sup> in a European Economic Area (EEA) country (including card withdrawals in euro zone)		<b>FREE</b>
	Of Crédit Agricole	Of another bank
<ul style="list-style-type: none"> <li>➤ Prélude Card</li> <li>➤ L'autre Carte ●</li> <li>➤ L'autre Carte Protected Adults</li> </ul>	<b>FREE</b>	<b>€1/withdrawal from the 1<sup>st</sup> withdrawal</b>
<ul style="list-style-type: none"> <li>➤ Mastercard EKO</li> </ul>	<b>FREE</b>	<b>1€/ withdrawal over 25 withdrawals /year</b>
<ul style="list-style-type: none"> <li>➤ Mastercard with systematic authorisation</li> <li>➤ Standard Mastercard or Visa Classic</li> <li>➤ Mastercard Cartwin</li> <li>➤ Mozaïc</li> </ul>	<b>FREE</b>	<b>1€/ withdrawal from the 5<sup>th</sup> withdrawal/month</b>
<ul style="list-style-type: none"> <li>➤ Gold Mastercard</li> <li>➤ Visa Premier</li> <li>➤ Gold Mastercard Cartwin</li> <li>➤ World Elite Mastercard</li> <li>➤ Visa Infinite</li> </ul>	<b>FREE</b>	

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation No.924/2009).



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-monetaire-2020.pdf>

(2) Outside the EU and in the EU in a currency other than the euro and the Swedish and Romanian currencies.

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

Cash withdrawals using a card in foreign currency in a European Economic Area (EEA) country	
Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards: ➤ Fixed fees ➤ Fees proportional to the withdrawal amount ➤ Currency conversion costs <sup>1</sup>	<b>€3,75/transaction</b> <b>2,55%</b>
Mozaïc, World Elite Mastercard, Visa Infinite cards: ➤ Fixed fees ➤ Fees proportional to the withdrawal amount ➤ Currency conversion costs <sup>1</sup>	<b>FREE</b>
Other cash withdrawals using a card	
Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards: ➤ Fixed fees ➤ Fees proportional to the withdrawal amount ➤ Currency conversion costs <sup>1</sup>	<b>€3,75/transaction</b> <b>2,55%</b>
Mozaïc, World Elite Mastercard, Visa Infinite cards: ➤ Fixed fees ➤ Fees proportional to the withdrawal amount ➤ Currency conversion costs	<b>FREE</b>
<b>Travel package</b> For international payment cards (Standard Mastercard, Visa, Gold Mastercard, Visa Premier): No fixed or proportional fees added to the amount of payments and withdrawals <sup>2</sup>	<b>€19,20/month</b> <b>i.e. €230,40/year</b>



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

- *European Union countries in the euro zone: Germany, Austria, Belgium, 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 Bulgaria, 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*

## Other card-related services

Card sent by registered post (including postage) at the customer's request	€9,25
Card sent by ordinary post	€1,10
Re-issuing PIN (by post or text message)	€10,80
Changing usage limits at the cardholder's request online	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) in your online banking and at branch	FREE

## Transfers

### SEPA transfers \*

#### Euro-denominated transactions to or from the SEPA area

#### Sending a SEPA transfer ▲ ●

ONE-OFF SEPA TRANSFER	Online	By an advisor
<b>Fee for a one-off transfer</b>		
To an account held with the Regional Bank	FREE	FREE
To a Crédit Agricole account not held with the Regional Bank	FREE	€5
To an account at another bank	FREE	€5
STANDING SEPA TRANSFER	Online	By an advisor
<b>Fee for setting up a standing order</b>	FREE	FREE
<b>Fee per standing order</b>		
To an account held with Crédit Agricole	FREE	€5
To an account at another bank	FREE	€5
Fee for modifying a standing order	FREE	€5
Sending an instant SEPA transfer	FREE	

## SEPA transfers (continued)

Via the Crédit Agricole En Ligne online remote banking service Website:

[www.credit-agricole.fr/ca-normandie](http://www.credit-agricole.fr/ca-normandie)

Fee for a one-off transfer to an account not held with the Regional Bank	<b>FREE</b>
--	-------------

**Via WERO – My Bank app**

Fees per occasional transfer	<b>FREE</b>
------------------------------	-------------

Receipt of a SEPA transfer ▲ ●	<b>FREE</b>
--------------------------------	-------------

Receipt of an instant SEPA transfer ▲ ●	<b>FREE</b>
---	-------------

Request for recall of SEPA transfer/instant transfer at the initiative of the payer	<b>€11</b>
---	------------

### 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 €16,70. 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.

## NON SEPA transfer

<b>SENDING AN OCCASIONAL NON SEPA TRANSFER</b>	Online	By an advisor
Proportional fees per transfer		
To a Crédit Agricole account outside the Regional Bank	<b>€11</b>	<b>€13,20</b>
To an account at another bank	<b>€15</b>	<b>€18</b>
<b>SENDING A PERMANENT NON-SEPA TRANSFER</b>		
Fees for setting up a permanent non-SEPA transfer	<b>€5 /transaction</b>	
Proportional fees per transfer		
To a Crédit Agricole account outside the Regional Bank	<b>€13,20</b>	
To an account at another bank	<b>€18</b>	
<b>RECEIPT OF A NON-SEPA TRANSFER ▲ ●</b>		
Fees per transfer	<b>€23,10</b>	



Alençon

## SEPA direct debits/SEPA interbank payment orders

Cancelling 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) ▲●	€1,10/month i.e. €13,20/year
Information first SEPA direct debit	

## Cheques

Payment of a cheque	FREE
Crediting cheques to your account ▲●	
Chequebook delivered at a branch	
<b>Value date of cheques deposited for collection</b> when crediting the account. The value date is the date considered for calculating overdraft interest.	D+1
Fee for sending chequebook: ➤ By ordinary post, from the 1 <sup>st</sup> chequebook per year ➤ By registered post ➤ By secure international courier	€1,10 €9,25 Depending on weight
Fee for placing a stop on cheque(s)/chequebook(s) by the issuer	€17,70
Fee for issuing a banker's draft ▲	€15,80





Arromanches

## 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.

### Fee for service packages

	Prestige offer	Premium offer	Essentiel 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	€16,40/month	€9.85/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)	✓	✓	✓	✓

*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*

(1) Unless free of charge as imposed by law

	Prestige offer	Premium offer	Essentiel 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 <sup>1</sup>	✓	✓	✓	✓
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	✗
<b>Cash withdrawal using a card</b>				
Cash withdrawal at a Crédit Agricole Normandie ATM	✓	✓	✓	✓
Cash withdrawal, in euros, from an ATM of another institution in the euro zone	✓	✓	✓	25 withdrawals per year

Services continue on the next page

(1) Using the card included in the offer.

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

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

	Prestige offer	Premium offer	Essentiel 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	18 – 30 years old: unlimited		10 withdrawals per year
		> 30 years old: 10 withdrawal/year	> 30 years old: From the 1 <sup>st</sup> withdrawal	
Card payments <sup>1</sup>				
In euros in an EEA country	✓	✓	✓	✓
In a foreign currency, in the EEA (European Economic Area) or in a non-EEA country	Unlimited	18 – 30 years old: unlimited		From the 1 <sup>st</sup> withdrawal
		> 30 years old: 10 payments/year	> 30 years old: From the 1 <sup>st</sup> payment	
Everyday banking insurance				
Insurance against loss or theft of means of payment: SécuriCOMPTE <sup>2</sup>	Sécuricompte PREMIUM	Sécuricompte PREMIUM	Sécuricompte PREMIUM	✗
SécuriWEB PREMIUM				
Unauthorised transaction handling fee <sup>3</sup>				
Unauthorised transaction handling fee	12/year	12/ year	12/ year	✗

Services continue on the next page



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

**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 less 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.

\* 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

## Crédit Agricole's offer for financially vulnerable Customers: "Compte à Composer" with Budget Protection Module<sup>1</sup>

BASIC PACKAGE		
Account handling	€1/month	
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"><li>• key alert (monthly) - overdrawn account</li><li>• key alert - means of payment available and/or sent</li></ul>		
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		



Haras du pin

**Transactions that can be carried out independently 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, Essentiel, Eko offers** or an offer that is no longer commercialized (Compte à composer, Compte Services, available on page 40), the transactions listed below will remain free even if carried out by an advisor:

- Reissuing account statement(s)
- Changing card limits
- Setting up/modifying standing order(s)
- Rejecting direct debit(s)
- Emergency withdrawal(s)

**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, capped at €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 specified)	€18,90
Fee for researching customer address by specialist service provider	€79,94
Fee per “saisie attribution” or “saisie conservatoire” <sup>1</sup>	€87,94
Fee per court-ordered direct maintenance payment	€87,94
Fee per “Avis à Tiers détenteur” (ATD) third party notification by the tax authorities <sup>1</sup>	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 a “interdiction bancaire”	€20/cheque

## Payment incidents

Fee for information letter for unauthorised overdrawn account	€8
In the event of a “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 <sup>2</sup> ➤ Cheque amount less than or equal to €50 ➤ Cheque amount over €50	€30/cheque €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 <sup>1</sup> ➤ If payment < €20 ➤ If payment ≥ €20	<b>Payment amount</b> <b>€20</b>
Fee for blocking a card by the bank	<b>FREE</b>
Fee for rejecting of direct debit due to insufficient funds <sup>1</sup> ➤ If payment < €20 ➤ If payment ≥ €20	<b>Payment amount</b> <b>€20</b>
Fee for not executing a one-off transfer order due to insufficient funds ➤ If payment < €20 ➤ If payment ≥ €20	<b>Payment amount</b> <b>€20</b>

## 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   | <b>FREE</b>      |
| ➤ Non-holders of the specific offer CAC Module Budget Protégé | <b>€25/month</b> |

<b>Maximum unauthorised transaction handling fees for other customers</b>	<b>€80/month</b>
---	------------------

# Overdrafts and loans<sup>1</sup>

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

(a) The overdraft interest rate varies depending on the amount of the overdraft, the duration of the overdraft and your personal situation. The borrowing rate and the APRC (Annual Percentage Rate of Charge) are indicated in the contract and on the account statement.

(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 <sup>(a)</sup>

**Benchmark  
+ margin <sup>(b)</sup>**

Maximum Annual Percentage Rate Of Charge (APRC) <sup>(c)</sup>

**Usury rate cap <sup>(d)</sup>**

## 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<sup>2</sup>

**According to the  
overdraft amount**

## Consumer loans

### Revolving credit

Revolving credit: Supplétis

The annual debit rate and the APR (Annual Percentage Rate) 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 <sup>3</sup>

**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	<b>CONTACT US</b>
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 <sup>1</sup>	<b>1% of the borrowed capital</b>
Application fees <sup>2</sup>	
Minimum amount	<b>€70</b>

### Mortgages

Zero-rate loan (PTZ)	<b>CONTACT US</b>
Eco-PTZ	
Conventional mortgage	
Prêt Épargne Logement	
Facilimmo (fixed or variable rate mortgage, repayment or interest only)	
Bridging loan	
Borrower insurance <sup>1</sup>	<b>1% of the borrowed capital</b>
Application fees <sup>2</sup>	
Minimum amount	<b>€530</b>
Maximum amount on the PAS mortgage	<b>€500</b>



Honfleur

## Other loan-related operations

Change of due date	<b>€47,35</b>
Change of guarantee	<b>CONTACT US</b>
Various loan-related certificates	<b>€25,20</b>
Annual guarantor information letter	<b>FREE</b>
Loan refinancing <ul style="list-style-type: none"> <li>➤ Application fees</li> <li>➤ Minimum</li> </ul>	<b>1% of the borrowed capital</b> <b>€535</b>
Mortgage repayment statement, for mortgage offers issued before 07/01/2016	<b>€27,05</b>
Mortgage repayment statement, for mortgage offers issued from 07/01/2016	<b>FREE</b>
Total or partial release of guarantee (mortgage)	<b>€187</b>
Deferred payment	<b>CONTACT US</b>
Amendment drafting fees (excluding restructuring and dissociation) - Rate 1% of the Remaining Capital Due <ul style="list-style-type: none"> <li>➤ Minimum</li> <li>➤ Maximum</li> </ul>	<b>€182,30</b> <b>€537,50</b>
Loan dissociation fees: rate 1% of the Remaining Capital Due <ul style="list-style-type: none"> <li>➤ Minimum</li> <li>➤ Maximum</li> </ul>	<b>€182,30</b> <b>€344</b>
OCC renewal fees	<b>€17,10</b>
Bank guarantees: Application fees (flat rate) Commissions at the rate of 1 % of the guaranteed amount per year	<b>€66,50</b>
Formalization of guarantee: <ul style="list-style-type: none"> <li>➤ Pledge and security pledge</li> <li>➤ Security pledge of shares and Assurance vie (Crédit Agricole Normandie products)</li> <li>➤ Security pledge of shares and Assurance vie (external products)</li> </ul>	<b>€97,95</b> <b>FREE</b> <b>€193,70</b>





Abbaye aux hommes

## Savings and investments

### Bank savings

Account Transfer to another bank Livrets and similar accounts	<b>FREE</b>
Account transfer to another bank: PEL, CEL, PEP et PEP Orchestral	<b>€103</b>
Savings mandate - Savings mandate + ➤ Tandem ➤ Tandem +	<b>€21,25/year</b> <b>€25,25/ year</b>

### 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	<b>FREE</b> <b>CONTACT US</b>
---	----------------------------------

### Medium/Long-Term savings

Term accounts (DAT) and Plan Épargne Logement ➤ Opening ➤ Current gross rate	<b>FREE</b> <b>CONTACT US</b>
Assurance vie and Plan d'Épargne Retraite (PER) ➤ Entry fees ➤ Remuneration ➤ Management fees	<b>CONTACT US</b>
<b>Search for savings and Assurance Vie contracts:</b> Request a copy of your annual account statement, Assurance Vie contracts	<b>€26,90 for the 10 first statements</b> <b>€1,55/additional statement</b>





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	<b>FREE</b>
Transfer fees Compte-Titres / PERI Titres to another Regional Bank	<b>FREE</b>
Transfer fees of Compte-Titres / PERI Titres ➤ Per account ➤ Per line of securities (listed/unlisted)	<b>€116,90</b> <b>€22,80</b>
Transfer fees of PEA / PEA - PME To another Regional Bank	<b>FREE</b>
To another bank: ➤ Per line of listed securities ➤ Per line of unlisted securities	<b>Up to a ceiling of €116,90</b> <b>€15</b> <b>€21,20</b>
Duplicate Single Tax Form (IFU)	<b>€16,60</b>
Securities research fees, per year of research	<b>€17,10</b>
Placement in administered (except Crédit Agricole shares)	<b>€36,15</b>
Placement in pure registered form (except Crédit Agricole shares)	<b>€58,65</b>
Other order processing case (ex: over the counter)	<b>1,2% of the amount</b> <b>Maximum €500</b>
« Pôle Bourse » service	<b>FREE</b>
Convention « Gestion conseillée » 1	<b>From €72/quarter</b> <b>Depending on the offer chosen</b>
Management mandates	<b>CONTACT US</b>

(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 Initial <sup>2</sup>		
Subscription to the Invest'Store INITIAL service	FREE	FREE
French stocks and bonds	0,5% of the order amount	0,6% of the order amount, Minimum €10,45
ONLINE: Invest'Store INTÉGRAL <sup>2</sup>		
Subscription to the Invest'Store Intégral service		
➤ Less than 24 stock market orders/year	€104,65	
➤ From 24 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) <sup>2</sup>		
Proportional fees on the order amount	1,2%	-
Bonds, Shares, Warrants, ETF and similar:	1,20% of the order amount Minimum €16,20 Fixed line fees: €5,40	
Allocation rights and subscription right:	1,20% of the order amount Minimum €6,40	
DEFERRED SETTLEMENT SERVICE (SRD)		
➤ Proportional fees on the position amount per day of carry		0,025%
➤ Minimum amount		€6,70
➤ SRD service access fees (re-invoicing of intermediary fees)		€4,55/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

➤ Subscription / Acquisition : Compte Titres / PERI Titres / PEA / PEA -PME	<b>1,2% of the amount Maximum €500</b>
➤ Capital increase	
➤ Sale	
➤ Other transactions and dividend registration	

### SUBSCRIPTION TO SICAV ET FCP – Excluding entry fees<sup>1</sup>

Crédit Agricole	FREE	
Non Crédit Agricole	PEA / PEA - PME	Compte titres et PERI Titres
	<b>1,20% of the order amount</b>	<b>€41,80 + right inherent in the product</b>

### Stock market orders on foreign stock exchanges

	PEA / PEA - PME	Compte Titres / PERI Titres
--	-----------------	-----------------------------

### ONLINE<sup>2</sup>:

Foreign stocks and bonds (on the order amount)	<b>0.50%</b>	<b>0.60% with a minimum of €42.85</b>
--	--------------	---------------------------------------

### ORDERS PLACED VIA THE CALL CENTER (+33 (0)2 54 81 57 75)<sup>2</sup>

	PEA / PEA - PME	Compte titres / PERI Titres
➤ Proportional fees on the order amount	<b>1,2%</b>	<b>1,2%</b>
➤ Fixed fee per line		<b>€5,40</b>
➤ With a minimum of		<b>€42,85</b>



### 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 invoices 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.

### 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 <b>Invest Store Integral</b> remote banking service: equity lines		<b>FREE</b>
<b>PER YEAR AND PER ACCOUNT</b>		
<b>Account-keeping fees</b>		
➤ Only for « Parts Sociales »	<b>FREE</b>	
➤ Share account	<b>€30,70</b>	
➤ PEA / PEA – PME – PERI securities guided management	<b>FREE</b>	
	<b>PEA / PEA – PME Securities account PERI securities free management</b>	
	<b>CA Instruments</b>	<b>Non-CA instruments</b>
Fee proportional to the amount of the portfolio		
➤ Bonds and investment funds	<b>0,12 %</b>	<b>0,25 %</b>
➤ Registered shares, foreign lines	<b>0,35 %</b>	<b>0,35 %</b>
➤ Other instruments	<b>0,25 %</b>	<b>0,25 %</b>
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: <b>€445</b>	<b>€2,25</b>	PEA / PEA-PME: <b>€5</b>  Share account PERI securities free management: <b>€6,70</b>
<b>Gold transaction</b>	<b>CONTACT US</b>	

# Offers for young people

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

## Card fee for 12/17 year-olds

Cirrus Mozaïc withdrawal card	<b>FREE</b> Free withdrawals from Crédit Agricole ATM and <b>5 withdrawals/month from another bank</b> - otherwise <b>1€/withdrawal</b>
Provision of a debit card Mozaïc Mastercard black  <i>International payment card with systematic authorisation</i> <i>Renewable up to 25years</i>	<b>1<sup>st</sup> year FREE THEN €12/ year</b> 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 <b>5 withdrawals/month from another bank</b> - otherwise <b>€1/withdrawal</b>

## Subscription to a service package - see page 18

	Essentiel Offer	Premium Offer	Prestige Offer
18-25 years (included)	<b>€3/month</b>	<b>€5/month</b>	<b>€15/month</b>
26-30 years (included)	<b>€6/month</b>	<b>€9/month</b>	<b>€23/month</b>
18-30 years (included)	Free payment and withdrawal fees abroad by card, excluding fees that may be applied by the foreign bank.		

## 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 24)	<b>50%</b>
--	------------

## Loans

Driving license at €1 per day (up to the age of 25) Student loan (up to the age of 30) State-guaranteed student loan (up to the age of 27) Youth project	<b>CONTACT US (For fiscal residents in France only)</b>
---	---

## Savings and financial investments

Custody fees (Securities account / PERI Securities, PEA / PEA-PME) Up to age 25 years	<b>FREE</b>
--	-------------

## Insurances

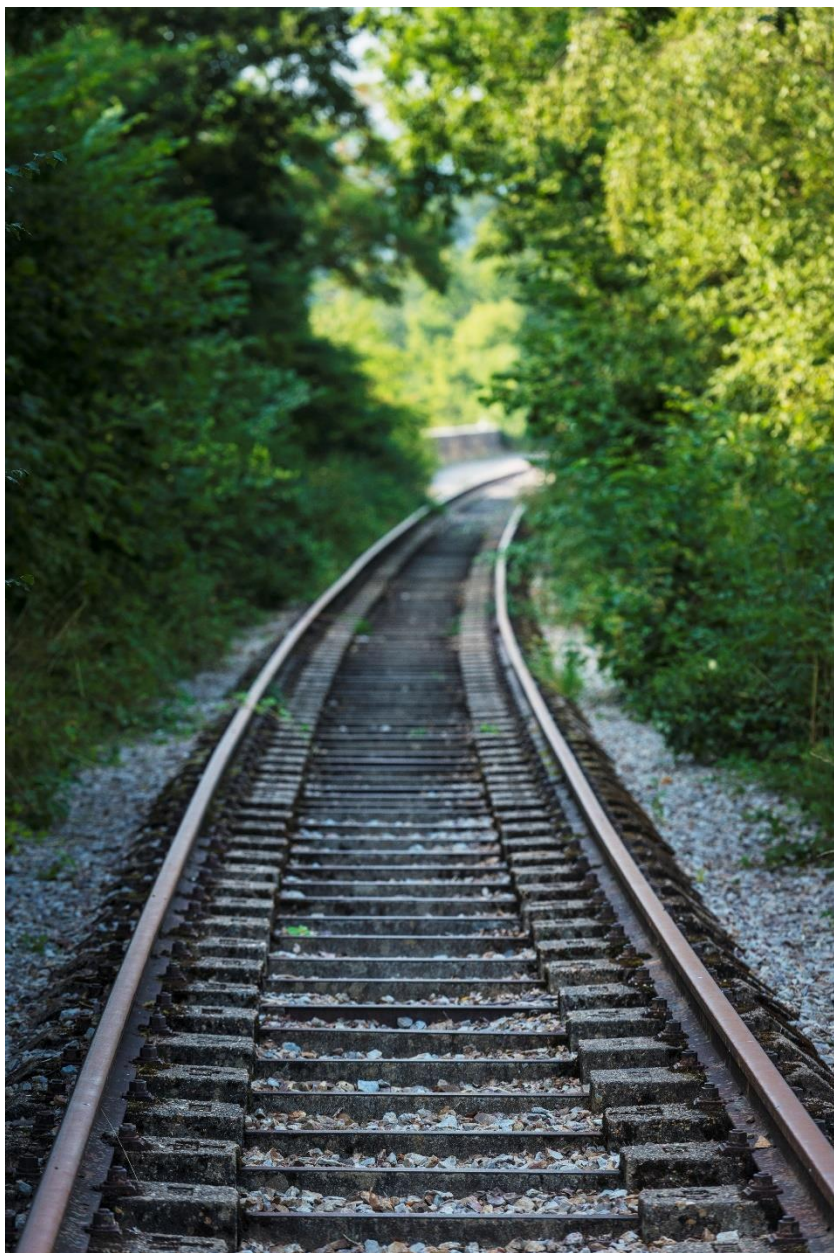
Insurance Multirisque Habitation Health insurance for students abroad	<b>CONTACT US</b>
--	-------------------



Mont Saint Michel



# Foreign transactions



Suisse Normande

## Cheques

Deposit of a cheque with immediate credit	
➤ Fees proportional to operations	<b>0,10% of the amount</b>
➤ Minimum	<b>€32,15</b>
Deposit of a cheque with deferred credit	
➤ Fees proportional to operations	<b>0,10% of the amount</b>
➤ Minimum	<b>€35,70</b>
Fees for payment of cheques issued abroad	<b>€47,10</b>
International bank cheque issuance fee	<b>€40</b>

## Other foreign transactions

Transfers: see pages 15 & 16

Payment and withdrawals using a card: see pages 12 & 13

Transactions (excluding cheques) of less than €76,00 excluding SEPA, or foreign currency equivalent are invoiced at the fixed price of	<b>€10,55</b>
Data customisation or enhancement fee	<b>€17,20</b>
<b>Foreign exchange transactions</b>	
Foreign exchange fees (combined with other fees)	
➤ Fees proportional to operations	<b>0,10% of the amount</b>
➤ Minimum	<b>€17,90</b>
Active foreign currency account-keeping fees	<b>€25/month</b> <b>i.e. €300/year</b>

## Common rules to all international transactions

Outcome notice, extension, acceptance, non-payment or portfolio claim (instruments-documentary collections) fees	<b>€49,90</b>
Fees for cheque deposited and not paid	<b>€145,85</b>
Fees for foreign cheque deposited and not paid	<b>€145,85</b>
Cost of amendments, corrections, messages to foreign banks	<b>€17</b>



# Insurance and personal Protection

(1) Your insurance also allows to compensate in the event of amounts fraudulently debited from your bank account and not reimbursed by your Regional Fund under its legal obligations, relating to payment fraud, resulting from the requirements of the Monetary and Financial Code (see details in the insurance notice)



Granville

## Insurance for you and your family

- Top-up health insurance
- Personal injury insurance
- Loss of independence insurance
- Death insurance
- Funeral Planning insurance

**CONTACT US**

## Insurance for your property

- 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: <b>Sécuricompte Plus<sup>1</sup></b>	<b>€24/year/account</b>	<b>€50.40/year/account</b>
<b>SécuriWEB</b>	<b>€15/year/account</b>	<b>€30/year/account</b>
<b>PRICE</b>	<b>Overdraft levels</b>	
<b>SécuriTRESORERIE</b> (called <b>SécuriCOMPTE</b> Overdraft in the Compte à Composer offer) subscribed until 31/12/2016		
<b>€16.20/year/account</b>	<b>&lt;= €300</b>	
<b>€24/year/account</b>	<b>from €301 to €2000</b>	
<b>€36/year/account</b>	<b>&gt; €2000 Maximum compensation: €3000/claim/year</b>	
<b>SécuriTRESORERIE</b> (called <b>SécuriCOMPTE</b> Découvert in the Compte à Composer offer) subscribed since 01/01/2017		
<b>€16.20/year/account</b>	<b>≤ €300</b>	
<b>€24/year/account</b>	<b>From €301 to €2000</b>	
<b>€36/year/account</b>	<b>&gt; €2000 Maximum compensation: €3000/claim/year</b>	



Honfleur

## INSURANCE AND 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](http://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:

- **PACIFICAS S.A.** a limited company with fully paid-up capital of €442 524 390.00. Company governed by the Insurance Code - Registered office: 8-10 Boulevard de Vaugirard – 75724 Paris CEDEX 15. VAT NO: FR 95 352 358 865.

Damage insurance contracts

The risk of job loss

- **PREDICA** – Public limited company with fully paid-up capital of €1 029 934 935 – 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 real estate loans 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 « Death Assistance Guarantee », « Towards Autonomy Assistance » and « Funeral Assistance ».

- **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](http://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.

- Funeral assistance services are provided by EUROP ASSISTANCE FRANCE, a simplified joint-stock with a capital of €5 316 384, whose headquarters are located at 11 - 17, avenue François Mitterrand, 93210 Saint-Denis, registered with the Bobigny Trade and Companies Register under number 403 147 903 RCS Bobigny, and by 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.

# Inheritance

## Insurance for you and your loved ones

Costs of opening and processing an inheritance file over ≥ €2000	<b>1% of assets with Minimum €50 Maximum €630</b>
Annual management fees (applied if the inheritance file is processed for over 12 months)	<b>€80</b>

## Other services

### Protection for individuals

	<b>Initial package</b>	<b>Integral package</b>
Home security <sup>1</sup>	<b>From €19,90/month</b>	<b>From €29,90/month</b>
	<b>CONTACT US</b>	
Remote assistance at home <sup>2</sup>	<b>From €29,90/month CONTACT US</b>	
Mobile remote assistance <sup>2</sup>	<b>From €42,90/month CONTACT US</b>	

### Magazines – Offer reserved to Crédit Agricole customers

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

*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.*

(1) Home security service provided by NEXECUR PROTECTION (for which CA acts as agent), a simplified limited company with capital of €12,547,360, Registered office: 13, rue de Belle Ile, 72190 Coulaines, Le Mans Trade and Companies Register (SIREN) No. 799 869 342 - VAT No. FR 19 799869342 – Authorisation to do business CNAPS AUT- 072-2113-07-09-20140389180: “Authorisation to do business does not confer any public authority prerogatives on companies or persons holding such authorisation”.

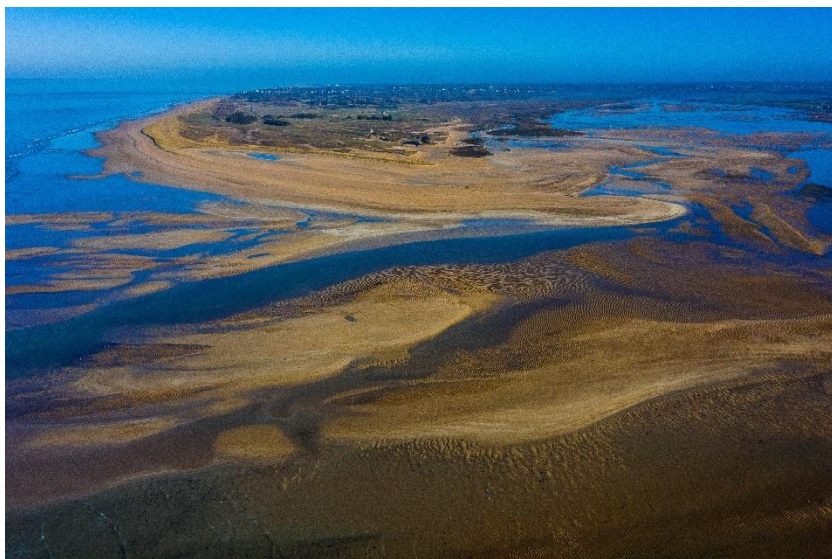
(2) Remote assistance contracts are offered by NEXECUR Assistance, Crédit Agricole Group, registered office: 13 rue de Belle Ile, 72190 Coulaines - simplified limited company with capital of €23,450 - Le Mans Trade and Companies Register (SIREN) 515 260 792 - VAT No. FR 88 515260792 - Activity (APE) code: 9609Z - PERSONAL SERVICES DECLARATION No. 515260792



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

**No Cristal 09 69 32 34 40 – Appel Non Surtaxé**

**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

## Magazines – Offer reserved to Crédit Agricole customers - continued

<b>« Merci pour l'info » Premium (digital version)</b> <ul style="list-style-type: none"> <li>➤ Unlimited access to the “Merci pour l'info” helpline</li> <li>➤ Unlimited access to exclusive content and newsletters on <a href="http://www.mercipourlinfo.fr">www.mercipourlinfo.fr</a></li> <li>➤ “Merci pour l'info” (12 issues/year) including practical guides, in digital version</li> </ul>	<b>€18/year</b>
<b>+ Print option: “Merci pour l'info” (12 issues/year) and its practical guides delivered by post</b>	<b>€38,08/year</b>
<b>« Merci pour l'info Essentiel » (digital version)</b> <ul style="list-style-type: none"> <li>➤ Access to the “Merci pour l'info” helpline: 2 requests/year</li> <li>➤ Unlimited access to exclusive content and newsletters on <a href="http://www.mercipourlinfo.fr">www.mercipourlinfo.fr</a></li> <li>➤ “Merci pour l'info” (12 issues/year) including practical guides, in digital version</li> </ul>	<b>€12/year</b>
<b>+ Print option: “Merci pour l'info” (12 issues/year) and its practical guides delivered by post</b>	<b>€38,08/year</b>

## Magazines – Print and digital subscription

“Santé Magazine” (12 issues/year subscription following 3 free issues)	<b>€31,60/year</b>
“Détente Jardin” (Subscription of 6 issues + 1 special issue per year, preceded by 2 free issues)	<b>€22,90/year</b>
“Régat” (Subscription of 6 issues + 2 special issues per year, preceded by 2 free issues)	<b>€27,90/year</b>
“Maison creative” (Subscription of 6 issues + 1 special issue per year, preceded by 2 free issues)	<b>€23,90/year</b>
“Détours en France” (Subscription of 8 issues + 3 special issues per year, preceded by 2 free issues)	<b>€49,80/year</b>
“Plus de Pep's” (Subscription of 6 issues, preceded by 1 free issue)	<b>€19,90/year</b>
“Parents” (Subscription of 6 issues/year (preceded by 1 free issues)	<b>€18,90/year</b>

# Offers, products and services no longer commercialized

## The packaged service offers no longer commercialized

### Le compte à composer – The base

Account handling

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 information

Subscription to products offering alerts on the account status by text or email or on account management by text or email:

- Essential alert (monthly) – debit balance
- 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 (page 39)

**€2,35/month**  
**i.e.**  
**€28,20/year**







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 commercialized - continued

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

	Overdraft	Price
SécuriCOMPTE Découvert insurance	From €1 to €500	<b>€2,45/month i.e. €29,40/year</b>
➤ Subscription to products offering account status alerts by text or email: overdraft flexibility alert (monthly)	From €501 to €1000	<b>€3,25/month i.e. 39€/year</b>
	From €1001 to €2000	<b>€4,30/month i.e. €51,60/year</b>
	€2001 and +	<b>€5,55/month i.e. €66,60/year</b>
➤ Debit interest rebate <sup>1</sup>		

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

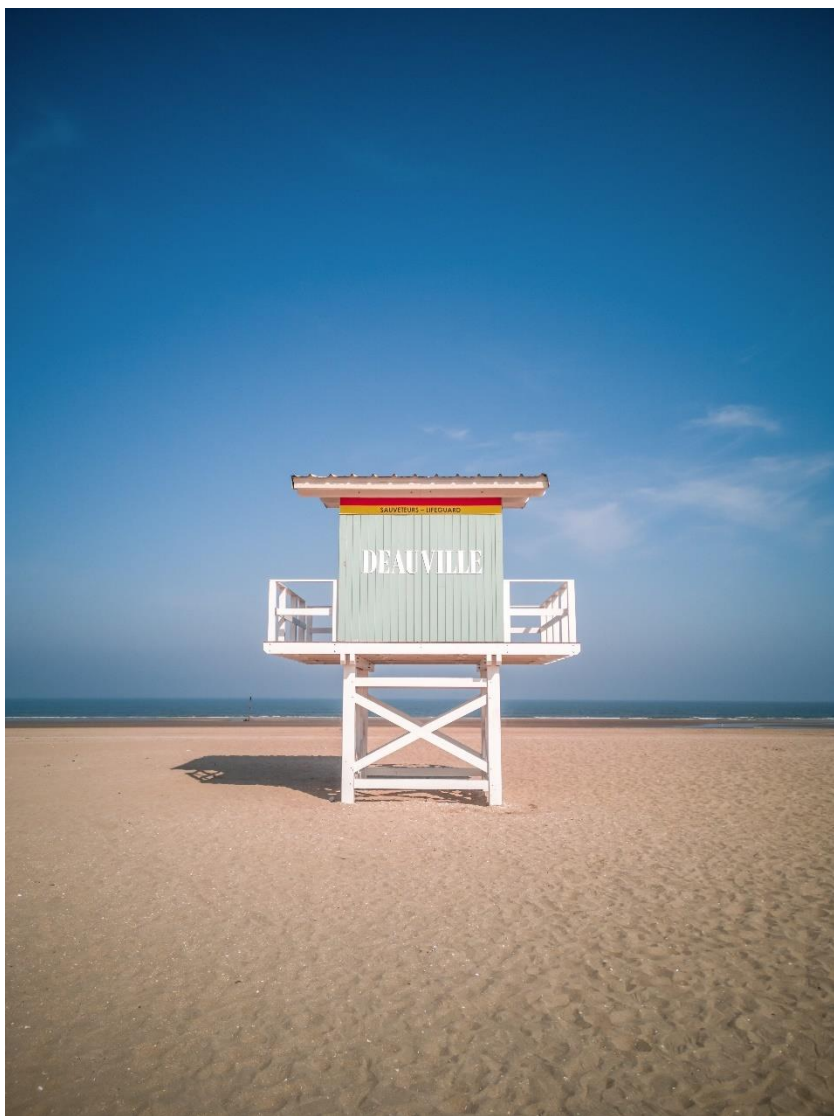
	Overdraft	Price
SécuriCOMPTE Découvert insurance	From €1 to €300	<b>€1,55/month i.e. €18.60/year</b>
	From €301 to €800	<b>€2,45/month i.e. €29,40/year</b>
	From €801 to €1200	<b>€3,25/month i.e. €39/year</b>
	From €1201 to €2000	<b>€4,30/month i.e. €51,60/year</b>
	€2001 and +	<b>€5,55/month i.e. €66,60/year</b>
➤ Subscription to products offering account status alerts by text or email: overdraft flexibility alert (monthly)		
➤ Debit interest rebate <sup>2</sup>		



(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: ➤ <b>SécuriCOMPTE Plus<sup>1</sup></b> ➤ <b>SécuriCOMPTE Premium</b>	<b>SécuriCOMPTE Plus:</b> €3,05/ month i.e. €36,60/year
Fees for blocking check(s) by the issuer	<b>SécuriCOMPTE Premium:</b> €4,75/ 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 ➤ <b>SécuriWEB</b> ➤ <b>SécuriWEB Premium</b>	<b>SécuriWEB :</b> €3,45/month i.e. €41,40/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	<b>SécuriWEB Premium:</b> €4,20/month i.e. €50,40/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)	<b>Between</b> €4,10 and €5,09
10% reduction on the total monthly subscribed amount (base + modules)	<b>Between</b> €5,10 and €7,14
15% reduction on the total monthly subscribed amount (base + modules)	<b>Between</b> €7,15 and €9,17
20% reduction on the total monthly subscribed amount (base + modules)	<b>Between</b> €9,18 and more
IN +: Options automatically benefit from the price reduction level reached for the base + modules equipment.	

**Additional pricing benefits:**  
**From the 2<sup>nd</sup> COMPTE À COMPOSER**  
**- 50 % additional discount**



Deauville

## The packaged service offers no longer commercialised - continued

### Service accounts

FREASY	FREE
	<b>€3,45/month i.e. €41,40/year</b>
Compte Service PRELUDE subscription	
Compte Service PRELUDE Plus subscription	<b>€1/month i.e. €12/year</b>
Compte Service Option 1 subscription	<b>€4,95/month i.e. €59,40/year</b>
Compte Service Option 2 subscription	<b>€7,85/month i.e. €94,20/year</b>
Compte Service Option 3 subscription	<b>€10,30/month i.e. €123,60/year</b>
Compte Service INITIAL 1 subscription	<b>€5,90/month i.e. €70,80/year</b>
Compte Service INITIAL subscription	<b>€7,10/month i.e. €85,20/year</b>
Compte Service Mozaic subscription	<b>€3,25/month i.e. €39 year</b>
Compte Service Souplesse 2 subscription	<b>€6,65/month i.e. €79,80/year</b>
Compte Service Souplesse subscription	<b>€11,15/month i.e. €133,80/year</b>
Compte Service Optimum 2 subscription	<b>€6,30/month i.e. €75,60/year</b>
Compte Service Optimum subscription	<b>€10,65/month i.e. €127,80/year</b>
Compte Service Mixte subscription	<b>€11,75/month i.e. €141/year</b>
Compte Service Feu Vert subscription	<b>€5,10/month i.e. €61,20/year</b>
Compte Service Tandem subscription	<b>€ 5,70/month i.e. €68,40/year</b>
Compte Service Stereo subscription	<b>€12,50/month i.e. €150/year</b>
Compte Service Stéréo 2 subscription	<b>€10/month i.e. €120/year</b>
Compte Service Equilibre subscription	<b>€7,05/month i.e. €84,60/year</b>
Compte Service Projet subscription	<b>€7,95/month i.e. €95,40/year</b>
Compte Service Avantage subscription	<b>€7,20/month i.e. €86,40/year</b>
Compte Service Privilège subscription	<b>€8,15/month i.e. €97,80/year</b>
Compte Service Confort subscription	<b>€7,25/month i.e. €87/year</b>
Compte Service Le Découvert subscription	<b>€2,65/month i.e. €31,80/year</b>



Longues sur mer

**The packaged service offers no longer commercialized - 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)

Account handling

Subscription to products offering text or email alerts concerning the status of your account:

- 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 (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 card<sup>1</sup>**

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

**€2/month  
i.e. €24/year**

(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 card<sup>1</sup>

In euros or other currencies, within or outside the European Economic Area (EEA)	<b>€2/month</b> <b>i.e. €24/year</b>
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"> <li>➤ Issuing a SEPA transfer (occasional or standing order SEPA transfer),</li> <li>➤ Receiving a SEPA transfer,</li> <li>➤ Fees per payment of a SEPA direct debit,</li> <li>➤ Fees for setting up a SEPA direct debit mandate and payment of a SEPA interbank payment order (TIP)</li> </ul>	<b>€1,05/month</b> <b>i.e. €12,60/year</b>
---	---

#### Card no longer commercialised

Britline Classic Visa card	<b>€46,65/year</b>
Britline Premier Visa card	<b>€142,70/year</b>
Mastercard Globe Trotter	<b>€46,65/year</b>
Credit card associated with a revolving credit line Supplétis <sup>2</sup>	<b>€26,35/year</b>
Libre-Service Bancaire card <sup>3</sup>	<b>€27,95/year</b>
Libre-Service Bancaire Majeurs protégés card <sup>3</sup>	<b>€17,50/year</b>
Prelude (reserved for customers without access to a checkbook)	<b>€25,75/year</b>
<b>Other services by card no longer commercialised</b>	
Garantie Achat En Ligne (GAEL)	<b>€18,65/year</b>

# 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 €s) 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.



# Map of European zones



Juno Beach



<sup>1</sup> Le Royaume Uni ne fait plus partie de l'UE depuis le 1<sup>er</sup> février 2020 mais reste pays membre de la zone SEPA.

\* Monaco, Andorre et le Vatican utilisent l'euro comme monnaie nationale mais ne font pas partie des pays de la zone euro.

Le Vatican et Andorre ont intégré la zone SEPA au 01/03/2019.

## 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](mailto: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](mailto: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 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 notified in writing for disputes relating to services provided and contracts concluded in banking operations (account management, credit transactions, payment services), savings products, as well as in the marketing of insurance contracts, distributed by your Regional Bank.

- Either by online [www.mediateur-ca-normandie.fr](http://www.mediateur-ca-normandie.fr)
- Or by post : Monsieur le Médiateur du Crédit Agricole Normandie – BP411 – 50303 SAINT MARTIN DES CHAMPS CEDEX

**The Mediator of the Financial Markets (AMF)** must be notified in writing for disputes relating to financial products and services: by online (mediation request from available on the AMF website – Mediator's section at the following address: <http://www.amf-france.org>) 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: [www.mediationassurance.org](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>

**The Mediator of Real Estate** offered by Médimmoconso must be contacted in writing for any dispute relating to products or services related to a real estate transaction if your Crédit Agricole Normandie agency has been unable to resolve your dissatisfaction. This mediation service can be contracted electronically, on the Médimmoconso website <https://medimmoconso.fr/adresser-une-reclamation/>, or by post by writing at Association MEDIMMOCONSO, 1 allée du Parc de Mesemena – Bâtiment A – CS25222 – 44505 LA BAULE CEDEX.

As a last resort, you can initiate legal proceedings.

#### Non-advertising information document

\* Free download excluding communication costs according to operators

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 transfer or a suspicious 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.**