

**FOR PERSONAL  
CUSTOMERS**

# Your Bank Simply

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**Banking fees**

**With effect from 1<sup>st</sup> April 2023**

Fees including VAT when applicable



# Preamble

Dear customers,

From 1<sup>st</sup> April 2023, Crédit Agricole Normandie's banking fees will change.

Our priority here at Crédit Agricole Normandie is to accompany our clients' projects in France with responsibility, proximity and solidarity. This is why our 2023 bank fees will remain transparent and will be limited to an increase of 2%.

Crédit Agricole Normandie is committed now more than ever to offering high quality products and services to all of its clients. Our teams are dedicated to offering you personalised solutions and are determined to be your banking partner both through the good times and the bad.

We would like to thank you for your continued trust and loyalty.

Alexandre MARRET  
Marketing Director

# 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	€1/month i.e. for information purposes €12/year
Provision of a debit card (international payment card with immediate debit) Britline Classic / Mastercard / VISA Classic	€43.35/year
Provision of a debit card (international payment card with deferred debit) Mastercard / VISA Classic	€43.35/year
Provision of a debit card (payment card with systematic authorisation) L'Autre Carte	€17.75/year
Cash withdrawal (in €s) from an ATM of another institution in the euro zone (with an international payment card)	€1/withdrawal from the 5th withdrawal in a month
Insurance against loss or theft of means of payment (Sécuricompte Plus)	€2/month i.e. for information purposes €24/year
Transfer (one-off SEPA transfer) <ul style="list-style-type: none"><li>• Through a branch</li><li>• Online</li></ul>	€4/transfer <b>FREE</b>
Direct debit (fee per SEPA direct debit transaction)	<b>FREE</b>
Direct debit (fee for setting up a SEPA direct debit mandate)	<b>FREE</b>
Unauthorised transaction handling fee ("commission d'intervention") <ul style="list-style-type: none"><li>• Per transaction</li><li>• Daily cap</li><li>• Monthly cap</li></ul>	€8 €8 €80

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

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This brochure of fees provides the prices of products and services linked to the management of a deposit account, as well as the main fees and charges applicable to other transactions, products or services. Your advisor or branch is at your disposal to provide you with any additional information you may require. Our schedule of fees and charges is available at all our branches or on our website: [credit-agricole.fr/ca-normandie](http://credit-agricole.fr/ca-normandie) (excluding fees charged by your internet service provider).



# Opening, operating and monitoring your account

## Opening, modifying, closing

Opening an account ▲●	FREE
Closing an account ▲●	FREE
Fee for separating or removing an account holder from a joint account (fee debited from the account modified, following separation or removal)	€41.70
Transfer of account to another Crédit Agricole branch	FREE
Change of address	FREE
Banking mobility assistance service	FREE
Basic banking services provided under the right to hold a bank account: Articles L.312-1 and D.312-5-1 of the French Monetary and Financial Code) indicated by the symbol ▲	FREE



### Good to know!

▲ **Basic banking services:** These services include: opening, maintaining and closing an 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 cashier's cheques per month or equivalent means of payment offering the same services; and the possibility of performing cash transactions.

## Account statements

	Paper format	e.statement <sup>1</sup>
<b>Monthly statement</b>		
- several statements grouped in the same envelope ▲●	FREE	FREE
- one statement and one envelope per account	€3.20/statement	FREE
<b>Fortnightly statement</b> (2 per month)	€1.25/statement	FREE
<b>Statement issued every 10 days</b> (3 per month)	€1.25/statement	FREE
<b>Reissuing an account statement</b>	€1.60/statement	FREE
<b>Monthly account statement in Braille</b>	FREE	
<b>Annual statement of fees</b>	FREE	FREE
<b>Global statement of assets</b> (savings and loans)	€10.55/year	
<b>IFI statement</b>	€47.45/year	
<b>Statement of fees on financial instruments</b>	FREE	FREE

<sup>1</sup> e.statements are made available and can be viewed by customers in their personal space of the "Crédit Agricole en Ligne" online remote banking service, in the e-Documents section..

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

## Account handling

Account handling ▲●	€1/month €12/year
Fees for handling an inactive account <sup>1</sup> ▲●	€30/year
Provision of bank account details (RIB) ▲●	<b>FREE</b>
Unlimited ordinary transactions package	€1.02/month
Including SEPA transfers, SEPA direct debits and SEPA interbank payment orders	€12.24/year

## In-branch services

Cash deposits ▲●	<b>FREE</b>
Depositing cheques ▲●	<b>FREE</b>
Cash withdrawal at a branch without writing a cheque ▲●	<b>FREE</b>
At the branch in which the account is held (or another branch if service unavailable)	
At another branch	€2.05
Emergency cash withdrawal <sup>2</sup>	<b>FREE</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	€2.05/withdrawal
At another branch of a different Caisse régionale of Crédit Agricole	€20.10
Safe deposit box rental	
Safe deposit box rental fee (very small)	€82.60/year
Safe deposit box rental fee (small)	€82.60/year
Safe deposit box rental fee (small/medium)	€120.35/year
Safe deposit box rental fee (medium)	€129.55/year
Safe deposit box rental fee (large)	€156.05/year
Safe deposit box rental fee (very large)	€240.70/year
Fee to open safe in the event keys are lost or for unclaimed items	Based on a quotation and at actual cost
Seasonal rental of a safe deposit box (all sizes)	€20.40/month i.e. €244.80/year

## Document search fees<sup>3</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	€16
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

## Foreign exchange

	American Express Traveller's Cheques		Banknotes (minimum order of €20)
	In €	Other currencies	Other currencies
Traveller's Cheques bought back from customer	<b>FREE</b>	1% of the amount, with a minimum of €5.90	1% of the amount, with a minimum of €5.90
Sale			1% of the amount, with a minimum of €5.90

<sup>1</sup> Fees charged annually on each inactive account up to the credit balance of the account.

<sup>2</sup> Delivery, at 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.

<sup>3</sup> Documents other than account statements and Single Tax Forms ("Imprimé Fiscal Unique").



# Remote banking services

## Subscription to remote banking services

(online, landline, text, etc.)

excluding fees charged by your internet service provider

### Online

#### Online remote banking service Crédit Agricole En Ligne (CAEL)

Online remote banking service including viewing accounts, making internal transfers and subscribing to products and services using an electronic signature

FREE

#### Online remote banking service ▲● Crédit Agricole En Ligne Bank account details (RIB)

Services included in CAEL + SEPA external transfers

FREE

#### Online remote banking service - Online stock trading service

Invest Store Initial

Invest Store Intégral

- From 24 French stock exchange orders per year
- Less than 24 French stock exchange orders per year

FREE

FREE

€97.25

The fees applicable to stock exchange orders in France are shown on page 33, under the heading "Investments"

#### Account aggregation service <sup>1</sup>

Information on bank accounts held with other banks

FREE

#### The Online remote banking service can be accessed from:

- Our website: [www.britline.com](http://www.britline.com)
- Our mobile apps
  - Ma Banque
  - Paiement Mobile, dedicated to bank cards and to secure payments with the Paylib service, which includes:
    - In-store Paylib payments using your mobile phone <sup>2</sup>
    - Paylib between friends <sup>3</sup>

Downloading and access **FREE**

### Telephone with Filvert voice service

Access to account status by telephone service:  
02 31 55 24 24

FREE

<sup>1</sup> Service available from the Ma Banque mobile app.

<sup>2</sup> Service for making payments in shops that accept contactless cards and display the "PAYLIB" logo. A compatible Android smartphone is required.

<sup>3</sup> Service for making transfers between individuals using a mobile phone number.



## Alert services by text or email regarding the situation of your account

Mini-statements (maximum 2/week)	€2.84 fixed fee/month (i.e. €34.08/year)
Remote purchase alert	€0.79/message sent
Sweep alert (monthly)	€0.32/message sent
Key alert - means of payment available and/or sent	€0.32/message sent
Key alert (monthly) - overdrawn balance	€0.79/message sent
Available balance alert (weekly)	€0.32/message sent
Authorised overdraft alert (monthly)	€0.32/message sent
Real-time account management alert	<b>FREE</b>
Overdrawn balance and transaction denial text alert	<b>FREE</b>



## Your means of payment and payment transactions

### Cards

#### Card fees

#### Payment and withdrawal cards

#### CATEGORIES OF CARDS

	Immediate debit	Deferred debit
<b>Provision of a debit card (payment card with systematic authorisation)</b> - L'Autre Carte ▲● ))) - L'Autre Carte Protected adults ▲ ))) - Prélude (reserved for customers who do not have access to a chequebook)	€17.75/year €17.75/year €23.95/year	
<b>Provision of a debit card (international payment card with systematic authorisation) )))</b> - Mastercard with systematic authorisation - Mastercard eko	€31.90/year €37.75/year	
<b>Provision of a debit card (international payment card) )))</b> - Mastercard or Visa Classic - Britline Classic - Globe Trotter Mastercard - Gold Mastercard or Visa Premier, Britline Premier - World Elite Mastercard (for fiscal residents in France only) - Visa Infinite (for fiscal residents in France only)	€43.35/year €43.35/year €43.35/year €132.60/year	€43.35/year €132.60/year €300.90/year €300.90/year


For card offers for young people, please refer to the "Offers for young people" section

### Withdrawal card

Self-Service Banking Card <sup>1</sup>	€26
Self-Service Banking Card Protected Adults <sup>1</sup>	€16.30



### Good to know!

The  logo indicates a card with contactless functionality.



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



#### CARD FEE BONUS

€0.01 deduction applied to the next annual card fee for each payment and withdrawal from Crédit Agricole distributors, up to the maximum amount of the annual fee due and with a minimum amount of one euro.

Cards eligible for the Card Fee Bonus are Britline Premier, Gold Mastercard, Visa Premier, Mastercard World Elite and Visa Infinite, subscribed before January 1st 2022.

Cards ineligible for the Card Fee Bonus are Gold Mastercard and Visa Premier cards included in the Premium offer (p.16) and World Elite Mastercard and Visa Infinite included in the Prestige offer (p.15)

<sup>1</sup> Withdrawals from your Regional Bank's ATMs only.

## Payments by card

Payments by card in euros<sup>1</sup> in a European Economic Area (EEA) country ●

FREE

Payments by card in foreign currency in a European Economic Area (EEA) country

Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards:

- Fixed fees €0.43/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs<sup>2</sup>

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees FREE
- Variable fees FREE
- Currency conversion costs<sup>2</sup>

Other payments by card<sup>3</sup>

Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards:

- Fixed fees €0.43/transaction
- Variable fees 2.55% of the transaction amount
- Frais de change éventuels

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees FREE
- Variable fees FREE
- Possible foreign exchange fees

Note: In-store contactless mobile payments are charged the same rates as card payments.

## Cash withdrawals using a card

Cash withdrawals using a card in euros<sup>1</sup> in a European Economic Area (EEA) country

Cash withdrawal at an ATM

	of Crédit Agricole	of another bank
Prélude, ● L'autre carte Protected Adults	FREE	€1/withdrawal from the 1st withdrawal
Mastercard eko	FREE	€1/withdrawal over 25 withdrawals/year
Mastercard with systematic authorisation - Mastercard or Visa Classic - Mastercard Cartwin - Mozaïc	FREE	1/withdrawal from the 5th withdrawal/month
- Britline Premier - Britline Classic - Gold Mastercard - Visa Premier - Gold Mastercard Cartwin - World Elite Mastercard - Visa Infinite - Globe Trotter Mastercard	FREE	FREE

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

<sup>2</sup> 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.creditagricole.fr/content/dam/assets/ca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monnaire-2020.pdf>

<sup>3</sup> Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

## Cash withdrawals using a card in foreign currency in a European Economic Area (EEA) country

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees €3.50/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs<sup>1</sup>

Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees FREE
- Variable fees FREE
- Possible foreign exchange fees

### Other cash withdrawals using a card<sup>2</sup>

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees €3.50/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs<sup>1</sup>

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees FREE
- Variable fees FREE
- Possible foreign exchange fees

### Travel package

For international payment cards: no fixed or proportional fees added to the amount of payments and withdrawals<sup>3</sup>

€17.85/month  
i.e. €214.20/year

## Other card-related services

Card sent by registered post (including postage) at the customer's request €8.65

Card sent by ordinary post at the customer's request €1

### Re-issuing an emergency card

- delivered to a branch €15.90
- national delivery €42.85
- international delivery €162.20

Re-issuing PIN €10

### Raising card limits

at the cardholder's request for up to 2 months, at the branch €5.10

Blocking card at the cardholder's request FREE

Online Purchase Guarantee (GAEL) €17.35/year

Temporary block on a card (lost card) FREE  
in your online facilities

<sup>1</sup> 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>

<sup>2</sup> Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

<sup>3</sup> Outside the EU and in the EU in a currency other than the euro and the Swedish krone.

# Transfers

## SEPA transfers\*

Euro-denominated transactions to or from the SEPA area

### Sending a SEPA transfer ▲●

ONE-OFF SEPA TRANSFER 	Online	Branch
<b>Fee for a one-off transfer</b>		
• To an account held with the Regional Bank	<b>FREE</b>	<b>FREE</b>
• To a Crédit Agricole account not held with the Regional Bank	<b>FREE</b>	<b>FREE</b>
• To an account at another bank	<b>FREE</b>	€4
STANDING SEPA TRANSFER 	Online	Branch
<b>Fee for setting up a standing order</b>	<b>FREE</b>	<b>FREE</b>
<b>Fee per standing order</b>		
• To an account held with Crédit Agricole	<b>FREE</b>	<b>FREE</b>
• To an account at another bank	<b>FREE</b>	<b>FREE</b>
<b>Fee for modifying a standing order</b>	<b>FREE</b>	
<b>Sending an instant SEPA transfer</b>		
Via the <b>Crédit Agricole En Ligne</b> online remote banking service Website: <a href="http://www.credit-agricole.fr/ca-normandie">www.credit-agricole.fr/ca-normandie</a>		
Fee for a one-off transfer to an account not held with the Regional Bank		€0.92
Via <b>Paylib</b> between friends - <b>Ma Carte</b> app		
Fee for a one-off transfer	<b>FREE</b>	
<b>Receipt of a SEPA transfer ▲●</b>	<b>FREE</b>	
<b>Receipt of an instant SEPA transfer ▲●</b>	<b>FREE</b>	
<b>Request of return of funds from a SEPA transfer or an instant SEPA transfer at the initiative the sender</b>		€10.25

\* SEPA countries (see map on p. 46):

- European Union countries in the euro zone: Germany, Austria, Belgium, Cyprus (Greek area), Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.
- European Union countries not in the euro zone: Bulgaria, Croatia, 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-Barthélemy 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 transfer

### Non-SEPA transactions denominated in foreign currencies or euros

Foreign exchange transactions 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 46), the fees are shared between the originator, who pays the issue fees charged by their bank, and the payee, who pays the receiving fees charged by their bank.

### Sending a non-SEPA transfer (in branches only)

#### SENDING A ONE-OFF/STANDING NON-SEPA TRANSFER

These prices assume the shared-fee option (issue fees paid by the originator, receiving fees paid by the payee).

#### Fees for one-off/standing order non-SEPA transfers

• in euros in the EUE	€4.05
• in euros outside the EU, in another currency	
- up to €100 or equivalent value	€6.10
- from €100.01 to €200 or equivalent value	€10.20
- higher amounts	€21.50

#### Fee for setting up a non-SEPA standing transfer

FREE

#### Receipt of a non-SEPA transfer ▲●

These prices assume the shared-fee option (issue fees paid by the originator, receiving fees paid by the payee).

#### Fee per non-SEPA transfer

- in euros in the EU	FREE
- in euros outside the EU, in another currency	€21.50

## SEPA direct debits/SEPA interbank payment orders

#### Revoking and blocking a SEPA direct debit

FREE

#### Fee per SEPA direct debit transaction ▲●

FREE

#### Fee for setting up a SEPA direct debit mandate ▲●

FREE

#### First SEPA direct debit information service

€1.02/month  
i.e. €12.24/year

#### Payment of SEPA interbank payment order (TIP) ▲●

FREE

## Cheques

#### Payment of a cheque

FREE

#### Crediting cheques to your account ▲●

FREE

#### Value date of cheques deposited for collection

when posted to the account.

D+1

The value date is the date taken into account for calculating overdraft interest

#### Chequebook delivered at a branch

FREE

#### Fee for sending chequebook at the customer's request:

• by ordinary post, from the 1st chequebook per year	€1.02
• by registered poste	€8.65
• by secure international courier (DHL)	according to weight

#### Fee for placing a stop on cheque(s) initiated by the issuer

€16.50

#### Fee for placing a stop on chequebook(s) initiated by the issuer

€16.50

#### Fee for issuing a banker's draft ▲

€14.70

#### Fee for cancelling a stop or for maintaining a stop for over 12 months

€42.80



## Service packages

The products and services included in service packages can be purchased separately

### Fee for 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.

#### Prestige package *(for fiscal residents in France only)*

##### Account handling

Account handling

Text message alerts: key alerts – means of payment available and/or sent

Monthly online statement

##### Unauthorised transaction handling fee

Unauthorised transaction handling fee<sup>1</sup> 12/year

##### Means of payment and payment transactions

Provision of a debit card (international payment card with deferred debit):  
Mastercard World Elite or Visa Infinite (card fee)

Card sent by ordinary post at the customer's request

Re-issuing PIN (by text message or post)

Cost of re-issuing a lost or stolen card

Sending and receiving a SEPA transfer (one-off or standing order)

Sending and receiving an instant SEPA transfer

Sending and receiving a non SEPA transfer

Fee per SEPA direct debit transaction

Fee for setting up a SEPA direct debit mandate<sup>2</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

##### Cash withdrawal using a card<sup>3</sup>

Cash withdrawal at a Crédit Agricole Mutuel de Normandie ATM

€30.60/month  
i.e. €367.20/year

<sup>1</sup> Fees collected by credit institutions cannot exceed €8 per transaction and €80 per month, per bank account

<sup>2</sup> Unless free of charge as imposed by law.

<sup>3</sup> Using the card included in the offer

## Prestige package (continued)

Cash withdrawal, in euros, from an ATM of another institution in the euro zone

Cash withdrawal, in euros or foreign currency, in the EEA (European Economic Area) or in a non-EEA country, from an ATM of another institution

### Card payments <sup>1</sup>

In euros or a foreign currency, in or outside the EEA

### Everyday banking insurance

Insurance against loss or theft of means of payment: SécuriCOMPTE Premium<sup>2</sup>

SécuriWEB Premium

### Merci pour l'info Prestige (digital version)

- Unlimited access to the Allo Expert Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters from www.mercipourinfo.fr
- Access to « Mon Kiosque Presse » including 8 digital magazines (Merci pour l'info, Santé magazine, Détente Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's, Parents)

€30.60/month  
i.e. €367.20/year

## Premium package

### Account handling

Account handling

Text message alerts: key alerts – means of payment available and/or sent

Monthly online statement

### Unauthorised transaction handling fee

Unauthorised transaction handling fee <sup>3</sup>: 12/year

### Means of payment and payment transactions

Provision of a debit card (international payment card with immediate or deferred debit): Mastercard Gold or Visa Premier (card fee)

Card sent by ordinary post at the customer's request

Re-issuing PIN (by text message or post)

Cost of re-issuing a lost or stolen card

Sending and receiving a SEPA transfer (one-off or standing order)

Sending and receiving an instant SEPA transfer

Sending and receiving a non SEPA transfer: 10 transfers/year

Fee per SEPA direct debit transaction

Fee for setting up a SEPA direct debit mandate <sup>4</sup>

Payment of SEPA interbank payment order (TIP)

€15.30/month  
i.e. €183.60/year

<sup>1</sup> 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 and relating to payment fraud (see details in the insurance notice).

<sup>2</sup> Using the card included in the offer

<sup>3</sup> Fees collected by credit institutions cannot exceed €8 per transaction and €80 per month, per bank account **16**

<sup>4</sup> Unless free of charge as imposed by law.



## Premium package (continued)

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: 3/year

### Cash withdrawal using a card<sup>1</sup>

Cash withdrawal at a Crédit Agricole Mutuel de Normandie ATM

Cash withdrawal, in euros, from an ATM of another institution in the euro zone

Cash withdrawal in euros or another foreign currency in an EEA country, from an ATM of another institution

Cash withdrawal in a foreign currency in a non-EEA country, from an ATM of another institution : 10 withdrawals/year

### Card payment<sup>1</sup>

In euros in an EEA country

In a foreign currency in or outside the EEA : 10 payments/year

### Everyday banking insurance

Insurance against loss or theft of means of payment: SécuriCOMPTE Premium<sup>2</sup>

SécuriWEB Premium

### Merci pour l'info Premium (digital version)

- Unlimited access to the Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters from [www.mercipourinfo.fr](http://www.mercipourinfo.fr)
- The Merci pour l'info magazines (12 issues/year) including digital versions of practical guides

€15.30/month  
i.e. €183.60/year

## Essentiel package

### Account handling

Account handling

Text message alerts: key alerts – means of payment available and/or sent

Monthly online statement

### Unauthorised transaction handling fee

Unauthorised transaction handling fee<sup>3</sup>: 12/year

### Means of payment and payment transactions

Provision of a debit card (international payment card with immediate or deferred debit): Mastercard Standard or Visa Classic

Card sent by ordinary post at the customer's request

€9.15/month  
i.e. €109.80/year

<sup>1</sup> Using the card included in the offer

<sup>2</sup> 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 and relating to payment fraud (see details in the insurance notice).

<sup>3</sup> Fees collected by credit institutions cannot exceed €8 per transaction and €80 per month, per bank account

## Essentiel package (continued)

Re-issuing PIN (by text message or post)

Cost of re-issuing a lost or stolen card

Sending and receiving a SEPA transfer (one-off or standing order)

Sending and receiving an instant SEPA transfer

Fee for setting up a SEPA direct debit mandate <sup>1</sup>

Fee per SEPA direct debit transaction

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: 1/year

### Cash withdrawal using a card<sup>2</sup>

Cash withdrawal at a Cr dit Agricole  
Mutuel de Normandie ATM

Cash withdrawal, in euros, from an ATM of another institution in the euro zone

Cash withdrawal in euros or a foreign currency in an EEA country, from an ATM of another institution

### Card payment<sup>2</sup>

In euros in an EEA country

### Everyday banking insurance

Insurance against loss or theft of means of payment: S curiCOMPTE Plus<sup>3</sup>

### Merci pour l'info Essentiel (digital version)

- Access to the Merci pour l'info helpline: 2 requests/year
- Unlimited access to exclusive content and newsletters from [www.mercipourinfo.fr](http://www.mercipourinfo.fr)
- The Merci pour l'info magazines (12 issues/year) including digital versions of practical guides

 9.15/month  
i.e.  109.80/year

<sup>1</sup> Unless free of charge as imposed by law

<sup>2</sup> Using the card included in the offer

<sup>3</sup> The guarantee is not intended to replace the legal obligations of the Cr dit Agricole Mutuel Regional Bank resulting from the requirements of the Monetary and Financial Code and relating to payment fraud (see details in the insurance notice).

## Globe Trotter offer (offer reserved for 18-30 year olds inclusive)

### Account management

Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank account details (RIB) (external transfer option)

#### Account handling

Subscription to products offering text message 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

### Payments by card<sup>1</sup>

In euros or foreign currency, in EEA (European Economic Area) or non-EEA countries

€2.00/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 terminated on the holder's 31st birthday as well as in the event of termination of the MasterCard Globe Trotter payment card contract. In the event of termination of the Globe Trotter offer, the holder will continue to benefit from the products and services listed above that have not been terminated. In the event of termination, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of termination will be applied immediately.

<sup>1</sup> Using the card included in the offer.

# eko Offer

## Account management

Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank account details (RIB) (external transfer option)

Account handling

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

- alert if account balance less than €20
- overdrawn balance and transaction denial text alert
- key alert - means of payment available and/or sent
- alert that number of free withdrawals from non-Crédit Agricole ATMs has been exhausted

Monthly e-statement

## Means of payment and payment transactions

Provision of a debit card (international payment card with immediate debit and systematic authorisation) "Mastercard eko" (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

Issuing a chequebook

## Cash withdrawal using a card <sup>1</sup>

Cash withdrawal, in euros, from a Crédit Agricole ATM

Cash withdrawal, in euros, in the euro zone and in euros or in foreign currencies in other European Economic Area (EEA) countries from another institution's ATM: 25 withdrawals/year

Cash withdrawal, in foreign currency, from an ATM of another institution outside the euro zone: 10 withdrawals/year

€2.00 /  
month  
i.e. €24/year



## Good to know!

### The eko offer does not include an overdraft facility:

the account must have a credit balance at all times 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 payment service rejected due to insufficient funds, fee per payment service 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 denied banking privileges. The amount of these standard fees for eko customers are:

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

<sup>1</sup> Using the card included in the offer.

## eko offer (continued)

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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 terminated, in particular in the event of termination of the Mastercard eko payment card contract, subscription of an additional card, or subscription of an overdraft authorisation or of a "Compte à Composer" account associated with the account opened in connection with the eko offer. In the event of termination of the eko offer, the holder will continue to benefit from the products and services listed above that have not been terminated. In the event of termination, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of termination will be applied immediately.

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

## BASIC PACKAGE

Account handling

Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank account details (RIB) (external transfer option) / Securities

Card sent by ordinary post at the customer's request

Unlimited ordinary transactions package  
Including SEPA transfers, SEPA direct debits and SEPA interbank payment orders

First SEPA direct debit information service

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

- key alert (monthly) - overdrawn balance
- 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 message alerts concerning the status of your account: authorised overdraft alert (once a week)

Exemption from the following fees:

- Unauthorised transaction handling fees
- Fee for information letter prior to the rejection of 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 rejection of 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.

2 banker's drafts per month

Provision of bank account details (RIB)

One change of address (once a year)

Cash deposit at a branch

Cash withdrawal at a branch without writing a cheque

**€1.00/  
month**  
i.e. €12/year

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

## Offers that are no longer marketed

### The "Compte à Composer" (Combine & Create)

#### BASIC PACKAGE

Account handling

Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank account details (RIB) (external transfer option) / Securities

Fee for sending chequebook by ordinary post at the customer's request

Card sent by ordinary post at the customer's request

Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders

First SEPA direct debit information service

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

- key alert (monthly) - overdrawn balance
- key alert - means of payment available and/or sent

Paper or electronic account statement (monthly)

"Merci pour l'info" magazine, (in French), paper and digital version (3 months free for any subscription of one year \*\*. Details on p. 43)

\*This price does not include a subscription to Merci pour l'info (p.43)

€2.20/month\*  
i.e. €26.40/year

#### OVERDRAFT MANAGEMENT ("MAÎTRISE DU DÉCOUVERT") MODULE subscribed after 01/01/2017

	Overdrafts	Price
<ul style="list-style-type: none"> <li>• SécuriCOMPTE overdraft insurance</li> <li>• Subscription to products offering text message alerts concerning the status of your account: authorised overdraft alert (monthly)</li> <li>• Reimbursement of overdraft interest <sup>1</sup></li> </ul>	€1 to €500€	€2.30/month i.e. €27.60/year
	€501 to €1,000	€3.05/month i.e. €36.60/year
	€1,001 to €2,000	€4/month, i.e. €48/year
	€2,001 and over	€5.20/month i.e. €62.40/year

#### OVERDRAFT MANAGEMENT ("MAÎTRISE DU DÉCOUVERT") subscribed up to 31/12/2016

	Découvert	Prix
<ul style="list-style-type: none"> <li>• SécuriCOMPTE overdraft insurance</li> <li>• Subscription to products offering text message alerts concerning the status of your account: authorised overdraft alert (monthly)</li> <li>• Reimbursement of overdraft interest <sup>1</sup></li> </ul>	€1 to €300	€1.43/month i.e. €17.10/year
	€301 to €800	€2.30/month i.e. €27.60/year
	€801 to €1,200	€3.05/month i.e. €36.60/year
	€1,201 to €2,000	€4/month, i.e. €48/year
	2001 € et +	€5.20/month i.e. €62.40/year

#### INSURANCE BUDGET ("BUDGET ASSURANCES") MODULE

SécuriBUDGET insurance	€1.70/month i.e. €20.40/year
SécuriBUDGET Premium	€2.05/month i.e. €24.60/year

<sup>1</sup> Banking fees charged, then reimbursed up to the annual fixed limit (€5, €10, €15, €20) depending on the level chosen.

<sup>2</sup> Banking fees charged, then reimbursed up to the annual fixed limit (5, €10, €15, €20, €25) depending on the level chosen.

## SECURED ACCOUNT (“COMPTE SECURISE”) MODULE

Fee for insurance covering loss or theft of means of payment: SécuriCOMPTE Plus insurance <sup>1</sup> SécuriCOMPTE Premium	<b>€2.85/month</b> i.e. €34.20/year
Fee for placing a stop on cheque(s) initiated by the issuer	
Emergency cash withdrawal	Premium
Ordering an emergency card	<b>€4.45/month</b> i.e. €53.40/year
Re-issuing PIN (sent by post or text)	

## GUIDED SAVINGS (“ÉPARGNE PILOTÉE”) MODULE

Savings management mandate <sup>2</sup>	
Subscription to products offering text message alerts concerning the status of your account: monthly “sweep” alert	<b>€1.90/month</b> i.e. €22.80/year
SécuriEPARGNE insurance SécuriEPARGNE Premium	Premium
Comprehensive annual savings/loans statement (quarterly if Premium)	<b>€2.95/month</b> i.e. €35.40/year
Subscription to remote banking services (internet, landline, text, etc.): Crédit Agricole en Ligne Invest Store Initial	

## TRACKING @SSURED (“SUIVI @SSURÉ”) MODULE

SecuriWEB insurance SécuriWEB Premium	<b>€3.20/month</b> i.e. €38.40/year
Subscription to products offering text message alerts concerning the status of your account: <ul style="list-style-type: none"><li>• remote purchase alert</li><li>• mini statements (weekly)</li><li>• real-time management alert</li></ul>	Premium <b>€3.95/month</b> i.e. €47.40/year

## OPTIONS

SécuriZEN insurance	<b>€1.90/month</b> i.e. €22.80/year
SécuriLIVRETS insurance	<b>€1.90/month</b> i.e. €22.80/year

**Discount applied based on the total amount of your “Compte à Composer” subscription:**

### Decreasing prices

-5% discount on the total monthly amount subscribed (basic package + modules)	<b>from €4.10 to €5.09</b>
-10% discount on the total monthly amount subscribed (basic package + modules)	<b>from €5.10 to €7.14</b>
-15% discount on the total monthly amount subscribed (basic package + modules)	<b>from €7.15 to €9.17</b>
-20% discount on the total monthly amount subscribed (basic package + modules)	<b>from €9.18</b>

Added extra: The Options are automatically entitled to the level of price decrease attained for the basic package + module subscribed.

### Additional Discounts

For 18-25 year olds inclusive	<b>-50% additional discount</b>
From the 2nd “Compte à Composer” account and up.	<b>-50% additional discount</b>

<sup>1</sup> 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 and relating to payment fraud (see details in the insurance notice).

<sup>2</sup> Mandate authorising the automatic investment of cash surpluses.



## Offers that are no longer marketed

Freasy	<b>FREE</b>
PRELUDE Service Account fee	<b>€3.45/month</b> i.e. €41.40/year
PRELUDE Plus Service Account fee	<b>€1/month</b> i.e. €12/year
Option 1 Service Account fee	<b>€4.60/month</b> i.e. €55.20/year
Option 2 Service Account fee	<b>€7.30/month</b> i.e. €87.60/year
Option 3 Service Account fee	<b>€9.55/month</b> i.e. €114.60/year
INITIAL 1 Service Account fee	<b>€5.50/month</b> i.e. €66/year
INITIAL Service Account fee	<b>€6.60/month</b> i.e. €79.20/year
Mozaic Service Account fee	<b>€3/month</b> i.e. €36/year
Souplesse 2 Service Account fee	<b>€6.20/month</b> i.e. €74.40/year
Souplesse Service Account fee	<b>€10.35/month</b> i.e. €124.20/year
Optimum 2 Service Account fee	<b>€5.85/month</b> i.e. €70.20/year
Optimum Service Account fee	<b>€9.90/month</b> i.e. €118,80/year
Mixte Service Account fee	<b>€10.90/month</b> i.e. €130.80/year
Feu Vert Service Account fee	<b>€4.75/month</b> i.e. €57/year
Tandem Service Account fee	<b>€5.30/month</b> i.e. €63.60/year
Stereo Service Account fee	<b>€11.60/month</b> i.e. €139.20/year
Stereo 2 Service Account fee	<b>€9.30/month</b> i.e. €111.60/year
Equilibre Service Account fee	<b>€6.55/month</b> i.e. €78.60/year
Projet Service Account fee	<b>€7.40/month</b> i.e. €88.80/year
Avantage Service Account fee	<b>€6.70/month</b> i.e. €80.40/year
Privilège Service Account fee	<b>€7.55/month</b> i.e. €90.60/year
Confort Service Account fee	<b>€6.75/month</b> i.e. €81/year
Le Découvert Service Account fee	<b>€2.45/month</b> i.e. €29.40/year



# Irregularities and incidents

## Unauthorised transaction handling fee

### 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



### Good to know!

For card payments of less than €10 made when the account is in an unauthorised overdraft situation or beyond the authorised overdraft, no fees are applied.

## Specific transactions

<b>Fee for handling returned post</b> (customer not known at address specified)	€18.90
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<b>Fee for researching customer address by specialist service provider</b>	€76.50
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<b>Fees per “saisie attribution” or “saisie conservatoire”<sup>1</sup></b>	€84.15
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<b>Fee per court-ordered direct maintenance payment</b>	€84.15
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<b>Fee per “Avis à Tiers détenteur” (ATD) third party<sup>1</sup> notification by the tax authorities</b>	10% of the amount owed to the Public Treasury, up to a maximum of €84.15
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<b>Fee for payment of cheque issued in violation of a “interdiction bancaire” of banking privileges.</b>	€35/cheque
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## Payment incidents

<b>Fee for information letter for unauthorised overdrawn account</b>	€15.95
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### In the event of a denial of banking privileges:

• Fee following notice from the Banque de France of a prohibition on writing cheques	€29.10
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<b>Fee for information letter prior to the rejection of a cheque due to insufficient funds</b>	€15.10
--	--------

### Standard fee for each cheque rejected due to insufficient funds <sup>2</sup>

• Cheque amount less than or equal to €50	€30/cheque
• Cheque amount over €50	€50/cheque

<sup>1</sup> If unsuccessful for lack of funds, capped at €20.

<sup>2</sup> 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.

## Payment incidents (continued)

### Fee per payment rejected due to insufficient funds<sup>1</sup>

- If payment < €20
- If payment ≥ €20

Payment amount  
€20

### Fee for blocking a card by the bank

FREE

### Fee for rejection of direct debit due to insufficient funds<sup>1</sup>

- If payment < €20
- If payment ≥ €20

Payment amount  
€20

Charges not applied if the same debit is rejected again

### Fees for rejection of direct debit for a reason other than insufficient funds

FREE

### Fee for not executing standing transfer order due to insufficient funds<sup>1</sup>

- 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

### Maximum fees for incidents 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, for the following fees:

- Unauthorised transaction handling fees
- Fee for information letter prior to the rejection of 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 rejection of 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 card by the bank

€25/month

<sup>1</sup> The amounts include, if applicable, the unauthorised transaction handling fee.



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

For overdraft and loan offers aimed at young people, please refer to the “Offers for young people” section.

## Overdrafts

### One-off unauthorised overdraft or exceeding your authorised overdraft limit (dépassement)

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

#### Overdrafts of up to 30 days, excluding service packages:

Minimum fixed between €0 and -€200 on a monthly average, excluding APRC

• Between 0 and 4 days overdrawn (per month)	<b>FREE</b>
• Between 5 and 10 days overdrawn (per month)	€6.10
• Between 11 and 20 days overdrawn (per month)	€8.15
• From 21 days to less than one month overdrawn (per month)	€10.10

Annual overdraft rate in the event overdraft limit exceeded	Rate on unapproved overdraft
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Administrative/set-up or renewal fees	<b>FREE</b>
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SécuriTRESORERIE optional overdraft insurance <sup>2</sup>	According to the overdraft amount
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<sup>1</sup> Subject to review and acceptance of your application.

<sup>2</sup> Subject to the limits and conditions of the insurance policy taken out with CAMCA, see “Insurance and Personal Protection: legal notices”, page 37.

(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).

# Consumer loans

## Revolving credit facility

### Revolving credit facility: Supplétis

The borrowing rate and the APRC (Annual Percentage Rate of Charge) are indicated in the loan contract offer

For fiscal residents in France only

Administrative fee

**FREE**

## Amortisable fixed-rate consumer loan

The borrowing rate and the Annual Percentage Rate of Charge (APRC) are indicated in the loan contract offer.

Vehicle, Renovation, Personal consumer loans

For fiscal residents in France only

Eco-PTZ

For fiscal residents in France only

“Habiter Mieux ou sérénité” eco-loan

For fiscal residents in France only

Loan consolidation [Consolidation of various consumer loans into a single loan]

For fiscal residents in France only

Credit repayment loan

For fiscal residents in France only

Administrative fee<sup>2</sup>

1% of principal borrowed  
(min. €61, max. €305)

Annual information letter on outstanding amount due

**FREE**

Pledge of financial products

For fiscal residents in France only

Borrower's insurance<sup>1</sup>

For fiscal residents in France only

<sup>1</sup> Subject to the limits and conditions of the insurance policy taken out with Prédica, see “Insurance and Personal Protection: legal notices”, page 41.

<sup>2</sup> Not applicable to certain regulated loans, including interest-free loans, Eco-PTZ and home savings plans.

# Mortgage loans

## Mortgage loans

Interest-free loan (PTZ)	For fiscal residents in France only
Eco-PTZ	For fiscal residents in France only
Low-income housing loans	For fiscal residents in France only
Regulated loans	For fiscal residents in France only
Home savings plans	For fiscal residents in France only

**Facilimmo** (fixed or adjustable rate, amortisable or interest only loan)

### Bridging loan

<b>Administrative fee<sup>1</sup></b>	<b>1% of principal amount borrowed</b>
• Minimum amount	€510
• Maximum amount	€1,000
• Low-income housing loans	€510 maximum

### Borrower's insurance<sup>2</sup>

## Other loan-related transactions

Changing the account to be debited <sup>3</sup>	€44.40
Changing the maturity date	€44
Changing the security	Upon application
Various loan-related certificates	€23.50
Annual information letter to guarantors	<b>FREE</b>
Re-issuing amortisation schedule	€17.55
<b>Rescheduling loan</b>	
• Administrative fee	1% of outstanding principal
• Minimum	€500
Mortgage loan repayment statement, for mortgage loan offers issued before 01/07/2016	€25.25
Mortgage loan repayment statement, for mortgage loan offers issued as from 01/07/2016	<b>FREE</b>
Full or partial release of security (mortgage))	€89.50
<b>Extension of maturity date</b>	
<b>Fee for studying the drafting of an amendment</b> (excluding rescheduling and removing a joint debtor) Rate	
1% of the principal outstanding	€170
• Minimum	€500
• Maximum	
<b>Removing a joint debtor from the loan:</b>	
1% of principal outstanding	€170
• Minimum	€500
• Maximum	

<sup>1</sup> Not applicable to certain regulated loans, including interest-free loans, Eco-PTZ and home savings plans.

<sup>2</sup> Subject to the limits and conditions of the insurance policy taken out with Prédica, see "Insurance and Personal Protection: legal notices", page 41.

<sup>3</sup> Unless as a result of a bank account mobility.

## Other loan-related transactions (continued)

Confirmed credit facility renewal fee	€15.90
Changing the term of a loan	€44.30
<b>Bank guarantees:</b>	
• Administrative fee (flat rate)	€60
• Fees equal to 1% of the guaranteed amount per annum	
<b>Formalisation of guarantee:</b>	
• Collateral and pledges	€91
• Securities and life insurance pledge (Crédit Agricole Normandie products)	<b>FREE</b>
• Securities and life insurance pledge (external products)	€180



# Savings and investments

## Savings

Transfer of basic savings account to another bank

**FREE**

Transfer of account to another bank: PEL/CEL home savings plans, PEP/PEP Orchestral savings accounts

€96

Savings mandate - Savings mandate + <sup>1</sup>

- Tandem
- Tandem+

€19.80/year  
€23.50/year

## Available savings

Livret A, Compte sur Livret, Compte Épargne Logement, Livret de Développement Durable et Solidaire, Livret Codebis, Livret d'Épargne Populaire, Livret Sociétaire

Account opening

**FREE**

Current gross rate

Contact us

## Medium/long-term savings

Term deposits and home savings plans

Account opening

**FREE**

Current gross rate

Contact us

Life insurance and the retirement savings plan (PER)<sup>2</sup>

For fiscal residents in France only

Entry fee

Fees applicable

Management fees

Savings and Life Insurance contract search

- Request for a copy of an annual savings account statement, life insurance policy

€25 for the 1st 10 annual statements  
€1.50 for additional years

<sup>1</sup> Mandate authorising the automatic investment of cash surpluses.

<sup>2</sup> Policy taken out with Prédica, see "Insurance and Personal Protection: legal notices", page 37.



## Investments For fiscal residents in France only

### Miscellaneous securities transactions

<b>Opening of a securities account or a PEA/ PEA-PME personal equity plan</b>	
<b>Securities account transfer</b>	
• Per account	€108.65
• Per line of securities (listed, unlisted)	€21.20
<b>Transfer of PEA/PEA-PME personal equity plan</b>	
• Per account	€108.65
• Per line of listed securities	€15
• Per line of unlisted securities	€21.20
<b>Duplicate Single Tax Form (“Imprimé Fiscal Unique”)</b>	€15.50
<b>Blocking a security</b>	€93.55
<b>Order cancelled, not executed</b> (via the call centre)	€5.20
<b>Administered registered form</b> (except Crédit Agricole shares)	€33.60
<b>Directly registered form</b> (except Crédit Agricole shares)	€54.50
<b>Other cases of orders</b>	1.2% of amount maximum 500€
<b>Advisory management «Gestion conseillée» &amp; «Gestion conseillée option Titres Vifs»</b>	€66/quarter i.e. €264/year
<b>Management mandate «Mandat de gestion»</b>	
<b>Pôle Bourse</b>	<b>FREE</b>

### Stock exchange orders in France For fiscal residents in France only

#### ORDERS PLACED VIA THE CALL CENTRE (02 54 81 57 75)\*

<b>SECURITIES ACCOUNT</b>	
<b>Bonds, equities, warrants, ETFs and similar instruments</b>	
• 1.20% of the order amount, minimum	€15.50
• Fixed costs per line	€5.20
<b>Allotment and subscription rights</b>	
• 1.20% of the order amount, minimum	€6.15
<b>PEA/PEA-PME</b>	
• 1.20% of the order amount	

#### ONLINE REMOTE BANKING SERVICES\*

<b>INVEST STORE INITIAL</b>	
<b>SECURITIES ACCOUNT</b>	
• 0,60% of order amount, minimum	€10
• Fixed costs per line	<b>FREE</b>
<b>PEA/PEA-PME personal equity plans</b>	
• 0,50% of order amount	

<b>INVEST STORE INTÉGRAL</b>	
<b>SECURITIES ACCOUNT</b>	
• Order ≤ €1,100	€1
• Order > €1,100	0,12% of the order amount
<b>PEA/PEA-PME personal equity plans</b>	
• Order ≤ €1,100	0,5 % of the order amount, maximum €1
• Order > €1,100	0,12% of the order amount
• Service fee	
- Less than 24 French stock exchange orders per year	€97.25
- From 24 French stock exchange orders per year	<b>FREE</b>

\* Market costs in addition, variable depending on the execution venue

## Stock exchange orders in France (continued)

### DEFERRED SETTLEMENT SERVICE (SRD)

**Proportional costs** 0,024%

**Minimum amount** €6.45  
SRD service access fees (rebilling of intermediary fees) €4.35/month  
i.e. €52.20/year

### FEEES ON UNLISTED SHARES

**File opening fee** 1.20% of amount, maximum €500

- Securities account
- PEA/PEA-PME personal equity plans

**New subscription** (additional line held) 1.20% of amount, maximum €500

**Other transactions** (dividends-disposals) €50

### OTHER SERVICES

**Subscription to Crédit Agricole SICAV and mutual funds\*** **FREE**  
Excluding subscription fees

**Subscription or sale of non-Crédit Agricole SICAVs and mutual funds\*** €40 + fees inherent to the product  
1.20% of the order amount

- Securities account
- PEA/PEA-PME personal equity plans

\*Excluding UCIs traded on a regulated market (e.g. ETFs, etc.)

## Foreign stock market orders

### ORDERS PLACED VIA THE CALL CENTRE (02 54 81 57 75)\*

**SECURITIES ACCOUNT** €41  
€5.20

- 1.20% of the order amount
- Fixed costs per line

**PEA/PEA-PME personal equity plans**  
• 1.20% of the order amount

### ORDERS PLACED ONLINE\*

**SECURITIES ACCOUNT** €19

- 0.50% of order amount, minimum

**PEA/PEA-PME personal equity plans** €24

- 0.50% of order amount

\* Market costs in addition, variable depending on the execution venue

## Custody fees (related to offers for fiscal residents in France only)

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

For holders of the Invest Store Integral remote banking service: equity lines

**FREE**

### PER YEAR AND PER ACCOUNT

Account-keeping fees only for "Parts Sociales"

**FREE**

Securities account  
Account-keeping costs

€29.40

PEA/PEA-PME personal equity plans  
Account-keeping costs

**FREE**

	CA instruments		Non-CA instruments	
	Securities account	PEA/PEA-PME personal equity plans	Securities account	PEA/PEA-PME personal equity plans
<b>Fee proportional to the amount of the portfolio</b>				
• Bonds and investment funds	0.12%	0.12%	0.25%	0.25%
• Registered shares, foreign lines	0.35%	0.35%	0.35%	0.35%
• Other instruments	0.25%	0.25%	0.25%	0.25%
<b>Fixed costs per line*</b>	€2.15	€2.15	€6.45	€5
<b>Maximum fee per securities account and per PEA/PEA-PME personal equity plan</b>				€432

\* FREE for Crédit Agricole SA shares and equity units (of Crédit Agricole Normandie local banks)

## Transaction in gold

[Contact us](#)



### Good to know!

#### Inactive accounts

Charges and fees that may be levied 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 invoiced for the following savings products: 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 invoiced if the account had not been considered inactive;
- for the other accounts referred to in Article L. 312-19(l) of the French Monetary and Financial Code: the total amount of fees and charges invoiced annually per account may not exceed €30.



## Offers for young people

These offers and fees conditions are for young people within the specified age ranges. Young people can also access all other offers when they meet their conditions.

### Card fee for 12/17 year olds

Provision of a debit card  
(International payment card with systematic authorisation): **€20.80/year**  
Mozaïc Mastercard black

Cirrus Mozaïc withdrawal card **FREE**

### Cards no longer sold

Provision of a debit card  
(International payment card with systematic authorisation): **€20.80/year**  
Mozaïc Mastercard with balance control

Provision of a debit card (international payment card  
with immediate debit): Mozaïc Mastercard **€20.80/year**

Provision of a debit Cirrus Mozaïc withdrawal card for  
customers over 18 **€9.65/year**

### Payments and withdrawals by card

#### Payments by card

Payments by card in euros<sup>1</sup> in a European  
Economic Area (EEA) country **FREE**

Payments by card in foreign currency in a  
European Economic Area (EEA) country  
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control,  
Mozaïc Mastercard)

- Fixed fees **FREE**
- Variable fees **FREE**
- Currency conversion costs<sup>2</sup>

**Other payments by card** <sup>3</sup>  
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control,  
Mozaïc Mastercard)

- Fixed fees **FREE**
- Variable fees **FREE**
- Possible foreign exchange fees

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

<sup>2</sup> 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>

<sup>3</sup> Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

## Withdrawals using a card

### Withdrawals using a card in euros<sup>1</sup> in a European Economic Area (EEA) country

	Cash withdrawal at an ATM	
	of Crédit Agricole	of another bank
Cirrus Mozaïc withdrawal card	<b>FREE</b>	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard with balance control	<b>FREE</b>	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard	<b>FREE</b>	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard black	<b>FREE</b>	€1/withdrawal from the 5th withdrawal/month

Other cards => see table p. 11

### Cash withdrawals using a card in foreign currency in a European Economic Area (EEA) country

• Fixed fees	<b>FREE</b>
• Variable fees	<b>FREE</b>
• Currency conversion costs <sup>2</sup> (Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)	

#### Other cash withdrawals using a card<sup>3</sup>

• Fixed fees	<b>FREE</b>
• Variable fees	<b>FREE</b>
• Possible foreign exchange fees (Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)	

## Other payment method transactions

Fee for placing a stop on cheque(s) initiated by the issuer (up to 25 years old)	<b>Exempt</b>
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## Service packages

### Fee for service packages

#### Globe Trotter offer

Ages 18 to 30 inclusive (see p.19)

**€2/month**  
i.e. **€24/year**

## Irregularities and incidents

Unauthorised transaction handling fee (up to 25 years old) Reduction on the unauthorised transaction handling fee caps provided for in the irregularities and incidents section (See page 26)	<b>50 %</b>
--	-------------

## Loans and Overdrafts

Driving licence for one euro per day loan (up to 25 years old), Student loans (up to 30 years old)	<b>For fiscal residents in France only</b>
Good Loc	<b>For fiscal residents in France only</b>

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

<sup>2</sup> 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>

<sup>3</sup> Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009. **37**

## Savings and investments

### Livret Tiwi (0-11 years)

- Account opening
- Current gross rate

**FREE**[Contact us](#)

### Livret Jeune (12-25 years)

- Account opening
- Current gross rate

**FREE**[Contact us](#)

**Custody fees** (securities account, PEA/PEA-PME personal equity plans) up to 25 years old

**FREE**

## Insurance

### Health insurance for students abroad aged 18-30<sup>1</sup>

For fiscal residents in France only

<sup>1</sup> Subject to the limits and conditions of the insurance policy taken out with Pacifica, see "Insurance and Personal Protection: legal notices", page 41.



## Foreign transactions

### Cheques

Deposit of a cheque with immediate credit **0.10% of the transaction amount**

• Minimum **€29.90**

Deposit of a cheque with credit after collection **0.10% of the transaction amount**

• Minimum **€33.15**

Fees for payment of cheques issued abroad **€43.80**

International bank cheque issuance fee **€37.20**

### Other foreign transactions

Transfers => see p. 13 & 14

Payments and withdrawals using a card => see p. 11 & 12

Payments and withdrawals using a card for young people => see p. 36 & 37

Transactions (excluding cheques) of less than €76.00 excluding SEPA, or foreign currency equivalent are invoiced at the fixed price of **€9.80**

Data customisation or enhancement fee **€16**

#### Foreign exchange transactions

**Foreign exchange fees** (combined with other fees)

- Fees proportional to the amount of the transaction **Rate 0.10%**
- Minimum **€16.70**

Active foreign currency account-keeping fees **€18,55/month i.e. €222.60/year**

### Rules common to all international transactions

Outcome notice, extension, acceptance, non-payment or portfolio claim (instruments-documentary collections) fees **€46.35**

Fees for cheque deposited and not paid **€135.50**

Fees for foreign cheque deposited and not paid **€135.50**

Cost of amendments, corrections, messages to foreign banks **€15.80**



# Insurance and Personal Protection

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## Insurance for you and your loved ones

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**Complementary health insurance**

For fiscal residents in France only

**Insurance that covers common accidents**

For fiscal residents in France only

**Loss of independence**

Depending on the cover chosen and the age of the insured

For fiscal residents in France only

**Life insurance:**

Depending on the cover chosen and the age of the insured

For fiscal residents in France only

**Funeral insurance**

- Finance contract: depending on the cover chosen and the age of the insured
- Assistance contract

For fiscal residents in France only

## Insurance for your French belongings

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**Vehicle insurance**

**Comprehensive home insurance**

**Rental guarantee insurance**

**Two-wheeled vehicle insurance**

**All-mobile devices insurance**

## Insurance that covers you from day to day

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**Legal protection**

For fiscal residents in France only

**Borrower insurance**

For fiscal residents in France only

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## Bank insurance from day to day

	Standard	Premium
Fee for insurance covering loss or theft of means of payment: <b>SécuriCOMPTE</b> <sup>1</sup>	€24/year/account	€50.40/year/account
<b>SécuriWEB</b>	€15/year/account	€30/year/account
<b>SécuriBUDGET</b>	€20.40/year/account	
<b>SécuriPROTECTION</b> (the SécuriPROTECTION offer is called SécuriBUDGET Premium in the Compte à Composer offer)		€24/year/account
<b>SécuriEPARGNE</b>	€3/year/account	€22.56/year/account
<b>SécuriLIVRETS</b>	€22.80/year/insured	
<b>SécuriZEN</b>	€22.80/year/insured	

**SécuriTRESORERIE** (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed until 31/12/2016

Price	Overdraft levels
€16.20/year/account	<= €300
€24/year/account	from €301 to €2.000
€36/year/account	> €2.000 Maximum compensation: €3.000/claim/year

**SécuriTRESORERIE** (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed from 01/01/2017

Price	Overdraft levels
€16.20/year/account	<= €500
€24/year/account	de 501 € à 2 000 €
€36/year/account	> €2.000 Maximum compensation: €3.000/claim/year



### Good to know!

For any subscription to a Globe Trotter offer (see p.19): 50% reduction on the subscription to a "SécuriCOMPTE Plus" insurance offer for loss or theft of means of payment (standard version) subscribed for the same account for the entire time the Globe Trotter offer is held.

### Offre no longer sold

Securicompte Vol

€30/year/account

<sup>1</sup> 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 and relating to payment fraud (see details in the insurance notice).



## INSURANCE AND PROTECTION: LEGAL NOTICES

The insurance and personal protection policies are presented by Caisse Régionale 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))

These policies are taken out with :

-PACIFICA S.A., a limited company with fully paid-up capital of €442 524 390.00. Registered office : 8-10 Boulevard de Vaugirard – 75724 Paris CEDEX 15. VAT NO : FR 95 352 358 865

- PREDICA – Public limited company with fully paid-up capital of €1 029 934 935 – Company governed by the French Insurance Code- Registered office : 16-18 boulevard de Vaugirard – 75015 Paris. 334 028 123 RCS Paris

- 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

These companies are governed by the French Insurance Code (Code des Assurances), the French Prudential Supervisory and Resolution Authority (Autorité de Contrôle Prudentiel et de Résolution – ACPR) located at 4 Place de Budapest – CS 92459 – 75436 Paris Cedex 09.

The general insurance policies are issued by PACIFICA

The life and loss of independence insurance policies are issued by PREDICA. The « Financement Obsèques » funeral insurance contract is a group life insurance policy with optional membership taken out by Andecam with PREDICA, a limited company with fully paid-up capital of €1 029 934 935, governed by the French Insurance Code. Registered office : 16-18 boulevard de Vaugirard – 75015 Paris. The assistance services of the Assistance policy are provided by EUROP ASSISTANCE – limited company with capital of €46 926 941, governed by the French Insurance Code, registered in the Nanterres Trade and Companies Register No. 451 366 405, registered office 1 promenade de la Bonnette, 92230 GENNEVILLIERS. The contract includes services provided by EUROP ASSISTANCE France, a limited company with capital of €2 541 712€, registered office 1 promenade de la Bonnette, 92230 GENNEVILLIERS, registered in the Nanterres Trade and Companies register No. 403 147 903, and PREVISEO OBSEQUES, a limited company with capital of €500 000, registered office : 16-18 boulevard de Vaugirard 75015 Paris, Paris Trade and Companies Register No. 409 463 866.

Borrower insurance policies for mortgage loans and consumer loans are issued by PREDICA. The unemployment cover insurance policy is issued by PACIFICA. In certain circumstances, the borrower's state of health may not entitle them to obtain standard insurance conditions.

The insurance policies SécuriCOMPTE, SécuriWEB, SécuriBUDGET, SécuriPROTECTION, SécuriEPARGNE, SécuriLIVRETS, SécuriZEN, SécuriCOMPTE Découvert and SécuriTRESORERIE are taken out with CAMCA. The health insurance contracts for students abroad aged 18-31 are taken out with April, simplified joint-stock company, with capital of €200 000 - Paris Trade and Companies Register No. 309 707 727. Insurance intermediary – registered with ORIAS under number 07 008 000 ([www.orias.fr](http://www.orias.fr)). French Prudential Supervisory and Resolution Authority (ACPR) – 4 place de Budapest – CS 92459 – 75436 Paris Cedex 09 - France. Product created and handled by APRIL International Care France and covered by Axéria Prévoyance (for the « frais de santé » and « individuelle accident » guarantees) Chubb European Group SE (for the repatriation, third-party liability, and luggage insurances) and Solucia PJ (Legal protection) NAF6622Z – VAT No. FR60309707727



## Inheritance

Costs of opening and processing an inheritance file over €500

1% of assets with a minimum of €50 and a cap of €620

Annual management fees (applied if the inheritance file is processed for over 12 months)

€80



### Good to know!

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.



## Other Services

### Protection for individuals

Remote surveillance <sup>1</sup>

Remote assistance at home <sup>2</sup>

Mobile remote assistance <sup>2</sup>

<sup>1</sup> Remote surveillance 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".

<sup>2</sup> 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 filed in December 2014.

## Magazines Offer reserved to Crédit Agricole customers

### Merci pour l'info Prestige (digital version)

- unlimited access to the Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters on [www.mercipourinfo.fr](http://www.mercipourinfo.fr)
- Access to « Mon Kiosque Presse » including 8 digital magazines (Merci pour l'info, Santé magazine, Détente Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's, Parents)

€48/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

### Merci pour l'info Premium (digital version)

- unlimited access to the Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters on [www.mercipourinfo.fr](http://www.mercipourinfo.fr)
- Merci pour l'info (12 issues/year) including practical guides, in digital version

€18/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

### Merci pour l'info Essentiel (digital version)

- Access to the Merci pour l'info helpline : 2 requests/year
- Unlimited access to exclusive content and newsletters on [www.mercipourinfo.fr](http://www.mercipourinfo.fr)
- Merci pour l'info (12 issues/year) including practical guides, in digital version

€12/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

## Magazines (continued) Offer reserved to Crédit Agricole customers Print and digital subscriptions

Santé Magazine (12 issues/year subscription following 3 free issues) €31.60/year

Détente Jardin (6 issues/year subscription following 3 free issues) €22.90/year

Régal (6 issues/year subscription following 3 free issues) €27.90/year

Maison Créative (6 issues/year subscription following 3 free issues) €23.90/year

Détours en France (8 issues/year subscription following 3 free issues) €49.80/year


Plus de Pep's (6 issues/year subscription following 1 free issue) €19.90/year

Parents (9 issues/year subscription following 3 free issues) €25.90/year



### Good to know!

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

 **N°Cristal** 09 69 32 34 40

APPEL NON SURTAXE

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# 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 or not 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 will keep 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 deferral 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.

## 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)

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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

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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



\* Monaco, Andorra and the Vatican use the euro as their national currency but are not euro zone countries. The Vatican and Andorra joined the SEPA area on 01/03/2019.

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





## Solving a dispute

The branch is at the customer's disposal to provide them with all information they may wish about the operation of their account and the use of the services provided to them and to respond in the event they have a complaint.

If an amicable solution cannot be reached, the customer may contact Customer Service, which will endeavour to find the best solution to their dispute, by writing to Caisse Régionale 15 Esplanade Brillaud-de-Laujardière, CS 25014, 14050 Caen Cedex 4 [or using the online form available on the Caisse's website: [credit-agricole.fr/ca-normandie](http://credit-agricole.fr/ca-normandie) (access and/or communication costs vary depending on the internet service provider)].

The branch or Customer Service will acknowledge receipt of the complaint within 10 days and provide a response to the customer within 2 months at the latest. However, in accordance with the law, if a complaint concerns:

- fees or discounts for the use of a payment instrument,
- the provisions applicable to payment instruments other than cheques,
- payment services,
- payment service providers;

Customer Service will respond to the customer, on paper or another durable medium agreed with the customer, within 15 business days from receipt of the complaint. If exceptionally a response cannot be provided within this 15-day period for reasons beyond the Regional Bank's control, the Regional Bank will send an interim response explaining why additional time is required and specifying the final date by which the customer will receive a definitive response. This definitive response will in any event be sent to them within 35 business days from receipt of the complaint.

If the customer is unable to resolve their dispute by first submitting a written complaint to the Customer Service Department of the Regional Bank, the customer may also contact the Bankings Ombudsman, free of charge, by writing to the following address: Crédit Agricole Normandie Ombudsman, BP 411, 50303 Saint Martin des Champs Cedex, or using the online referral form available on the Ombudsman's website: [www.mediateur-ca-normandie.fr](http://www.mediateur-ca-normandie.fr)

The customer's request must be sent to the Banking Ombudsman within one year from making a written complaint to the Regional Bank.

As from the date the Banking Ombudsman gives notice of their referral to the customer and the Regional Bank, the mediation must be completed within three months, unless extended by the Ombudsman in the event of a complex dispute. The customer may obtain information on the progress of this mediation procedure by visiting the Banking Ombudsman's website.

For any dispute relating to financial products or services, the customer may refer the matter to the Ombudsman of the Autorité des Marchés Financiers (AMF): by post (Ombudsman of the Autorité des Marchés Financiers, 17 Place de la Bourse, 75082 Paris Cedex 02) or online (mediation request form available on the AMF website - Ombudsman section at the following address: <http://www.amf-france.org>).

For any dispute relating to the marketing of insurance policies, the customer may refer the matter to the Insurance Ombudsman, by post, at the following address:

La Médiation de l'Assurance, TSA 50110, - 75441 Paris Cedex 09, or electronically on the Ombudsman's website at [www.mediation-assurance.org](http://www.mediation-assurance.org).

For any dispute relating to an online contract or transaction, the customer may use the European online dispute resolution platform at the following address: <https://webgate.ec.europa.eu/odr>



Non-advertising information document

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