



**FOR PERSONAL  
CUSTOMERS**

# YOUR BANK

SIMPLY

**PRINCIPAL  
BANKING  
FEES  
2020**

With effect from 1<sup>st</sup> January 2020

Fees including VAT when applicable



**BY INTERNET :**  
**www.britline.com<sup>(1)</sup>**

**BY TELEPHONE:**  
**00 33 (0)2 31 55 67 89<sup>(1)</sup>**

**BY FAX :**  
**00 33 (0)2 33 72 54 72<sup>(1)</sup>**  
**Monday to Friday 08.45 to 18.00**  
**(French time)**

**BY EMAIL :**  
**contact@britline.com**

**BRITLINE**  
International Payments Service  
Powered by HiFX

The service enabling you  
to convert your £'s to €'s  
today\*\*

## STANDARD EXCERPT OF FEES\*

(national list of the most representative services linked to a payment account)

The fees cited 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.

Subscription to remote banking services <sup>(1)</sup> (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 balance	<b>FREE</b>
Account Handling	<b>1€ per month</b> <b>12€ per year</b>
Fees charged for each text message sent (Real time account management alert)	<b>FREE</b>
Provision of a debit card (international payment card with immediate debit)	<b>42€ per year</b>
Provision of a debit card (international payment card with deferred debit)	<b>42€ per year</b>
Provision of a debit card (payment card with systematic authorisation) L'Autre Carte	<b>17,20€ per year</b>
Cash withdrawal (in €'s) from an ATM of another establishment in the euro zone (with an international payment card)	<b>1€ per withdrawal</b> from the 5 <sup>th</sup> withdrawal (international payment cards Mastercard or Visa Classic)
Insurance against loss or theft of means of payment (Sécuricompte Plus)	<b>24€ per year</b>
Transfer (One-off external SEPA transfer) - Through a branch - Online	<b>4€/transfer</b> <b>FREE</b>
Payment of a SEPA direct debit - Direct debit (fee per SEPA direct debit transaction) - Direct debit (fee for setting up a SEPA debit mandate)	<b>FREE</b> <b>FREE</b>
Unauthorised transaction handling fee ("commission d'intervention") - per transaction - monthly cap	<b>8€</b> <b>80€</b>

\* In the context of the Financial Sector Consultative Committee all credit institutions have committed to provide a standard excerpt of their fees at the beginning of their fee schedules and on the Internet. These fees are also cited under each heading. Our fees are available at our branch and online at: [www.britline.com](http://www.britline.com)

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(1) Free access online excluding fees charged by Internet service provider. Telephone number not subject to surcharge when calling from a landline

**IN CASE OF  
EMERGENCY  
7/7**

## SOS CARDS

**Blocking a means of payment** (loss or theft)

**Card services** (assistance)

In France : **09 69 39 92 91\***

Abroad : **+33 9 69 39 92 91\*\***

**Pacifica Insurance** (make a claim)

in France : **0 800 810 812** **FREEPHONE** **24h/24 & 7/7\***

From abroad : **+33 1 40 25 58 48\*\***

\* Not subject to surcharge, cost will vary according to service provider.

\*\*Cost will vary according to service provider (reverse charge calls accepted).

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## OPENING, OPERATING AND MONITORING YOUR ACCOUNT

### OPENING, MODIFYING AND CLOSING YOUR ACCOUNT

Opening an account ▲ ●

**FREE**

Closing or transferring 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)

**40,50€**

Assistance moving your bank account

**FREE**

Basic banking services (provided in the context of the right to hold a bank account); clients whose accounts are opened by order of the Banque de France in the context of article L312-1 of the Code Monétaire et Financier (the [French] Financial and Monetary Code) have access, free of charge, to the services listed by article D.312-5-1 of the Code Monétaire et Financier and indicated by the symbol ▲

### BANK STATEMENTS

Fee for sending monthly paper statements

- consolidation of several statements in the same envelope ▲ ●

**FREE**

- one statement and one envelope per account

**3.15€/month 37.80€/year**

Bank statement issued every ten days (3 per month)

**1.22€/statement**

Fortnightly bank statement (2 per month)

Monthly bank statement in braille

**FREE**

Annual statement of fees

**FREE**

Global statement of assets (savings and loans)

**10.35€/issuance**

IFI statement

**46,50€/year**

Statement of fees on financial instruments

**FREE**

GOOD  
TO KNOW



**E-Statement:** secure, fast, environmentally friendly and FREE, your e-statement<sup>(1)</sup> can be accessed via your online banking space. It has the same legal value as your paper statement

### ACCOUNT HANDLING

Handling fee for an active account ▲ ●

**1€/month 12€/year**

Fees for handling an inactive account<sup>(2)</sup> ▲ ●

**30€/year**

Overall charge covering an unlimited number of ordinary transactions, including SEPA transfer, TIP and direct debit transactions

**1€/month  
12€/year**

CA  
BONUS



**Exoneration** from account handling fee

### IN-BRANCH SERVICES

Emergency cash withdrawal inside your branch ▲ ●

**FREE**

Emergency cash withdrawal outside of your branch

**2€/withdrawal**

Making cash deposits ▲ ●

**FREE**

Paying in a cheque ▲ ●

**FREE**

Cash withdrawal at branch without issuing a cheque(s) ▲ ●

**FREE**

Cash withdrawal at a cash ATM (in the event of a withdrawal from the banks ATM)

**FREE**

Cash withdrawal facility set up with a different Caisse Régionale of Crédit Agricole\*

**19.50€**

\* Subject to the prior consent of Crédit Agricole Normandie and within a maximum of 8,000€ per period of 6 months

Service included in a grouped service offer..

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

(1) The e-statements are made available and can be consulted by the customer in his personal space of the banking service remotely via the Internet «Crédit Agricole en Ligne», under the e-Documents section.

(2) Fees charged annually on each inactive account up to the credit balance of the account

Offers for young people under 26 years

## Rental of a safe custody box

Not applicable for CA Britline

Safe custody box rental fee  
(depending on the size of the box)

from 80€ to 233€/year

Seasonal rental of a safe custody box (all sizes) 19.90€/month 238.80€/year

## Document search fees\*

- up to 10 photocopies
- over 10 photocopies

15.50€

Ask us for a quotation

\* Including photocopies of statements of account that date back more than one year, cheques and other documents...

## Foreign Exchange

### American Express Traveller's Cheques

In Euros

Other Currencies

Buying back Traveller's cheques from client

FREE

1% of the  
amount with  
a minimum of  
4,50€

### Banknotes (minimum order of 20€)

Other Currencies

Purchase and or sale (per account)

1% of the amount  
with a minimum of 5,80€



## REMOTE BANKING SERVICES

Subscription to remote banking services (online, landline, text etc) Credit Agricole en Ligne. Excluding fees charged by your internet service provider.

## INTERNET

### Remote Internet banking service

Crédit Agricole en Ligne (CAEL)

Remote Internet banking service including consulting accounts, making transfers and the subscription of products and services by electronic signature

FREE

### Remote Internet banking service

Crédit Agricole en Ligne RIB   
services included in CAEL + SEPA external transfers

FREE

### Remote Internet banking service

Online stockmarket trading service

- Invest store initial
- Invest store intégral:
  - from 24 orders per year
  - under 24 orders per year

FREE

FREE

97,25€/year

### Account Aggregation Services<sup>(1)</sup>

Information on bank accounts held in other banks

FREE

### These remote Internet banking services are accessible from:

- The website [www.ca-normandie.fr](http://www.ca-normandie.fr)
- Our mobile applications
- Ma Banque
- Ma Carte dedicated to bank cards and to secure payments with the Paylib service which includes:
  - Online Paylib Payment <sup>(2)</sup>
  - Paylib payment in store with your mobile <sup>(3)</sup>
  - Paylib between friends <sup>(4)</sup>

Download  
and access

FREE

(1) Service available from the Ma Banque mobile application.

(2) Service allowing payments to be made on e-commerce sites (list available on [www.paylib.fr](http://www.paylib.fr)) and displaying the «PAYLIB» logo.

(3) Service to make payments at merchants accepting the contactless card and displaying the «PAYLIB» logo. The possession of an eligible Android smartphone is required.

(4) Service allowing to make a transfer between Individuals by using the mobile telephone number.







## TEXT MESSAGE ALERT SERVICE

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

FREE

2.75€ fixed fee/month 33€/year

- Mini-statements (maximum 2/week)

Remote purchase alert 	0.76€/message sent
Sweep alert (monthly) 	0.31€/message sent
Means of payment availability 	0.31€/message sent
Negative balance alert (monthly) 	0.76€/message sent
Available balance alert / Authorised overdraft alert (weekly) 	0.31€/message sent
Real time account management alert 	<b>FREE</b>
Negative balance and transaction denial alert (by text message only)	<b>FREE</b>

GOOD  
TO KNOW



For extra security when making online payments think of using **Securipass** found within the app Ma Banque.



## YOUR TRANSACTIONS AND MEANS OF PAYMENT

### Cards



**50% reduction<sup>(1)</sup>**

### Cards Fees

Payment cards with deferred debit and renewable credit payment cards will include the mention CREDIT. Debit cards with systematic authorisation and immediate debit payment cards will include the mention DEBIT

### Payment and withdrawal cards )))


#### Categories of cards

Immediate debit      Deferred debit

#### Provision of a debit card (Payment card with systematic authorisation)

- L'Autre Carte ▲ ●	17,20 €
- L'Autre Carte majeurs protégés▲	17,20 €
- Prélude	23,30 €
- MasterCard with balance check	31€
- MasterCard EKO	36,50€

#### Provision of a debit card (International payment card with Immediate debit)

Britline Classic	42 €
Mozaïc payment card 	20,20 €
MasterCard or Visa Classic	42 €
Britline Premier, GOLD Mastercard or Visa Premier	129 €

#### Provision of a debit card (International payment card with deferred debit)

MasterCard or Visa Classic	42 €
Gold MasterCard or Visa Premier	129 €
World Elite Mastercard or Visa Infinite concierge service included	292 €

GOOD  
TO KNOW



In many foreign countries «credit» needs to be marked on your card in order to rent a car.

))) Contactless payment function

(1) On the least expensive of the two cards subscribed to on the same account ("L'Autre Carte" and "Prélude" are excluded from this offer)

## Provision of a credit card (Renewable credit payment cards)

Cash payment with immediate debit      Cash payment with deferred debit

Mastercard Cartwin <sup>(1)</sup>

42€

42€

Mastercard Cartwin GOLD <sup>(1)</sup>

129€

129€

GOOD TO KNOW



Pay with the cards **GOLD Mastercard, Britline Premier, Visa Premier, WORLD ELITE INFINITE and Cartwin**, and your purchases will be doubly protected thanks to the "purchase guarantee" and to the "extension of the manufacturer's guarantee."

## Withdrawal cards

"Mozaïc" withdrawal card yearly subscription

12-17 years old



**FREE**

18-25 years old



**9.25€**

"Libre Service Bancaire Majeurs Protégés" yearly subscription (Card for vulnerable adults, withdrawals from Crédit Agricole ATMs only)

**16€**

Our former range of cards from 9.25€ to 25,50€ per year (please ask us for further details)

GOOD TO KNOW



**SOS cards:** if your card is lost/stolen or if you need information on the insurance and assistance services linked to your card, whether you are in France or abroad, contact SOS cards. (See page 3)

## Payment by card

Payments by card in euros<sup>(2)</sup>, in the Euro zone or in one of the EEA countries

**FREE**

Other payments by card\* <sup>(3)</sup>

**0.42€/transaction**

+ fee proportional to payment amount

**2,55%**

(Except Britline Premier, Britline Classic, World Elite, Visa Infinite and Mozaïc cards)

CA BONUS



**With the MOZAÏC payment card, payments are free all over the world.**

## Withdrawal by card

**Cash withdrawal in euros<sup>(2)</sup>, in the Euro zone or in one of the EEA countries**  
**Cash withdrawal from an ATM**

Crédit Agricole

Other banks

- "Prélude"
- "L'Autre Carte" ▲ ●
- "L'Autre Carte Majeurs protégés" ▲

**FREE**

From the 1<sup>st</sup> withdrawal:  
**1€/withdrawal**

- MasterCard Eko

**FREE**

**1€ per withdrawal after 25<sup>th</sup> withdrawal per year**

- MasterCard, or Visa Classic
- Mozaïc card
- MasterCard Cartwin
- MasterCard with systematic authorisation

**FREE**

**1€/withdrawal from the 5<sup>th</sup> withdrawal per month**

- Britline Classic, Britline Premier,
- Gold MasterCard, Visa Premier,
- Gold MasterCard Cartwin

**FREE**

**FREE**

- Visa Infinite
- World Elite MasterCard

**FREE**

**FREE**

(1) The «Cartwin» is a CREDIT CARD, combined with a current account and a revolving credit. It is marked «CREDIT CARD». Withdrawals are always debited immediately from the account or on the revolving credit account. Payments made on credit are debited immediately on the revolving credit account. Payments made in cash are debited from the current account depending on the type of debit card chosen by the customer:  
- Immediate debit card: the associated account is debited as payments are made,  
- Deferred debit card: payments are accumulated and debited once a month, on a regular date. The cost of the card is excluding the cost of the credit.



(2) Or in an equivalent currency : Swedish Krona, GBP or Romanian Leu (In accordance with EU regulation n°924/2009).

(3) Payment transactions outside the scope of European Regulation 924/2009 of 16 September 2009.

## Other cash withdrawals <sup>(1)</sup>

• Mozaic payment card	<b>FREE</b>
• Britline Classic, Britline Premier, World Elite MasterCard, Visa Infinite	<b>FREE</b>
• Other cards + Fee proportional to withdrawal amount	<b>3.45€ per withdrawal + 2.55%</b>
• Travel Package For international payment cards: No fixed or proportional fees added to the amount of payments or withdrawals <sup>(2)</sup> (Except Britline Premier, Britline Classic, World Elite, Visa Infinite and Mozaic)	<b>17.50€/month</b>

## Other card-related transactions

Sending card by registered post, (postage costs included) 	<b>8.40€</b>
Re-issuing PIN code 	<b>9.60€</b>
Non-euro over the counter cash withdrawal Fixed fee + proportional fee	<b>6.65€/withdrawal + 2.55%</b>
Raising standard card limits at the customer's request:	
- up to 3 months	<b>15€*</b>
- up to 12 months	<b>35€*</b>
- with the app Ma Carte	<b>FREE</b>

\*Free for MasterCard Gold and World Elite, Visa Premier and Infinite, Britline Premier

Blocking card at the request of its holder	<b>FREE</b>
Emergency order of a card	
- collected at branch	<b>15.40€</b>
- delivered within France	<b>41.50€</b>
- with international delivery	<b>159€</b>

## TRANSFERS

### SEPA TRANSFER<sup>(2)</sup> ▲ ● (transaction in euros to or from the SEPA area)

#### Sending a SEPA transfer

##### One-off SEPA transfer ▲ ●

	Online	Branch
Fee per single transfer		
- To a Crédit Agricole account	<b>FREE</b>	<b>FREE</b>
- To an account held with another bank	<b>FREE</b>	<b>4€</b>

##### SEPA standing order ▲ ●

- Fee for setting up a standing order	<b>FREE</b>	<b>FREE</b>
- Fee per standing order	<b>FREE</b>	<b>FREE</b>

#### Sending a SEPA instant transfer

Via the Crédit Agricole En Ligne Internet remote banking service

Website [www.ca-normandie.fr](http://www.ca-normandie.fr) (Service available in 2020)

The price will be available on the website [www.ca-normandie.fr](http://www.ca-normandie.fr)

#### Via Paylib between friends - Ma Carte Application

- Fees per occasional transfer	<b>FREE</b>
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Receiving a SEPA transfer	<b>FREE</b>
Receiving an instant SEPA transfer	<b>FREE</b>

(1) Withdrawals outside of the scope of the European regulation n°924/2019 dated the 16th September 2009.

(2) SEPA countries (see map on p.16)

- European Union countries in the euro zone: Germany, Austria, Belgium, Cyprus (Greek part), Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.
- European Union countries in non-euro zone: Bulgaria, Croatia, Denmark, Hungary, Poland, Czech Republic, Romania, United Kingdom, Sweden.
- EFTA (European Free Trade Association) countries: Iceland, Norway, Liechtenstein and Switzerland.
- For France: overseas departments and regions (Guadeloupe, Martinique, French Guiana, Réunion and Mayotte), territories of St-Pierre-et-Miquelon, St-Barthélemy and the French part of St-Martin.
- Principality of Monaco, San Marino, Isle of Jersey, Isle of Guernsey, Isle of Man, Vatican and Andorra

## NON-SEPA TRANSFER

Transactions denominated in foreign currencies or in euros excluding SEPA Foreign currency transactions are subject to exchange fees of 0.05%, with a minimum amount of 16.20 €.

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

#### Fee per one-off transfer / standing order

- Non-SEPA transfer in euros within the EU	4 €
- Non-SEPA transfer in euros outside the EU	20,85 €
- Non-SEPA transfer in a different currency	20,85 €

#### Fee for setting up a standing order

**FREE**

### Receiving a non-SEPA transfer

#### Fee per one-off transfer / standing order

- Non-SEPA transfer in euros within the EU	<b>FREE</b>
- Non-SEPA transfer in euros outside the EU	20,85 €*
- Non-SEPA transfer in a different currency	20,85 €*

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KNOW



For any transactions requiring the purchase or sale of foreign currency, foreign exchange commission applies (cf p.15). Foreign exchange commission is not charged on non SEPA foreign currency transactions up to 200€ or equivalent.

\* For making a non SEPA transfer of:

• up to 100€ or equivalent	5,90€
• from 100.01€ to 200€ or equivalent	9,90€

## Direct Debits / Interbank Payment Order (TIP)

Fee for stopping or cancelling SEPA direct debits	<b>FREE</b>
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Fee for setting up a SEPA direct debit mandate	<b>FREE</b>
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Fee for the payment of a SEPA direct debit	<b>FREE</b>
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Subscription to first direct debit information service	1€/month 12€/year
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SEPA Payment for an Interbank payment order (TIP)	<b>FREE</b>
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## CHEQUES

Payment of a cheque	<b>FREE</b>
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Crediting a cheque(s) to your account	<b>FREE</b>
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The value date of a cheque paid into the account is the day following that on which the cheque was recorded. The value date is the date used for the purpose of calculating debit interest

Chequebook collected from your branch	<b>FREE</b>
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#### Fee for sending a chequebook by post

- by ordinary post within France, from the 1 <sup>st</sup> chequebook in the year	0.95€
- by registered post (within France)	8.50€
- by secure international post (via DHL)	according to weight

Fee for issuing a banker's draft	14,20€
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Fee for placing a stop (initiated by the issuer):	
- per cheque(s)	16€
- per chequebook(s)	16€

Fee for cancelling the stop or for maintaining the stop for over 12 months	42€
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## YOUR SERVICE PACKAGES

The products and services that make up the service packages can be purchased separately.

Cost of a bundled service offer.

The services included in the Compte à Composer are indicated by the CAC logo 

### “Compte à Composer” (Combine & Create) :

#### Your everyday essentials: Basic package (le Socle)

- Handling fee for an active account
- Subscription to remote banking services (online, landline, text, etc)  
-Credit Agricole en Ligne Part RIB (external transfer option) / shares
- Sending a new chequebook to your French home address (renewals)
- Sending a new card to your home address (renewals)
- Unlimited ordinary transactions (SEPA transfers, TIP SEPA and SEPA direct debits)
- Subscription to first SEPA direct debit information service
- Subscription to products offering text message alerts on the status of your account  
-Essential text alert service: new means of payment available and/or sent to your home address  
-Monthly essential text alert: negative balance
- Monthly paper or electronic bank statement
- Dossier Familial magazine (3 months free upon subscription) \*

**2.10€/month\***  
**25.20€/year**

Published by SAS UNI-EDITIONS, a subsidiary of the Groupe Crédit Agricole 22 rue Letellier PARIS 15<sup>ème</sup>.

\*Price doesn't include Dossier Familial magazine subscription (11,90€/quarter; 47,60€/ year)

#### Modules tailored to your needs:

	STANDARD LEVEL	PREMIUM LEVEL
<b>«Maitrise de Découvert» Overdraft Management Module</b>	<ul style="list-style-type: none"> <li>• Sécuricompte overdraft insurance (a)</li> <li>• Authorised monthly overdraft text alert</li> <li>• Reimbursement of debit interest (b)</li> </ul>	from <b>2.23€ to 5.05€/month</b> 26.76€ to 60,60€/year
<b>«Budget Assurances» Insurance Budget Module</b>	<ul style="list-style-type: none"> <li>• SécuriBUDGET insurance (car, home health, personal) (a)</li> <li>• SécuriBUDGET Premium</li> </ul>	<b>1.72€/month</b> 20.64€/year <b>3.55€/month</b> 42,60€/year
<b>«Compte Sécurisé» Secured Account Module</b>	<ul style="list-style-type: none"> <li>• SécuriCOMPTE PLUS Insurance, (a)</li> <li>• SecuriCOMPTE Premium (a)</li> <li>• Placing a stop on a cheque by the issuer</li> <li>• Emergency cash withdrawals</li> <li>• Re-issue of your PIN code</li> <li>• Emergency card issue</li> </ul>	<b>2.75€/month</b> 33€/year <b>4.30€/month</b> 51,60€/year
<b>«Epargne Pilotée» Guided Savings Module</b>	<ul style="list-style-type: none"> <li>• “Mandat d'épargne” (savings management mandate) (c)</li> <li>• Monthly “sweep” alert</li> <li>• SécuriEPARGNE insurance (a)</li> <li>• SécuriEPARGNE Premium</li> <li>• Comprehensive annual savings/loans statement (quarterly if Premium)</li> <li>• Subscriptions to remote banking services (online,landline, text, etc) - Invest Store</li> <li>• Initial online banking services</li> </ul>	<b>1.88€/month</b> 22.56€/year <b>2.85€/month</b> 34,20€/year
<b>«Suivi @ssuré» Tracking @ssured Module</b>	<ul style="list-style-type: none"> <li>• SécuriWEB insurance (a)</li> <li>• SécuriWEB Premium</li> <li>• Remote purchase text alert</li> <li>• Mini-statements (1 per week)</li> <li>• Real time account management text alert</li> </ul>	<b>3.10€/month</b> 37,20€/year <b>3.85€/month</b> 46,20€/year

(a) Underwritten by the Caisse d'Assurances Mutuelles du Crédit Agricole (CAMCA), a variable contribution mutual insurance company, 65 rue de la Boétie - 75008 Paris, company subject to the French Insurance Code and to the control of the supervisory authority. See “Insurance and financial planning” page 15.

(b) Banking fees charged, then discounted up to the annual fixed limit (5€, 10€, 15€, 20€) according to the level selected.

(c) Mandate authorising the automatic investment of cash surpluses.

## Discount applied based on the total amount of your "Compte à Composer" subscription:

Every "Compte à Composer" (Basic Package + Modules) that you subscribe to entitles you to a discount based on the following schedule:

### Decreasing prices\*

- |                       |      |
|-----------------------|------|
| • From 4.10€ to 5.09€ | -5%  |
| • From 5.10€ to 7.14€ | -10% |
| • From 7.15€ to 9.17€ | -15% |
| • As from 9,18€       | -20% |

\*on the total monthly amount subscribed (basic package + modules)

### Additional discounts

- |  |      |
|--|------|
| • From the 2 <sup>nd</sup> and subsequent «Compte à Composer» opened | -50% |
|--|------|

**CA  
BONUS**



**For 18-25 year olds, -50% additional reduction**

The Crédit Agricole's service offer to financially vulnerable customers: "Compte à Composer" with Budget Protection Module <sup>(1)</sup>

<b>Basic package</b>	<ul style="list-style-type: none"> <li>• Handling fee for an active account</li> <li>• Subscription to remote banking services<sup>(1)</sup> (online, landline, text, etc) -Credit Agricole en Ligne (external transfer option)</li> <li>• Sending a card to your home address (renewals)</li> <li>• Unlimited ordinary transactions (SEPA transfers, TIP SEPA and SEPA direct debits)</li> <li>• Essential alert service: new means of payment available and/or sent to your home address</li> <li>• Monthly essential alert: negative balance</li> <li>• Monthly paper or electronic bank statement</li> </ul>	
<b>Budget Protection Module</b>	<ul style="list-style-type: none"> <li>• Account opening and closing</li> <li>• Provision of a debit card (payment card with systematic authorisation) -Card fee: L'Autre Carte.</li> <li>• Weekly text message alert on available balance (1/week)</li> <li>• Specific limit on handling fees for unauthorised transactions "commissions d'intervention" set at 4€ per transaction and at 20€ per month</li> <li>• Limit of 20€ per month and up to 200€ a year for the following fees: <ul style="list-style-type: none"> <li>- Unauthorised overdrafts "commissions d'intervention";</li> <li>- Letter of information fee prior to the rejection of a cheque due to insufficient funds;</li> <li>- Letter of information fee for an overdrawn account without an authorised overdraft;</li> <li>- Non-payment of a direct debit fee due to insufficient funds</li> <li>- Non-payment of standing order fee due to insufficient funds;</li> <li>- Notification to the Bank of France fee banning the use of a chequobook (interdit bancaire)</li> <li>- Notification to the Bank of France fee of the decision to withdraw a bank card</li> <li>- Opposition fee for blocking a bank card</li> </ul> </li> </ul> <p>These monthly and annual limits include the specific limit concerning handling fees and unauthorised transactions "commissions d'intervention".</p> <p>For other unauthorised transactions a reduction of 50% applies to the tariffs in place.</p> <ul style="list-style-type: none"> <li>• 2 banker's drafts per month</li> <li>• Provision of bank identification statements (RIB)</li> <li>• One change of address per year</li> <li>• Depositing and withdrawing cash at the branch where the account is domiciled</li> </ul>	<p><b>1€/month 12€/year</b></p>

- Our former range of service packages

from **1€/month**  
to **11,25€/month**

(1) Pursuant to article L.312-1-3, paragraph 2 of the Code Monétaire et Financier concerning the specific offer aimed at financially vulnerable customers.

Managing your account

Subscription to remote banking services (online, landline, text, etc) -Credit Agricole en Ligne (external transfer option)

Handling fee for an active account

Text message alert if balance falls below 20€

Essential text message alert - negative balance

Text message alert for new means of payment available and/or sent

Text message alert for use of cash withdrawals outside of Credit Agricole cash machines

Means of payment

Provision of a debit card (international payment immediat debit card with systematic authorisation) card "Mastercard Eko".

Re-issue of your PIN

Fee for placing a stop on a card by the bank

Stop on the card by the cardholder

Fee for issuing a new card

Unlimited transactions package including SEPA transfers, SEPA direct débits and TIP SEPA

Cheque book

Withdrawals of cash by card

Withdrawals from any Crédit Agricole Normandie cash machine

Withdrawals from any other Caisse regional cash machine

Withdrawals in European Economic Area countries : 25 withdrawals per year in euros or in other currencies

Withdrawals outside EEA countries : 10 withdrawals per year

2€/month  
24€/year

GOOD TO KNOW



The Eko offer does not include an authorised overdraft : The account must always be in credit and no transaction should be initiated outside of the available balance. Eko customers will not be charged the following fees : Unauthorised transaction handling fee "Commission d'intervention", letter of information prior to rejecting a cheque due to lack of funds, fee per rejected payment service for insufficient funds, rejected direct debit for a reason other than insufficient funds and fees for rejected cheque for a reason other than insufficient funds. In case of non-regularisation of a cheque issued with insufficient funds, Eko customers would be charged the following fees : fixed rate fee per cheque rejected for insufficient funds and fees in case of "Interdiction Bancaire". The amount of this fixed rate fee for Eko customers is the following :

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

Any products, services and transactions not listed above are charged according to the relevant section of the current tariff guide. The EKO offer will be terminated in the event of taking out an additional card, an approved overdraft and a "Compte à Composer" linked to the account opened with the EKO offer. Termination will lead to the suspension of the above monthly fee and the immediate application of the tariff guide and the bank's current principal general conditions.

## ✓ IRREGULARITIES AND INCIDENTS

### Unauthorised transaction handling fee "Commission d'intervention"

Amount charged by the establishment for a transaction resulting in an irregular functioning of the account that requires specific processing (e.g. an irregular payment order, inaccurate bank details, absence of funds or insufficient funds...)

Limit per transaction	8€
Monthly limit	80€

CA  
BONUS



Limit per transaction reduced by 50%

Amount limited under article L312-1-3 of the French Monetary and Financial Code for clients with basic banking services and financially vulnerable customers who have subscribed to the specific offer.

- Limit per transaction	4€
- Monthly limit	20€

### Specific transactions

Fee for handling returned post (client not known at address specified)	18.35€
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Fee for researching client address via specialist service provider	74€
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Fee per saisie-attribution or per saisie conservatoire (maximum)	81,67€
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Fee per court-ordered direct maintenance payment	98€
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Fee per Avis à Tiers Détenteur (ATD) (third-party notification initiated by the central government tax authorities)	Fee limited to 10% of the amount owed to the Trésor Public. Regulated limit 100€
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Fee for the payment of a cheque issued in violation of an "interdiction bancaire"	35€/cheque
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### Payment incidents

Fee for letter of information of an unauthorised negative account balance	15.80€
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Fee for letter of information prior to rejecting a cheque due to lack of funds	14.80€
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Fixed rate fee per cheque returned due to lack of funds<sup>(1)</sup> (fee not debited in the event of the same cheque being returned again within the 30 days of it firstly being returned)

- amount of cheque less than or equal to 50€	30€/cheque
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- amount of cheque more than 50€	50€/cheque
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Fee for payment rejected due to lack of funds <sup>(1)</sup>	Maximum payment amount 20€
- if payment < 20€	
- if payment > 20€	

Fee for opposition of the card by the bank	FREE
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Fee for standing order rejected due to lack of funds

- if payment < 20€	Maximum payment amount
- if payment > 20€	20€

### In cases of "interdiction bancaire" (client prohibited from using cheques)

Fee for processing an "interdiction bancaire" notification received from the Bank de France	28.50€
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**Ceiling for all the following charges related to clients identified as eligible for the "Specific offer for clients identified as financially vulnerable" (see article L312-1-3 and R.312-4-3 of the French Monetary and Financial Code:** Unauthorised transaction handling fees; Fee for letter of information prior to rejecting a cheque due to lack of funds; Fee for letter of information of an unauthorised negative account balance; fixed-rate fee per cheque returned due to lack of funds; fees for the non-execution of a direct debit due to lack of funds; fees for the non-execution of a standing order due to lack of funds; fees following notification received from the Banque de France prohibiting the issuing of cheques; fees for the declaration to the Banque de France of the decision to withdraw a bank card; fees for placing a stop of a card by the bank.

25€/month

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



## OVERDRAFTS AND CREDIT

Subject to examination and acceptance of your application.

Unauthorised overdraft or exceeding your authorised overdraft limit ("dépassement")

A "dépassement" is a tacitly accepted overdraft whereby you are temporarily permitted to hold a negative balance on your current account or to exceed your authorised overdraft limit.

Annual rate of debit interest<sup>(a)</sup>

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

Maximum overall annual effective rate (TAEG)<sup>(c)</sup>

Maximum rate fixed by regulations<sup>(d)</sup>

(a) The rate of debit interest varies depending on the amount of the overdraft, its duration, and your personal circumstances. The debit interest rate and the TAEG (the «Taux Effectif Global» or Overall Annual Effective Rate) are specified in your contract and on your bank statements.

(b) Within the limit of the maximum legal rate of interest applicable on the date of the transaction.

(c) The applicable and applied TAEG is specified on your bank statement

(d) Maximum legal rate of interest calculated by the Banque de France and published every quarter in the Journal Officiel depending on the amount of the overdraft (quarterly schedule of fees on display at your branch and available on request).

### Authorised overdraft facility refundable within one month

Example of an overdraft facility limited to 30 days maximum (excluding service packages):

Minimum fixed fee between 0 and - 200€ monthly on average, excluding TAEG

- Between 0 and 4 days overdrawn (per month)	<b>FREE</b>
- Between 5 and 10 days overdrawn (per month)	<b>5,95€</b>
- Between 11 and 20 days overdrawn (per month)	<b>7.90€</b>
- From 21 days to less than one month overdrawn (per month)	<b>9.80€</b>



## SAVINGS AND INVESTMENTS

### Holding fees debited in the first quarter\*

(based on the value of shares held on the 31 <sup>st</sup> December 2019)	Handling fees/account/ year for a share account or a Share Savings Plan PEA	+ Fixed cost per line in €	+ Commission proportional to the value of the portfolio per year/%
Groupe CA bonds and UCITS (OPCVM)	28.80€	2.10€	0.12%
Other securities	28.80€	6.30€	0.25%
Nominative securities	28.80€	6.30€	0.35%
Foreign entries	28.80€	6.30€	0.35%
CASA shares	28.80€	<b>FREE</b>	<b>FREE</b>
Shares in the Caisses locales of the Crédit Agricole Normandie	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>

Maximum charge per share account or Share Savings Plan (PEA): 425.90€

\*Invest Store Intégral : holding fees waived on all share entries

GOOD TO KNOW



**INVEST STORE INTÉGRAL: FINE-TUNE THE MANAGEMENT OF YOUR PORTFOLIO.** This service allows you to monitor and manage your portfolio, to issue trading orders online 24/7 and to benefit from **EXPERT ADVICE**.

CA BONUS



Your holding fees are **FREE**



## YOUR FOREIGN TRANSACTIONS (EXCLUDING SEPA)

For transfers, please consult the relevant section on page 8.

### Payments sent to a foreign country

Fee for paying a French cheque issued abroad **42,50€**

### Payments received from a foreign country

Fee for rectifying or completing inaccurate or incomplete data **15,50€**

Cheques: Crediting a cheque to your account	fees proportional to the amount of the transaction	minimum
Negotiation (immediate credit)	<b>0,10%</b>	<b>29€</b>
Collection (deferred credit)	<b>0,10%</b>	<b>32€</b>
Fees related to delivery by registered post, Chronopost or other means (depending on the destination) are charged based on the rates of the relevant postal company.		
Foreign exchange transactions	fees proportional to the amount of the transaction	minimum
Foreign exchange commission (in addition to other transaction fees)	<b>0,10%</b>	<b>16,20€</b>
Foreign currency active account handling fee	<b>18€/month 216€/year</b>	
Transactions (excluding cheque) of an amount less the 76,00€ or their equivalent in other currencies are charged at the fixed rate of 9,50€.		



## INSURANCE AND FINANCIAL PLANNING

### Insurance that covers you from day to day

Insurance contracts are presented by the Credit Agricole Normandie in its capacity as an insurance intermediary registered with ORIAS under the number 07 022 868

These contracts are mainly concluded with:

- PACIFICA SA with a capital of €398,609,760 fully paid up. Head Office: 8-10 boulevard de Vaugirard - 75015 Paris. 352,358,865 RCS Paris. VAT number: FR 95 352 358 865 ;
- PRÉDICA SA with a fully paid-up capital of €1,029,934,935. Head Office: 50/56 rue de la Procession - 75015 Paris. As of 01/05/2020, the head office is transferred to 16-18 boulevard de Vaugirard - 75015 Paris. 334,028,123 RCS Paris;
- CAMCA, Caisse d'Assurances Mutuelles du Crédit Agricole - a mutual insurance company with contributions variables. Registered office: 53, rue La Boétie - 75008 PARIS, registered with INSEE under number Siret: 784 338 527 00053.

These companies are governed by the Insurance Code, which is subject to the control of the Supervisory Authority. Prudential and Resolution (ACPR) located at 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09.

### SécuriCOMPTE Overdraft facilities


Subscription to an insurance offer entitling you to a capital payment equal to the amount of the maximum authorised overdraft in the event of accidental death of the insured or accidental Total and Irreversible Loss of Autonomy (PTIA).

Overdraft levels	Less than or equal to 500€	from 500,01€ to 1,000€	from 1,000.01€ to 2,000€	>2,000€ to 8,000€ compensation limit 3,000€/claim/year
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Fee	24€/year/account	33.60€/year/account	50.76€/year/account	68.04€/year/account
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	Standard	Premium
<b>SécuriCOMPTE</b> 	<b>Sécuricompte Plus</b>	<b>Sécuricompte Premium</b>
Insurance against the loss or theft of your means of payment	24€/year/account	50.40€/year/account

<b>SécuriWEB</b> 		
Subscription to an insurance which reimburses the insured in the event of non-compliant delivery or non-delivery of guaranteed goods purchased at a distance	15€/year/account	30€/year/account

<b>SécuriEPARGNE</b> 		
Subscription to an insurance which opens up the right to compensation in the event of accidental death of the insured. The compensation is based on the amount of the last programmed monthly amount for automated investment of cash surpluses.	3€/year/account	22.56€/year/account

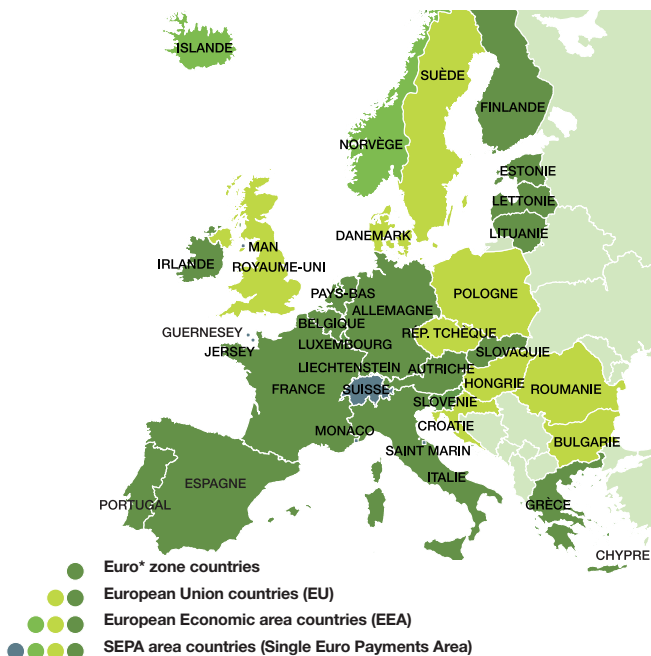
<b>SécuriBUDGET</b> 		
Subscription to an insurance which opens up the right to the payment of a capital in the event of accidental death of the insured, redundancy Temporary Total Incapacity to Work (ITTT) or accidental Total and Irreversible Loss of Autonomy (PTIA)	20,40€/year/account	42€/year/account



## INHERITANCE

Fee for opening and processing an inheritance file	from 83€ to 555€
Yearly management fee (for files > 12 months)	30€

# MAPPING OF EUROPEAN ZONES



\* Monaco, Andorra and the Vatican use the euro as their currency but are not part of the euro zone countries.  
 The Islands of Jersey, Guernsey and Man joined the SEPA zone on 01/05/2016.  
 The Vatican and Andorra joined the SEPA zone on 01/03/2019.

## SOLVING A DISPUTE

Your branch is there to provide you with any information you might require concerning the operation of your account and how to use the services at your disposal, or to address any claims that you might wish to make.

If no amicable solution can be reached, you can also contact our «Qualité Satisfaction Clients» (Quality and Customer Satisfaction Department), who will do all it can to find the best solution to your dispute. You can write to them at the following address: Caisse Régionale du Crédit Agricole Mutuelle de Normandie - 15 Esplanade Brillaud-de-Laujardière - CS 25014 - Caen cedex 4.

The Branch or the Customer Satisfaction department will confirm receipt of your claim within 2 days and will answer you within a period of 10 business days.

If you have not been able to solve your dispute directly with the Caisse régionale in writing, you can also contact the banking ombudsman free of charge by writing to the following address: Monsieur le Médiateur du Crédit Agricole de Normandie - BP 411 - 50303 SAINT MARTIN DES CHAMPS Cedex, or by using the online form available on the Ombudsman's website at: [www.mediateur-ca-normandie.fr](http://www.mediateur-ca-normandie.fr). Your request must be addressed to the banking Ombudsman within a year of addressing your claim in writing to the Caisse régionale.

As from the date on which the banking Ombudsman notifies both you and the Caisse régionale that he is in receipt of the claim, the claim will be resolved within a period of 3 months unless for an exceptional reason more time is needed. You can obtain information as to the progress of this procedure by the Ombudsman's website.

For any dispute concerning investments, you can also address a claim to the Médiateur auprès de l'Autorité des Marchés Financiers (the Ombudsman to the French Financial Markets' Authority), either by writing to: Médiateur AMF - Autorité des marchés Financiers, 17 place de la Bourse 75082 Paris Cedex 02, or online (mediation request formula available on the AMF's website - Ombudsman's Section at: <http://www.amf-france.org>.)

For any dispute concerning the sale of insurance policies, you can send a written claim by post to the French Insurance Ombudsman to the following address: La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09, or online via the Ombudsman's website at: [www.mediation-assurance.org](http://www.mediation-assurance.org)

For any dispute concerning a contract or a transaction executed online, you can address a claim to the European Online Dispute Resolution platform at: <https://webgate.ec.europa.eu/odr>

Consult our full list of fees at **[www.britline.com](http://www.britline.com)**  
 (Free access online excluding fees charged by Internet service provider.)

Caisse Régionale de Crédit 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 company - 478 834 930 RCS Caen - Insurance brokerage company registered under matricule Nr 07 022 868 Inter-European VAT number: 478 834 930. Crédit Agricole Britline is a member of the Guaranteed Fund for deposits, the Guarantee of Investors warranties, and Guaranteed Fund for investors. Crédit Agricole Britline is controlled by l'Autorité de Contrôle Prudentiel et de Résolution: 4 place de Budapest - 75436 Paris and l'Autorité des Marchés Financiers : 17, place de la Bourse - 75082 PARIS Cedex 02. Photos : Thinkstock. Edition August 2019. Do not dispose of on the public highway.