

**FOR PERSONAL
CUSTOMERS**

Your Bank Simply

Banking fees

With effect from 1st January 2021

Fees including VAT when applicable



Preamble

During the unprecedented health and economic situation that we have experienced in recent months, we have amply demonstrated the utility of our business, as a regional bank and the leading financial partner of the regional economy, by continuing to assist you on a day-to-day basis.

More than ever, we are persuaded that our role is to offer you support each day. That is why we have decided to maintain our 2020 banking fees unchanged in 2021. This is concrete proof of our commitment to you.

Crédit Agricole Normandie, a cooperative and mutual bank, is at the service of each of you under a long-term relationship based on trust. Our 1,200 advisors in our 172 branches are at your service and available to assist you with your projects and enable you to meet the challenges of the future.

Best regards,

Pascal Delheure
Chief Executive Officer

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)	FREE Excluding fees charged by internet service providers
Subscription to products offering text message alerts concerning the status of your account	FREE
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	€42/year
Provision of a debit card (international payment card with deferred debit) Mastercard / VISA Classic	€42/year
Provision of a debit card (payment card with systematic authorisation) L'Autre Carte	€17.20/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"> Through a branch Online 	€4/transfer FREE
Direct debit (fee per SEPA direct debit transaction)	FREE
Direct debit (fee for setting up a SEPA direct debit mandate)	FREE
Unauthorised transaction handling fee ("commission d'intervention") <ul style="list-style-type: none"> Per transaction Monthly cap 	€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 (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)	€40.50
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 ¹
Monthly statement		
- several statements grouped in the same envelope ▲●	FREE	FREE
- one statement and one envelope per account	€3.15/statement	FREE
Fortnightly statement (2 per month)	€1.22/statement	FREE
Statement issued every 10 days (3 per month))	€1.22/statement	FREE
Reissuing an account statement	€1.55/statement	FREE
Monthly account statement in Braille	FREE	
Annual statement of fees	FREE	FREE
Global statement of assets (savings and loans) 🌈	€10.35/year	
IFI statement	€46.50/year	
Statement of fees on financial instruments	FREE	FREE

¹ 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 ¹ ▲●	€30/year
Provision of bank account details (RIB) ▲●	FREE
Unlimited ordinary transactions package ●●● Including SEPA transfers, SEPA direct debits and SEPA interbank payment orders	€1/month €12/year

In-branch services

Cash deposits ▲●	FREE
Depositing cheques ▲●	FREE
Cash withdrawal at a branch without writing a cheque ▲● At the branch in which the account is held (or another branch if service unavailable) At another branch	FREE €2
Emergency cash withdrawal ² 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 At another branch of a different Caisse régionale of Crédit Agricole	FREE €2/withdrawal €19.50
Safe deposit box rental Safe deposit box rental fee (very small) Safe deposit box rental fee (small) Safe deposit box rental fee (small/medium) Safe deposit box rental fee (medium) Safe deposit box rental fee (large) Safe deposit box rental fee (very large) Fee to open safe in the event keys are lost or for unclaimed items Seasonal rental of a safe deposit box (all sizes)	€80/year €80/year €116/year €125/year €151/year €233/year Based on a quotation and at actual cost €19.90/month i.e. €238.80/year

Document search fees³

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	€15.50
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
Traveller's Cheques bought back from customer	FREE	1% of the amount, with a minimum of €4.50
Sale		1% of the amount, with a minimum of €5.80

1 Fees charged annually on each inactive account up to the credit balance of the account.
2 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.
3 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

FREE

Invest Store Intégral

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

FREE

€97.25

The fees applicable to stock exchange orders in France are shown on page 29, under the heading "Investments"

Account aggregation service ¹

Information on bank accounts held with other banks

FREE

The Online remote banking service can be accessed from:

- Our website: www.britline.com
- Our mobile apps
 - Paiement Mobile
 - Ma Carte, dedicated to bank cards and to secure payments with the Paylib service, which includes:
 - Online Paylib payments ²
 - In-store Paylib payments using your mobile phone ³
 - Paylib between friends ⁴

Downloading and access **FREE**

Telephone with Filvert voice service

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

FREE









¹ Service available from the Paiement Mobile mobile app.

² Service for making payments on e-commerce sites (list available at www.paylib.fr) that display the "PAYLIB" logo.

³ Service for making payments in shops that accept contactless cards and display the "PAYLIB" logo. A compatible Android smartphone is required.

⁴ Service for making transfers between individuals using a mobile phone number.

Text alert services

Subscription to products offering text message alerts concerning the status of your account		FREE
Mini-statements (maximum 2/week)		€2.75 fixed fee/month (i.e. €33/year)
Remote purchase alert		€0.76/message sent
Sweep alert (monthly)		€0.31/message sent
Key alert - means of payment available and/or sent		€0.31/message sent
Key alert (monthly) - overdrawn balance		€0.76/message sent
Available balance alert (weekly)		€0.31/message sent
Authorised overdraft alert (monthly)		€0.31/message sent
Real-time account management alert		FREE
Overdrawn balance and transaction denial text alert		FREE



Your means of payment and payment transactions

Cards

Card fees

Payment and withdrawal cards

CATEGORIES OF CARDS		
	Immediate debit	Deferred debit
Provision of a debit card (payment card with systematic authorisation) - L'Autre Carte ▲● - L'Autre Carte Protected adults ▲ - Prélude (reserved for customers who do not have access to a chequebook)	€17.20/year €17.20/year €23,30/year	
Provision of a debit card (international payment card with systematic authorisation)))) - Mastercard with systematic authorisation - Mastercard eko	31/year €36.50/year	
Provision of a debit card (international payment card)))) - Mastercard or Visa Classic - Britline Classic - Globe Trotter Mastercard - Gold Mastercard or Visa Premier - World Elite Mastercard - Visa Infinite	€42/year €42/year €42/year €129/year €292/year €292/year	€42/year €129/year €292/year €292/year

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

Card fees (continued)

Credit card with revolving credit facility


	Immediate debit cash payment	Deferred debit cash payment
Mastercard Cartwin ¹ 	€42/year	€42/year
Gold Mastercard Cartwin ¹ 	€129/year	€129/year
Suppletis credit card with revolving credit facility ²		€23.70/year

Withdrawal card

Self-Service Banking Card ³	€25.50
Self-Service Banking Card Protected Adults ³	€16



Good to know!

The  logo indicates a card with contactless functionality. This functionality can be deactivated on the Ma Carte application or by contacting your Advisor.

Deferred debit payment cards and credit cards with a revolving credit facility are marked CREDIT. Payment cards with systematic authorisation and immediate debit payment cards are marked DEBIT.



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

€0.05 deduction applied to the next annual card fee⁴ for each payment and withdrawal from Crédit Agricole distributors.

Cards eligible for the Card Fee Bonus are Britline Premier, Gold Mastercard, Visa Premier, Mastercard World Elite and Visa Infinite.

¹ The Cartwin Card is a CREDIT CARD, combined with a deposit account and a revolving credit. It is marked "CREDIT CARD". Withdrawals are always debited immediately from the associated account or the revolving credit account. Payments made on credit are debited immediately from the revolving credit account. Cash payments are debited from the deposit 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 deducted once a month, on a regular date.
- The amount of the fee does not include the cost of the loan.

² The Supplétis card is a CREDIT CARD, combined with a revolving credit facility. It is marked "CREDIT CARD". Payment and withdrawal transactions carried out on credit are charged directly to the revolving credit account to which the card is attached. The amount of the fee does not include the cost of the loan.

³ Withdrawals from your Regional Bank's ATMs only.

⁴ Up to the maximum amount of the annual fee due and with a minimum amount of one euro.

Payments by card

Payments by card in euros¹ in a European Economic Area (EEA) country ●

FREE

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

Cartes Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees
- Variable fees
- Currency conversion costs²

€0.42/transaction

2.55% of the transaction amount

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa

Infinite cards:

- Fixed fees
- Variable fees
- Currency conversion costs²

FREE

FREE

Other payments by card³

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees
- Variable fees
- Frais de change éventuels

€0.42/transaction

2,55 % of the transaction amount

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard,

Visa Infinite cards:

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

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

Withdrawals using a card

Withdrawals using a card in euros¹ 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

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

² The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.creditagricole.fr/content/dam/assets/ca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monnaire-2020.pdf>

³ 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
- Variable fees
- Currency conversion costs¹

€3.45/transaction
2.55% of the transaction amount

Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

Other cash withdrawals using a card²

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees
- Variable fees
- Currency conversion costs¹

€3.45/transaction
2.55% of the transaction amount

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

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

Travel package

For international payment cards: no fixed or proportional fees added to the amount of payments and withdrawals³

€17,50/month
i.e. €210/year

Other card-related services


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

€8.40

Card sent by ordinary post at the customer's request

FREE

Re-issuing an emergency card

- delivered to a branch 
- national delivery
- international delivery

€15.40€

€41.50

€159

Re-issuing PIN 

€9.60

Raising card limits

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

€5

Blocking card at the cardholder's request

FREE

Online Purchase Guarantee (GAEL)

€16.80/year

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

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



³ 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
Fee for a one-off transfer		
• To an account held with the Regional Bank	FREE	FREE
• To a Crédit Agricole account not held with the Regional Bank	FREE	FREE
• To an account at another bank	FREE	€4
STANDING SEPA TRANSFER 	Online	Branch
Fee for setting up a standing order	FREE	FREE
Fee per standing order		
• To an account held with Crédit Agricole	FREE	FREE
• To an account at another bank	FREE	FREE

Sending an instant SEPA transfer

Via the Crédit Agricole En Ligne online remote banking service Website: www.credit-agricole.fr/ca-normandie	
Fee for a one-off transfer to an account not held with the Regional Bank	€0.90
Via Paylib between friends - Ma Carte app	
Fee for a one-off transfer	FREE

Receipt of a SEPA transfer ▲●

FREE

Receipt of an instant SEPA transfer

FREE

SEPA transfer received from abroad or receipt of funds (fax or e-mail)

€3,60

* SEPA countries (see map on p. 41):

- 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 €16.20. 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 41), 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
• in euros outside the EU, in another currency	
- up to €100 or equivalent value	€5.90
- from €100.01 to €200 or equivalent value	€9.90
- higher amounts	€20.85

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	€20.85

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/month
i.e. €12/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 	€0.95
• by registered poste	€8.50
• by secure international courier (DHL)	according to weight

Fee for placing a stop on cheque(s) initiated by the issuer  €16

Fee for placing a stop on chequebook(s) initiated by the issuer  €16

Fee for issuing a banker's draft  €14.20

Fee for cancelling a stop or for maintaining a stop for over 12 months €42



Service packages

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

Fee for service packages

For each option included in a service package, the number of options covered by the service package are mentioned if they are limited. If not specified, the services are not limited.

The “Compte à Composer” (Combine & Create)

BASIC PACKAGE	
Account handling	€2.10/month* i.e. €25.20/year
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: <ul style="list-style-type: none"> • key alert (monthly) - overdrawn balance • key alert - means of payment available and/or sent 	
Paper or electronic account statement (monthly)	
“Dossier Familial” magazine, (in French), paper and digital version (3 months free for any subscription of one year **). Details on p. 38)	

*This price does not include subscription to the “Dossier Familial” magazine offer (page 38)

**published by SAS UNI-MEDIAS, a Crédit Agricole Group press subsidiary, 22 rue Letellier, Paris 15th arrondissement

OVERDRAFT MANAGEMENT (“MAÎTRISE DU DÉCOUVERT”) MODULE subscribed after 01/01/2017

	Overdrafts	Price
<ul style="list-style-type: none"> • SécuriCOMPTE overdraft insurance • Subscription to products offering text message alerts concerning the status of your account: authorised overdraft alert (monthly) • Reimbursement of overdraft interest ¹ 	€1 to €500€	€2.23/month i.e. €26.76/year
	€501 to €1,000	€2.99/month i.e. €35.88/year
	€1,001 to €2,000	€3.90/month, i.e. €46.80/year
	€2,001 and over	€5.05/month i.e. €60.60/year

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

OVERDRAFT MANAGEMENT ("MAÎTRISE DU DÉCOUVERT") subscribed before 01/01/2017

	Découvert	Prix
<ul style="list-style-type: none"> • SécuriCOMPTE overdraft insurance • Subscription to products offering text message alerts concerning the status of your account: authorised overdraft alert (monthly) • Reimbursement of overdraft interest ¹ 	€1 to €300	€1.39/month i.e. €16.68/year
	€301 to €800	€2.22/month i.e. €26.64/year
	€801 to €1,200	€2.99/month i.e. €35.88/year
	€1,201 to €2,000	€3.90/month, i.e. €46.80/year
	2001 € et +	€5.05/month i.e. €60.60/year

INSURANCE BUDGET ("BUDGET ASSURANCES") MODULE

SécuriBUDGET insurance	€1.72/month i.e. €20.64/year
SécuriBUDGET Premium	€2/month i.e. €24/year

SECURED ACCOUNT ("COMPTE SECURISE") MODULE

Fee for insurance covering loss or theft of means of payment: SécuriCOMPTE Plus insurance SécuriCOMPTE Premium	€2.75/month i.e. €33/year
Fee for placing a stop on cheque(s) initiated by the issuer	
Emergency cash withdrawal	Premium €4.30/month i.e. €51.60/year
Ordering an emergency card	
Re-issuing PIN (sent by post or text)	

GUIDED SAVINGS ("ÉPARGNE PILOTÉE") MODULE

Savings management mandate ²	
Subscription to products offering text message alerts concerning the status of your account: monthly "sweep" alert	€1.88/month i.e. €22.56/year
SécuriEPARGNE insurance SécuriEPARGNE Premium	
Comprehensive annual savings/loans statement (quarterly if Premium)	Premium €2.85/month i.e. €34.20/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	€3.10/month i.e. €37.20/year
Subscription to products offering text message alerts concerning the status of your account: <ul style="list-style-type: none"> • remote purchase alert • mini statements (weekly) • real-time management alert 	Premium €3.85/month i.e. €46.20/year

OPTIONS

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

¹ Banking fees charged, then reimbursed up to the annual fixed limit (€5, €10, €15, €20, €25) depending on the level chosen.

² 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

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

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	-50% additional discount
From the 2nd “Compte à Composer” account and up.	-50% additional discount

Crédit Agricole's offer for financially vulnerable customers: "Compte à Composer" with Budget Protection Module¹

BASIC PACKAGE		
Account handling	€1.00/month i.e. €12/year	
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: <ul style="list-style-type: none">• 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)		
Unauthorised transaction handling fees specifically capped at €4/transaction and €20/month		
Capped at €20/month and €200/year for all of the following fees: <ul style="list-style-type: none">• 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.		
These monthly and annual caps include the specific cap on unauthorised transaction handling fees.		
For fees other than unauthorised transaction handling fees, a 50% reduction will be applied to the current schedule of fees and charges.		
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 Pursuant to Article L.312-1-3, paragraph 2, of the French Monetary and Financial Code concerning the specific offer for financially vulnerable customers.

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

Account management	€2.00/month i.e. €24/year
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: <ul style="list-style-type: none">• overdrawn balance and transaction denial text alert• key alert - means of payment available and/or sent	
Monthly e-statement	
Means of payment and payment transactions	
Provision of a debit card (international payment card with immediate debit) "Mastercard Globe Trotter" (card fee)	
Re-issuing PIN (sent by post or text)	
Fee for blocking a card by the bank	
Cost of remanufacturing a lost or stolen card	
Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders	
Sending and receiving a non-SEPA transfer	
Issuing a chequebook	
Cash withdrawal using a card¹	
Cash withdrawal at a Crédit Agricole Normandie ATM	
Cash withdrawal, in euros, from an ATM of another institution in the euro zone	
Cash withdrawal, in foreign currency, from an ATM of another institution outside the euro zone	
Payments by card¹	
In euros or foreign currency, in EEA (European Economic Area) or non-EEA countries	

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.

¹ 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 ¹

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

¹ Using the card included in the offer.

eko offer (continued)

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.

Offers that are no longer marketed

Freasy	FREE
PRELUDE Service Account fee	€3,35/month i.e. €40,20/year
PRELUDE Plus Service Account fee	€1/month i.e. €12/year
Option 1 Service Account fee	€4.45/month i.e. €53.40/year
Option 2 Service Account fee	€7.10/month i.e. €85.20/year
Option 3 Service Account fee	€9.25/month i.e. €111/year
INITIAL 1 Service Account fee	€5.32/month i.e. €63.84/year
INITIAL Service Account fee	€6.40/month i.e. €76.80/year
Mozaic Service Account fee	€2.90/month i.e. €34.80/year
Souplesse 2 Service Account fee	€6/month i.e. €72/year
Souplesse Service Account fee	€10.05/month i.e. €120.60/year
Optimum 2 Service Account fee	€5.65/month i.e. €67.80/year
Optimum Service Account fee	€9.55/month i.e. €114.60/year
Mixte Service Account fee	€10.55/month i.e. €126.60/year
Feu Vert Service Account fee	€4.60/month i.e. €55.20/year
Tandem Service Account fee	€5.15/month i.e. €61.80/year
Stereo Service Account fee	€11.25/month i.e. €135/year
Stereo 2 Service Account fee	€9.05/month i.e. €108.60/year
Equilibre Service Account fee	€6.30/month i.e. €75.60/year
Projet Service Account fee	€7.15/month i.e. €85.80/year
Avantage Service Account fee	€6.50/month i.e. €78/year
Privilège Service Account fee	€7.30/month i.e. €87.60/year
Confort Service Account fee	€6.50/month i.e. €78/year
Le Découvert Service Account fee	€2.38/month i.e. €28.56/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
- Monthly cap

€8
€80

Amount limited under Article L312-1-3 of the French Monetary and Financial Code for customers benefiting from basic banking services and for financially vulnerable customers who have subscribed to the specific offer

- Cap per transaction
- Monthly cap

€4
€20

Specific transactions

Fee for handling returned post

(customer not known at address specified)

€18.35

Fee for researching customer address by specialist service provider

€74

Fees per “saisie attribution” or “saisie conservatoire”

€81,67

Fee per court-ordered direct maintenance payment

€98

Fee per “Avis à Tiers détenteur” (ATD) third party notification by the tax authorities

10% of the amount owed to the Public Treasury, up to a maximum of €81.67

Fee for payment of cheque issued in violation of a “interdiction bancaire” of banking privileges.

€35/cheque

Payment incidents

Fee for information letter for unauthorised overdrawn account

€15,80

In the event of a denial of banking privileges:

- Fee following notice from the Banque de France of a prohibition on writing cheques

€28,50

Fee for information letter prior to the rejection of a cheque due to insufficient funds

€14,80

Standard fee for each cheque rejected due to insufficient funds ¹

- Cheque amount less than or equal to €50
- Cheque amount over €50

€30/cheque
€50/cheque

(Charges not debited if the same cheque is rejected again within 30 days)

¹ The amounts include the costs of the advance information letter and, if applicable, the unauthorised transaction handling fee..

Payment incidents (continued)

Fee per payment rejected due to insufficient funds¹

- 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 funds¹

- If payment < €20
- If payment ≥ €20

Payment amount
€20

Fee for rejection of direct debit for a reason other than insufficient funds

FREE

Fee for not executing standing transfer order due to insufficient funds¹

- 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

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



Overdrafts and loans¹

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^(a)

Benchmark
+ margin^(b)

Maximum Annual Percentage Rate of Charge (APRC)^(c)

Usury rate cap^(d)

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)	FREE
• Between 5 and 10 days overdrawn (per month)	€5.95
• Between 11 and 20 days overdrawn (per month)	€7.90
• From 21 days to less than one month overdrawn (per month)	€9.80

Annual overdraft rate in the event overdraft limit exceeded

Rate on unapproved overdraft

Administrative/set-up or renewal fees

FREE

SécuriTRESORERIE optional overdraft insurance²

According to the overdraft amount

¹ Subject to review and acceptance of your application.

² 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

Contact us

The following may be combined with the Revolving Credit Facility: Supplétis

- a Cartwin linked to a deposit account for cash payments or withdrawals in France and abroad (provided the electronic equipment used by the merchant so permits) and a revolving credit facility for credit payments or withdrawals in France only.
- loan insurance ¹

Contact us

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

Contact us

Eco-PTZ

Contact us

“Habiter Mieux” eco-loan

Contact us

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

Contact us

Credit repayment loan

Contact us

Administrative fee²

1% of principal borrowed
(min. €55, max. €300)

Annual information letter on outstanding amount due

FREE

Pledge of financial products

Contact us

Borrower’s insurance¹

Contact us

¹ Subject to the limits and conditions of the insurance policy taken out with Prédica, see “Insurance and Personal Protection: legal notices”, page 37.

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

Mortgage loans

Mortgage loans

Interest-free loan (PTZ)	Contact us
Eco-PTZ	Contact us
Low-income housing loans	Contact us
Regulated loans	Contact us
Home savings plans	Contact us
Facilimmo (fixed or adjustable rate, amortisable or interest only loan)	Contact us
Bridging loan	Contact us
Administrative fee ¹	1% of principal amount borrowed
• Minimum amount	€500
• Maximum amount	€1,000
• Low-income housing loans	€500 maximum
Borrower's insurance ²	Contact us

Other loan-related transactions

Changing the account to be debited	€43
Changing the maturity date	€42,75
Changing the security	Contact us
Various loan-related certificates	€23
Annual information letter to guarantors (per year, per guarantor and per loan)	€15
Re-issuing amortisation schedule	€17
Rescheduling loan	
• Administrative fee	1% of outstanding principal
• Minimum	€500
Mortgage loan repayment statement, for mortgage loan offers issued before 01/07/2016	€25
Mortgage loan repayment statement, for mortgage loan offers issued as from 01/07/2016	FREE
Full or partial release of security (mortgage)	€87
Extension of maturity date	Contact us
Fee for studying the drafting of an amendment (excluding rescheduling and removing a joint debtor) Rate	
1% of the principal outstanding	€164
• Minimum	€500
• Maximum	
Removing a joint debtor from the loan:	
1% of principal outstanding	€164
• Minimum	€315
• Maximum	

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

² Subject to the limits and conditions of the insurance policy taken out with Prédica, see "Insurance and Personal Protection: legal notices", page 37.

Other loan-related transactions (continued)

Confirmed credit facility renewal fee	€15,45
Changing the term of a loan	€43
Bank guarantees:	€58,30
• Administrative fee (flat rate)	
• Fees equal to 1% of the guaranteed amount per annum	
Formalisation of guarantee:	€88
• Collateral and pledges	FREE
• Securities and life insurance pledge (Crédit Agricole Normandie products)	
• Securities and life insurance pledge (external products)	€177



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	€93
Savings mandate - Savings mandate + ¹	
• Tandem	€19.20/year
• Tandem+	€22.80/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) ²	
Entry fee	Contact us
Rémunération	Contact us
Management fees	Contact us
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

¹ Mandate authorising the automatic investment of cash surpluses.

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

Investments

Miscellaneous securities transactions

Opening of a securities account or a PEA/PEA-PME personal equity plan	FREE
Securities account transfer	
• Per account	€106
• Per line of securities (listed, unlisted)	€20,75
Transfer of PEA/PEA-PME personal equity plan	
• Per account	€106
• Per line of listed securities	€15
• Per line of unlisted securities	€20,75
Duplicate Single Tax Form (“Imprimé Fiscal Unique”)	€15
Blocking a security	€91,70
Order cancelled, not executed (via the call centre)	€5,10
Administered registered form (except Crédit Agricole shares)	€32,90
Directly registered form (except Crédit Agricole shares)	€53,50
Advisory management	€63/quarter i.e. €252/year
Management mandate	Contact us

Stock exchange orders in France

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

SECURITIES ACCOUNT	
Bonds, equities, warrants, ETFs and similar instruments	
• 1.15% of the order amount, minimum	€15,20
• Fixed costs per line	€5,10€
Allotment and subscription rights	
• 1.15% of the order amount, minimum	€6
PEA/PEA-PME	
• 1.15% du montant de l'ordre,	

ONLINE REMOTE BANKING SERVICES*

INVEST STORE INITIAL	
SECURITIES ACCOUNT	
• 0,60% of order amount, minimum	€10
• Fixed costs per line	FREE
PEA/PEA-PME personal equity plans	
• 0,50% of order amount	
• Fixed costs per line	FREE
INVEST STORE INTÉGRAL	
SECURITIES ACCOUNT	
• Order ≤ €1,100	€1
• Order > €1,100	0,10 % of the order amount
PEA/PEA-PME personal equity plans	
• Order ≤ €1,100	0,5 % of the order amount, maximum €1
• Order > €1,100	0,10 % 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	FREE

* 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	€6,30
SRD service access fees (rebilling of intermediary fees)	€4.25/month i.e. €51/year
FEES ON UNLISTED SHARES	
File opening fee	
• Securities account	€165
• PEA/PEA-PME personal equity plans	€10
New subscription (additional line held)	€20
Other transactions (dividends-disposals)	€20
OTHER SERVICES	
Subscription to Crédit Agricole SICAV and mutual funds*	FREE
Subscription of non-Crédit Agricole SICAVs and mutual funds*	
• Securities account	€39 + fees inherent to the product
• PEA/PEA-PME personal equity plans	1.15% of the order amount

*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	
• 1.15% of the order amount	€40
• Fixed costs per line	€5,10
PEA/PEA-PME personal equity plans	
• 1.15% of the order amount	
ORDERS PLACED ONLINE*	
SECURITIES ACCOUNT	
• 0.60% of order amount, minimum	€40
PEA/PEA-PME personal equity plans	
• 0.50% of order amount	

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

Custody fees

(Deducted during the 1st quarter based on the value of the securities held at 31 December 2020)

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

€28,80

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
Fee proportional to the amount of the portfolio				
• 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 %
Fixed costs per line*	€2,10	€2,10	€6,30	€5
Maximum fee per securities account and per PEA/ PEA-PME personal equity plan	€425.90			

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



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(I) 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):
Mozaïc Mastercard with balance control

€20.20/year

Cirrus Mozaïc withdrawal card

FREE

Card fee for 18/25 year olds

Provision of a debit card

(International payment card with systematic authorisation):
Mozaïc Mastercard with balance control

€20.20/year

Provision of a debit card (international payment card with
immediate debit): Mozaïc Mastercard

€20.20/year

Payments and withdrawals by card

Payments by card

Payments by card in euros¹ in a European Economic
Area (EEA) country

FREE

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

(Mozaïc Mastercard with balance control, Mozaïc Mastercard)

- Fixed fees
- Variable fees
- Currency conversion costs²

FREE

FREE

Other payments by card ³

(Mozaïc Mastercard with balance control, Mozaïc Mastercard)

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

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

² The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/content/dam/assets/ca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monetaire-2020.pdf>

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

Withdrawals using a card

Withdrawals using a card in euros¹ in a European Economic Area (EEA) country

Cash withdrawal at an ATM		
	of Crédit Agricole	of another bank
Cirrus Mozaïc withdrawal card	FREE	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard with balance control	FREE	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard	FREE	€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	FREE
• Variable fees	
• Currency conversion costs ² (Mozaïc Mastercard with balance control, Mozaïc Mastercard)	FREE
Other cash withdrawals using a card³	
• Fixed fees	FREE
• Variable fees	
• Possible foreign exchange fees (Mozaïc Mastercard with balance control, Mozaïc Mastercard)	FREE

Other payment method transactions

Fee for placing a stop on cheque(s) initiated by the issuer (up to 25 years old)	Exempt
--	---------------

Service packages

Fee for service packages

Compte à Composer (Combine & Create) Ages 18 to 25 inclusive	50% reduction in fee
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 22)	50 %
---	-------------

Loans and Overdrafts

Driving licence for one euro per day loan (up to 25 years old), Student loans (up to 30 years old)	Contact us
Good Loc	Contact us

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

² The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at <https://www.credit-agricole.fr/content/dam/assets/ca/cr866/npc/documents/tarifs/2020/frais-de-conversion-monetaire-2020.pdf>

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

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 18-30¹

[Contact us](#)

¹ Subject to the limits and conditions of the insurance policy taken out with Pacifica, see "Insurance and Personal Protection: legal notices", page 37.



Foreign transactions

Cheques

Deposit of a cheque with immediate credit	0.10% of the transaction amount
• Minimum	€29
Deposit of a cheque with credit after collection	0,10% of the transaction amount
• Minimum	€32
Fees for payment of cheques issued abroad	€42,50
International bank cheque issuance fee	€36

Other foreign transactions

Transfers => see p. 13

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

Payments and withdrawals using a card for young people => see p. 32

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

€9,50

Data customisation or enhancement fee

€15,50

Foreign exchange transactions

Foreign exchange fees (combined with other fees)

- Fees proportional to the amount of the transaction
- Minimum

Rate 0.10%**€16,20**

Active foreign currency account-keeping fees

**€18/month
i.e. €216/year**

Rules common to all international transactions

Outcome notice, extension, acceptance, non-payment or portfolio claim (instruments-documentary collections) fees	€45
Fees for cheque deposited and not paid	€131
Fees for foreign cheque deposited and not paid	€131
Cost of amendments, corrections, messages to foreign banks	€15



Insurance and Personal Protection

Insurance for you and your loved ones

Complementary health insurance

[Contact us](#)

Insurance that covers common accidents

[Contact us](#)

Loss of independence

Depending on the cover chosen and the age of the insured

[Contact us](#)

Life insurance:

Depending on the cover chosen and the age of the insured

[Contact us](#)

Funeral insurance

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

[Contact us](#)

Insurance for your property

Vehicle insurance

[Contact us](#)

Comprehensive home insurance

[Contact us](#)

Rental guarantee insurance

[Contact us](#)

Two-wheeled vehicle insurance

[Contact us](#)

All-mobile devices insurance

[Contact us](#)

Insurance that covers you from day to day

Legal protection

[Contact us](#)

Borrower insurance

[Contact us](#)

Bank insurance from day to day

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

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.

These policies are taken out with:

- PACIFICA SA, a limited company with fully paid-up capital of €332,609,760.00. Registered office: 8-10 Boulevard de Vaugirard - 75724 Paris Cedex 15. Paris Trade and Companies Register No. 352 358 865. VAT No.: FR 80 775 665 599.
- 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. Paris Trade and Companies Register No. 334 028 123.
- CAMCA Caisse d'Assurances Mutuelles du Crédit Agricole - a variable contribution mutual insurance company. Registered office: 53, rue La Boétie - 75008 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 FRAGONARD ASSURANCES - 2, rue Fragonard - 75017 Paris - a limited company with capital of €37,207,660 - Paris Trade and Companies Register No. 479 065 351 - A company governed by the French Insurance Code and implemented by: AWP FRANCE SAS - 7, rue Dora Maar - 93400 Saint-Ouen - a simplified limited company with capital of €7,584,076.86 - Bobigny Trade and Companies Register No. 490 381 753 - An insurance brokerage company registered with ORIAS (HYPERLINK «<http://www.orias.fr>» www.orias.fr) under number 07 026 669, doing business under the trade name "Mondial Assistance". The "Assistance Obsèques" contract also includes services provided by Previso Funèbres - a limited company with capital of €500,000, registered office: 50-56 rue de la Procession, 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.



Inheritance

Costs of opening and processing an inheritance file

€83 TO €555

Annual management fees

€30



Other Services

Protection for individuals

Remote surveillance ¹

from €29.90/month

Contact us

Remote assistance at home ²

from €26/month

Contact us

Mobile remote assistance ²

from €34.90/month

Contact us

Magazines (in French)

Dossier Familial (paper and digital version)

First year welcome offer at €47.60/year, for any subscription taken out from 01/01/2021 to 31/12/2021

€49.80/year

Santé magazine

€31.60/year

Détente Jardin

€17.60/year

Régál

€23.90/year

Maison Créative

€19.90/year

Détours en France

€45.00/year

Plus de Pep's

€19.90/year

Parents

€25.90/year

Détours en France

€45/year



Good to know!

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

▶ **N°Cristal** 09 69 32 34 40

APPEL NON SURTAXE

These publications are published by SAS UNI-MEDIAS, a Crédit Agricole Group press subsidiary, 22 rue Letellier, 75015 Paris. Cancellation is possible at any time by contacting Uni-Médias.

¹ 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".

² Remote assistance contracts are offered by NEXECUR Assistance, Crédit Agricole Group, registered office: 13 rue de Belle Ile, 72190 Coulaines - simplified limited company with capital of €23,450 - Le Mans Trade and Companies Register (SIREN) 515 260 792 - VAT No. FR 88 515260792 - Activity (APE) code: 9609Z - PERSONAL SERVICES DECLARATION No. 515260792 filed in December 2014.

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)

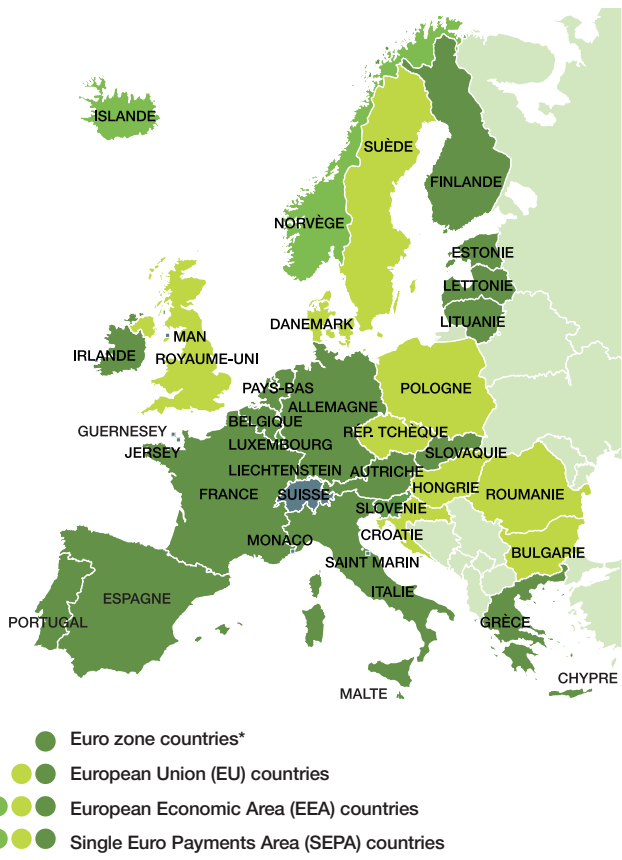
The customer authorises a third party (the payee) to instruct the bank holding the customer's account to transfer a sum of money from the customer's account to that of the payee. The bank then transfers the amount in question to the payee on the date(s) agreed by the customer and the payee.

The amount in question may vary. The fees received by the bank for setting up a SEPA direct debit mandate will be debited from the account.

Unauthorised transaction handling fee

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

Map of European zones



* 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.

¹ 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 (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

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.

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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