



## Information Sheet on Fees and Charges

**Account provider name: Crédit régionale de Crédit Agricole Mutuel de Normandie**

**Account title: INDIVIDUALS deposit account**

**Date: 1<sup>st</sup> January 2021**

- This document provides information on the fees for using the main services associated with a payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for the use of account services not listed here. Complete information can be found in the 2021 principal fees leaflet - Schedule of fees and charges for individuals effective as of the 1<sup>st</sup> January 2021.
- A glossary of terms used in this document is available free of charge.

Services	Fees	
<b>General account services</b>		
<b>Subscription to remote banking services (online, mobile phone, landline, text, etc.)</b> [Crédit Agricole en Ligne]	Per year	Free
<b>Subscription to products offering text message alerts concerning the status of your account</b>	Per year	Free
<b>Account-handling</b>	Per month	€1
	<b>Total annual fees</b>	<b>€12</b>
<b>Unauthorised transaction handling fee</b>	Per transaction	€8
	Monthly cap	€80
<b>Payments (excluding cards)</b>		
<b>Transfer (one-off SEPA transfer)</b>	Through a branch	€4
	Online	Free
<b>Direct debit (fee per SEPA direct debit transaction)</b>	Per transaction	Free
<b>Direct debit (fee for setting up a SEPA direct debit mandate)</b>	Per transaction	Free
<b>Cards and cash</b>		
<b>Provision of a debit card (international payment card with immediate debit)</b> [MasterCard or VISA]	Per year	€42
<b>Provision of a debit card (international payment card with deferred debit)</b> [MasterCard or VISA]	Per year	€42

<b>Provision of a debit card (payment card with systematic authorisation) [MasterCard]</b>	Per year	€31
<b>Cash withdrawal (in euros in the euro zone from an ATM of another institution using an international payment card) [MasterCard or VISA]</b>	Per transaction (from the 5th withdrawal per month)	€1
<b>Other services</b>		
<b>Insurance against loss or theft of means of payment [SécuriCOMPTE Plus]</b>	Per year	€24

<b>Service packages</b>	<b>Fees</b>	
<p><b>["Compte à Composer" (Combine &amp; Create)]</b> including:</p> <p><b>"Compte à Composer" basic package</b></p> <ul style="list-style-type: none"> <li>. Account-handling</li> <li>. Subscription to remote banking services (online, landline, text, etc.): [Crédit Agricole En Ligne Vision external transfer option]</li> <li>. Fee for sending chequebook by ordinary post at the customer's request</li> <li>. Card sent by ordinary post at the customer's request</li> <li>. Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders</li> <li>. First SEPA direct debit information service</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [key alert (monthly) - overdrawn balance] [key alert - means of payment available and/or sent]</li> <li>. Paper or electronic account statement (monthly)</li> <li>. "Dossier Familial" magazine, paper and digital version (3 months free for any subscription of one year. The fee for the basic package does not include the subscription to the "Dossier Familial" offer, paper and digital version, which is €49.80/year (welcome offer the first year at €47.60/year, for any subscription taken out from 01/01/2021 to 31/12/2021).</li> </ul> <p><b>[Overdraft Management ("Maîtrise du découvert") Module]</b> The price of the Overdraft Management module varies depending on the authorised overdraft levels:</p> <ul style="list-style-type: none"> <li>Overdraft from €1 to €500</li> <li>Overdraft from €501 to €1000</li> <li>Overdraft from €1001 to €2000</li> <li>Overdraft of €2001 and +</li> </ul> <p>. [SécuriCOMPTE Découvert] overdraft insurance</p>	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€2.10</p> <p><b>€25.20</b></p>
	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€2.23</p> <p><b>€26.76</b></p>
	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€2.99</p> <p><b>€35.88</b></p>
	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€3.90</p> <p><b>€46.80</b></p>
	<p>Per month</p> <p><b>Total annual fees</b></p>	<p>€5.05</p> <p><b>€60.60</b></p>

<ul style="list-style-type: none"> <li>. Subscription to products offering text message alerts concerning the status of your account [authorised overdraft alert] (monthly)</li> <li>. Refund of overdraft interest charges (banking fees charged, then reimbursed up to the annual fixed limit of €5, €10, €15, €20, depending on the applicable overdraft level indicated above)</li> </ul>	
<p><b>[Insurance Budget Module]</b></p> <ul style="list-style-type: none"> <li>. [SécuriBUDGET] Insurance</li> </ul>	<p>Per month €1.72  <b>Total annual fees €20.64</b></p>
<p><b>[Premium Insurance Budget Module]</b></p> <ul style="list-style-type: none"> <li>. [SécuriBUDGET Premium] Insurance</li> </ul>	<p>Per month €2  <b>Total annual fees €24</b></p>
<p><b>[Secured Account Module]</b></p> <ul style="list-style-type: none"> <li>. Insurance against loss or theft of means of payment [SécuriCOMPTE Plus]</li> <li>. Fee for placing a stop on cheque(s) initiated by the issuer</li> <li>. Emergency cash withdrawal</li> <li>. Ordering an emergency card</li> <li>. Re-issuing PIN (sent by post or text)</li> </ul>	<p>Per month €2.75  <b>Total annual fees €33</b></p>
<p><b>Premium [Secured Account Module]</b></p> <ul style="list-style-type: none"> <li>. Insurance against loss or theft of means of payment [SécuriCOMPTE Premium]</li> <li>. Fee for placing a stop on cheque(s) initiated by the issuer</li> <li>. Emergency cash withdrawal</li> <li>. Ordering an emergency card</li> <li>. Re-issuing PIN (sent by post or text)</li> </ul>	<p>Per month €4.30  <b>Total annual fees €51.60</b></p>
<p><b>[Guided Savings (“Épargne Pilotée”) Module]</b></p> <ul style="list-style-type: none"> <li>. Savings management mandate</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [monthly sweep alert]</li> <li>. [SécuriEPARGNE] Insurance</li> <li>. Comprehensive statement of assets - savings/loans (annual)</li> <li>. Subscription to remote banking services (online, landline, text, etc.) [Crédit Agricole en Ligne Invest Store Initial]</li> </ul>	<p>Per month €1.88  <b>Total annual fees €22.56</b></p>
<p><b>[Premium Guided Savings (“Épargne Pilotée”) Module]</b></p> <ul style="list-style-type: none"> <li>. Savings management mandate</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [monthly sweep alert]</li> <li>. [SécuriEPARGNE Premium] Insurance</li> <li>. Comprehensive annual savings/loans statement (quarterly if Premium)</li> </ul>	<p>Per month €2.85  <b>Total annual fees €34.20</b></p>

<ul style="list-style-type: none"> <li>. Subscription to remote banking services (online, landline, text, etc.) [Crédit Agricole en Ligne Invest Store Initial]</li> </ul> <p><b>[“Suivi @ssuré” Module]</b></p> <ul style="list-style-type: none"> <li>. [SecuriWEB insurance]</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [remote purchase alert] [mini statements alert] (weekly) [real-time account management alert]</li> </ul> <p><b>[Premium Suivi @ssuré Module]</b></p> <ul style="list-style-type: none"> <li>. [SécuriWEB Premium] Insurance</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [remote purchase alert] [mini statements alert] (weekly) [real-time account management alert]</li> </ul> <p><b>Options</b></p> <ul style="list-style-type: none"> <li>. [SécuriZEN] Insurance</li> <li>. [SécuriLIVRETS] Insurance</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Per month</td> <td style="text-align: right;">€3.10</td> </tr> <tr> <td><b>Total annual fees</b></td> <td style="text-align: right;"><b>€37.20</b></td> </tr> <tr><td colspan="2"> </td></tr> <tr> <td>Per month</td> <td style="text-align: right;">€3.85</td> </tr> <tr> <td><b>Total annual fees</b></td> <td style="text-align: right;"><b>€46.20</b></td> </tr> <tr><td colspan="2"> </td></tr> <tr> <td>Per month</td> <td style="text-align: right;">€1.90</td> </tr> <tr> <td><b>Total annual fees</b></td> <td style="text-align: right;"><b>€22.80</b></td> </tr> <tr><td colspan="2"> </td></tr> <tr> <td>Per month</td> <td style="text-align: right;">€1.90</td> </tr> <tr> <td><b>Total annual fees</b></td> <td style="text-align: right;"><b>€22.80</b></td> </tr> </table>	Per month	€3.10	<b>Total annual fees</b>	<b>€37.20</b>			Per month	€3.85	<b>Total annual fees</b>	<b>€46.20</b>			Per month	€1.90	<b>Total annual fees</b>	<b>€22.80</b>			Per month	€1.90	<b>Total annual fees</b>	<b>€22.80</b>
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For each service included in a service package, the number of services covered by the service package is unlimited.

**Discount applied based on the total amount of your “Compte à Composer” subscription**  
Every “Compte à Composer” that you subscribe to entitles you to a discount based on the following schedule:

- 5% discount on a total monthly amount subscribed (basic package + modules) of between €4.10 and €5.09
- 10% discount on a total monthly amount subscribed (basic package + modules) of between €5.10 and €7.14
- 15% discount on a total monthly amount subscribed (basic package + modules) of between €7.15 and €9.17
- 20% discount on a total monthly amount subscribed (basic package + modules) of €9.18 and over

Service packages	Fees				
<p><b>[Globe Trotter offer] (offer reserved for 18-30 year olds inclusive)</b> including:</p> <ul style="list-style-type: none"> <li>. Subscription to remote banking services (online, mobile phone, landline, text, etc.) [Crédit Agricole en Ligne Vision external transfer option]</li> <li>. Account-handling</li> <li>. Subscription to products offering text message alerts concerning the status of your account: [overdrawn balance and transaction denial alert] [key alert - means of payment available and/or sent]</li> <li>. Monthly e-statement</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Per month</td> <td style="text-align: right;">€2</td> </tr> <tr> <td><b>Total annual fees</b></td> <td style="text-align: right;"><b>€24</b></td> </tr> </table>	Per month	€2	<b>Total annual fees</b>	<b>€24</b>
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<b>Total annual fees</b>	<b>€24</b>				

<ul style="list-style-type: none"> <li>. Provision of a debit card (international payment card with immediate debit) [Mastercard Globe Trotter]</li> <li>. Re-issuing PIN (sent by post or text)</li> <li>. Opposition (blockage) of the card by the bank</li> <li>. Cost of remanufacturing lost or stolen card</li> <li>. Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders</li> <li>. Sending and receiving a non-SEPA transfer</li> <li>. Issuing a chequebook</li>   <li>. Cash withdrawal by card using the card included in the offer:</li> <li>. Cash withdrawal at an ATM of Caisse Régionale [de Crédit Agricole Mutuel de Normandie]</li> <li>. Cash withdrawal, in euros, from an ATM of another institution in the euro zone</li> <li>. Cash withdrawal, in foreign currency, from an ATM of another institution in the euro zone</li> <li>. Payment by card using the card included in the offer, in euros or in foreign currency, in EEA (European Economic Area) or non-EEA countries</li> </ul>	
<p>For each service included in a service package, the number of services covered by the service package is unlimited.</p>	

Service packages	Fees
<p><b>[eko offer]</b> including:</p> <ul style="list-style-type: none"> <li>. Subscription to remote banking services (online, mobile phone, landline, text, etc.) [Crédit Agricole en Ligne Vision external transfer option]</li> <li>. Account-handling</li> <li>. 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 alert] [key alert - means of payment available and/or sent] [alert that number of free withdrawals from non-Crédit Agricole ATMs has been exhausted]</li> <li>. Monthly e-statement</li> <li>. Provision of a debit card (international payment card with immediate debit and systematic authorisation) [Mastercard eko]</li> <li>. Re-issuing PIN (sent by post or text)</li> <li>. Opposition (blockage) of the card by the bank</li> <li>. Cost of remanufacturing lost or stolen card</li> <li>. Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders</li> <li>. Issuing a chequebook</li> <li>. Cash withdrawal by card using the card included in the offer:</li> </ul>	<p>Per month €2</p> <p><b>Total annual fees €24</b></p>

<ul style="list-style-type: none"> <li>. Cash withdrawal, in euros, from a Crédit Agricole ATM</li> <li>. Cash withdrawal, in euros, in the euro zone AND in euros or in foreign currencies in other European Economic Area countries from another institution's ATM: 25 withdrawals per year</li> <li>. Cash withdrawal, in foreign currency, from an ATM of another institution outside the European Economic Area: 10 withdrawals per year</li> </ul>	
For each service included in a service package, the number of services covered by the service package is mentioned if the services are limited. If not specified, the services are not limited.	
Services exceeding this number will be invoiced separately.	

<b>Information on additional services</b>	
Information on fees for services exceeding the number of services covered by the service package (excluding the fees listed above)	
<b>Services</b>	<b>Fees</b>
<b>[eko]</b>	
<ul style="list-style-type: none"> <li>. Cash withdrawal in European Economic Area countries from another institution's ATM: over 25 withdrawals per year in euros or foreign currency: <ul style="list-style-type: none"> <li>•Withdrawals by card in euros or equivalent currencies (Swedish or Romanian leu currencies) in a country of the European Economic Area</li> <li>•Withdrawals by card in foreign currency in a European Economic Area country</li> </ul> </li> <li>. Cash withdrawal from another institution's ATM outside the European Economic Area: over 10 withdrawals per year</li> </ul>	<ul style="list-style-type: none"> <li>Per transaction €1</li> <li>Per transaction €1</li> <li>Per transaction €3.45 + Fees proportional to the amount of the transaction 2.55%</li> </ul>

<b>Service packages</b>	<b>Fees</b>
<p><b>[Specific offer for financially vulnerable customers pursuant to Article L. 312-1-3, paragraph 2, of the French Monetary and Financial Code - "Compte à Composer" with Budget Protection Module],</b> comprising:</p> <p><b>"Compte à Composer" basic package</b></p> <ul style="list-style-type: none"> <li>. Account-handling</li> <li>. Subscription to remote banking services (online, mobile phone, landline, text, etc.) [Crédit Agricole en Ligne Vision external transfer option]</li> <li>. Card sent by ordinary post at the customer's request</li> <li>. Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders</li> <li>. First SEPA direct debit information service</li> <li>. Subscription to products offering text message alerts concerning the status of your account: <ul style="list-style-type: none"> <li>[key alert (monthly) - overdrawn balance</li> <li>[key alert - means of payment available and/or sent]</li> </ul> </li> <li>. Paper or electronic account statement (monthly)</li> </ul>	<ul style="list-style-type: none"> <li>Per month €1</li> <li><b>Total annual fees €12</b></li> </ul>

<p>and</p> <p><b>[Budget Protection (“Budget Protégé”) Module]</b></p> <ul style="list-style-type: none"> <li>. Opening and closing an account</li> <li>. Provision of a debit card (payment card with systematic authorisation) [L’Autre carte]</li> </ul>	
<ul style="list-style-type: none"> <li>. Subscription to products offering text message alerts concerning the status of your account: [available balance alert] (weekly)</li> <li>. Unauthorised transaction handling fees specifically capped at €4/transaction and €20/month</li> <li>. Capped at €20/month and €200/year for all of the following fees: <ul style="list-style-type: none"> <li>•Unauthorised transaction handling fees</li> <li>•Fee for information letter prior to the rejection of a cheque due to insufficient funds</li> <li>•Fee for information letter for unauthorised overdrawn account</li> <li>•Standard fee for each cheque rejected due to insufficient funds</li> <li>•Fee for rejection of direct debit due to insufficient funds</li> <li>•Fee for not executing standing transfer orders due to insufficient funds</li> <li>•Fee following notice from the Banque de France of a prohibition on writing cheques</li> <li>•Fee for reporting a bank card withdrawal decision to the Banque de France</li> <li>•Opposition (blockage) of the card by the bank</li> </ul> </li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li>. 2 banker’s drafts per month</li> <li>. Provision of bank account details form (RIB)</li> <li>. One change of address (once a year)</li> <li>. Cash deposit at a branch</li> <li>. Cash withdrawal at a branch with no cheque issuance</li> </ul>	
<p>For each service included in a service package, the number of services covered by the service package is mentioned if the services are limited. If not specified, the services are not limited.</p>	
<p>Services exceeding this number will be invoiced separately.</p>	

<p><b>Information on additional services</b> Information on fees for services exceeding the number of services covered by the service package (excluding the fees listed above)</p>					
<p><b>Services</b></p>	<p><b>Fees</b></p>				
<p><b>[“Compte à Composer” with Budget Protection Module]</b></p> <ul style="list-style-type: none"> <li>. Fee for issuing a banker’s draft</li> <li>. Change of address</li> </ul>	<table border="0"> <tr> <td>Per transaction</td> <td style="text-align: right;">€14.20</td> </tr> <tr> <td>Per transaction</td> <td style="text-align: right;">Free</td> </tr> </table>	Per transaction	€14.20	Per transaction	Free
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