

TERMS AND CONDITIONS

CORRESPONDENT BANKS

January 1st, 2024

This edition cancels and supersedes any previous editions

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|---|---|
| <p>Banque Fédérative du Crédit Mutuel 4, rue Frédéric-Guillaume Raiffeisen 67000 STRASBOURG, France</p> <p>SWIFT CODE CMCIFRPA</p> <p>Share Capital: Eur 1 688 529 500 Trade Register: RCS Strasbourg B 355 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr</p> | <p>Crédit Industriel et Commercial 6, avenue de Provence 75009 PARIS, France</p> <p>SWIFT CODE CMCIFRPP</p> <p>Share Capital: Eur 608 439 888 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr</p> |
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These conditions also apply for the following entity of our Group: CTBKBE BX Beobank Belgium

Contact details

Questions on transactions : E mail : divbanqueslorietr@cic.fr

Correspondent Banking Team

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Referrals/ Transaction Controls

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Financial Controller

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Cash Management

I – INTEREST RATES

- Debit interest rate €ster + 0,6%
- Credit interest rate please contact us

II – ACCOUNT SERVICES

| | |
|---|---------------------|
| A. Account Maintenance | EUR 150 per quarter |
| B. Reporting | |
| • MT 950 | Free of charge |
| • E-reporting Filbanque/Cybermut | EUR 31 per month |
| • MT940, MT942 | EUR 38 per month |
| • Reissuance of statements | EUR 25 |
| C. Investigations : enquiries | |
| • Up to 5 days | EUR 25 |
| • Between 5 days and 6 months after entry date | EUR 60 |
| • Sanctions | EUR 25 |
| D. Account closure, transfer funds & notification by swift | EUR 150 |
| E. Email notification for insufficient balance | EUR 10 |

III – ELECTRONIC PAYMENTS

Cut-off Times

All EUR instructions must be received before 4:00 PM CET for same day processing.

All CAD, CHF, GBP or USD instructions must be received before 10:00 AM CET for same day processing.

All other currencies instructions must be received before 10:00 AM CET for next day processing

| | |
|--|-------|
| A. Interbank Transfers (pacs.009) | EUR 2 |
| B. Customer Transfers (pacs.008) | |

The Directive (EU) 2015/2366 on payment services “PSDII” provides a legal framework for all payments made in Europe (within European Union “EU” and European Economic Area “EEA”). Payments up to EUR 50,000.00 are compliant with Regulation (EC) No 924/2009. **Please use field 71G for OUR fees.**

| PSDII ELIGIBLE PAYMENTS (both PSPs - payer and payee - are located within the EEA) | NON PSDII ELIGIBLE PAYMENTS (at least one of the PSPs - payer or payee - is located outside the EEA) |
|---|---|
| CM CIC BANKING GROUP’S CUSTOMERS | CM CIC BANKING GROUP’S CUSTOMERS |
| Charges “SHA” Free for the sending bank | Charges “SHA” “BEN” Free for the sending bank |
| | Charges “OUR” EUR 10 |
| Non STP Transactions (*) | Additional EUR 5 |
| THIRD BANK’S CUSTOMERS | THIRD BANK’S CUSTOMERS |
| Charges “SHA” EUR 10 | Charges “SHA” “BEN” (**) Benededuct |
| | Charges “OUR” EUR 15 |

(*) NSTP fees will be charged to the sending bank. NSTP field:

| Field | Unqualified error code description |
|------------------------------|---|
| <CdtrAcct> <Id> <IBAN> | The Creditor Account field must only be filled in with an correct IBAN without any blanks or "/" or "-" or ":", If IBAN format is correct but must be recalculated |

(**) For payments received as intermediary with option BEN/SHA, EUR 25 is deducted from the payment amount. For transfers up to EUR 50, fees are limited to 40% of the payment order with a maximum of EUR 10 if BBAN is present, or EUR 20 if BBAN is incorrect, missing or incomplete.

C. Amendments, Cancellations, Rejects, Returns, (Applicable to EU Regulation compliant payments and non EU Regulation compliant payments)

| | | |
|---|-----|-----|
| Prior to execution | EUR | 25 |
| After execution (on a best efforts basis) | EUR | 50 |
| Value date modification | EUR | 100 |

III – SWIFT TO CHECK SERVICE

Subject to contractual agreement

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|--------------------------------|-----|----|
| pacs.008 STP – charge OUR/SHA | EUR | 5 |
| pacs.008 NSTP – charge OUR/SHA | EUR | 10 |
| Cancellation | EUR | 10 |
| Rejection | EUR | 10 |
| Stop payment | EUR | 10 |
| Advice of fate | EUR | 10 |

IV – COLLECTIONS

A. Clean bills in EUR remitted for credit after final payment when drawn on CM-CIC banks

LCR Electronic Bill Collection Subject to arrangement

B. Documentary bills in EUR or other currencies *

| | | |
|---|--------------|---------------------------|
| • Acceptance | EUR | 40 |
| • Collection | 2 % per bill | Mini EUR 45, maxi EUR 450 |
| • Every subsequent presentation | EUR | 45 per bill |
| • Release of goods shipped and put at our disposal (endorsement of note of receipt or issuance of a letter of availability). Additional fee | EUR | 85 |

* All items must be addressed to Processing Centre of CERGY-PONTOISE:

Paris- Cergy-Pontoise

c/o Crédit Industriel et Commercial

3, allée de l'Etoile
95091 CERGY-PONTOISE cedex France

D. Sundry Charges

- Return of bills recalled, return of remittance slip when bill is missing, return of non-compliant items, dispatch of bills for perusal and return, extension at your request or any other requested action EUR 60 per action
- Unpaid bills remitted for credit after final payment or bills returned (protestable or not protestable) EUR 60 per item
- Tracer, inquiries on bills EUR 40 per item
- All charges will be paid before execution

V – DOCUMENTARY CREDITS

For CIC Banks: documentary credits must be sent at CMCIFRPP

For Crédit Mutuel Group : documentary credits must be sent at CMCIFRPA

- A. Notification of opening of documentary credit, and standby letter of credit** 1 ‰ minimum EUR 100
- B. Confirmation of documentary credit**
 - For 3 months or part thereof Subject to special agreement
- C. Amendment of unexpired credit**
 - Except in cases of increase of amount, confirmation or extension of a confirmed credit going beyond the period covered by the original fee EUR 100
- D. Taking up of documents**
 - For each time documents are taken up 1,5 ‰ minimum EUR 125
- E. Acceptance or undertaking to pay on a deferred basis**
 - Charged in addition to taking up fee Subject to special agreement

VI – GUARANTEES

- A. For simple transmission EUR 120
- B. With our guarantee As per agreement
- C. Service Fee for specific actions EUR 15

VII – REIMBURSEMENT TO A THIRD BANK

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| A. At its request, for its payments made according to previous instructions received from the issuing bank, whether the reimbursement is related to utilization of a documentary credit or not | EUR | 110 |
| B. Fee charged to the principal in the event of non-utilization | EUR | 65 |

VIII – MISCELLANEOUS COMMUNICATIONS

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|---|-----|-----|
| A. Communication of accounting information for the auditing of accounts | EUR | 200 |
| B. Confirmation of balances of accounts on specific request | EUR | 25 |
| C. Interest statements other than usual issuance | EUR | 25 |

IX – OUT OF POCKET EXPENSES

To all our terms and conditions must be added, where appropriate, taxes, postage or cost of telecommunications and all disbursements resulting from the services of our correspondents.

The Terms and Conditions are subject to change without notice.

We invite you to visit our websites at www.bfcm.creditmutuel.fr and at www.cic.fr where you will find information regarding our General Conditions, our policies and our Know Your Customer, Anti-Money Laundering and Counter Financing of Terrorism procedures.