



TERMS AND CONDITIONS

CORRESPONDENT BANKS

January 1st, 2025

This edition cancels and supersedes any previous editions

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

Contact details

Questions on transactions : E mail : <u>divbanqueslorietr@cic.fr</u>

Correspondent Banking Team

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Rémi Saada Financial Controller	E mail : <u>remi.saada@cic.fr</u>
Florence Mazières Cash Management	E mail : <u>florence.mazieres@cic.fr</u>





€ster + 0,6%

please contact us

I – INTEREST RATES

- Debit interest rate
- Credit interest rate

II – ACCOUNT SERVICES

A. Account Maintenance	EUR 150 per quarte	r		
B. Reporting				
• MT 950	Free of charge	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 50 – EUR 200			
 D. Account closure, transfer funds & notification by swift E. Email notification for insufficient balance F. Dormant accounts (< 50 trx p.a.) 	EUR 150 EUR 10 EUR 600 per year			

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 tag "charges information" + DEBT 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 <u>or</u> payee - is located outside the EEA)		
CM CIC BANKING GROU	UP'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 CUSTON	/IERS	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></cdtracct>	The Creditor Account field must only be filled in with an correct IBAN without any blanks or "/" or
<ld></ld>	"-" or ":"
<iban></iban>	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 or 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 (with tag Creditor Agent "element" : CHQ)

Subject to contractual agreement

pacs.008 STP – charge OUR/SHA	EUR 5
pacs.008 NSTP – charge OUR/SHA	EUR 10
Cancelation	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

Α.	For simple transmission	EUR	120	
В.	With our guarantee	As per agreement		
C.	Service Fee for specific actions	EUR	15	





VII – REIMBURSEMENT TO A THIRD BANK

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
В.	Fee charged to the principal in the event of non-utilization	EUR	65

VIII - MISCELLANEOUS COMMUNICATIONS

Α.	Communication of accounting information		
	for the auditing of accounts	EUR	200
В.	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 <u>www.bfcm.creditmutuel.fr</u> and at <u>www.cic.fr</u> 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.