

# TERMS AND CONDITIONS

## CORRESPONDENT BANKS

**January 1<sup>st</sup>, 2025**

This edition cancels and supersedes any previous editions

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

### Contact details

Questions on transactions : E mail : [divbanqueslorietr@cic.fr](mailto:divbanqueslorietr@cic.fr)

### Correspondent Banking Team

Laurent Rousselle E mail : [laurent.rousselle@cic.fr](mailto:laurent.rousselle@cic.fr)  
*Head of Correspondent Banking*

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*Referrals/ Transaction Controls*

Vicky Devry E mail : [vicky.devry@cic.fr](mailto:vicky.devry@cic.fr)  
*Senior Relationship Manager FI*

Rémi Saada E mail : [remi.saada@cic.fr](mailto:remi.saada@cic.fr)  
*Financial Controller*

Florence Mazières E mail : [florence.mazieres@cic.fr](mailto:florence.mazieres@cic.fr)  
*Cash Management*

## I – INTEREST RATES

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

## II – ACCOUNT SERVICES

<b>A. Account Maintenance</b>	EUR 150 per quarter
<b>B. Reporting</b>	
• MT 950	Free of charge
• E-reporting Filbanque/Cybermut	EUR 31 per month
• MT940, MT942	EUR 38 per month
• Reissuance of statements	EUR 25
<b>C. Investigations : enquiries</b>	
• Up to 5 days	EUR 25
• Between 5 days and 6 months after entry date	EUR 60
• Sanctions	EUR 50 – EUR 200
<b>D. Account closure</b> , transfer funds & notification by swift	EUR 150
<b>E. Email notification</b> for insufficient balance	EUR 10
<b>F. Dormant accounts</b> (< 50 trx p.a.)	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 or payee - is located outside the EEA)
<b>CM CIC BANKING GROUP’S CUSTOMERS</b>	<b>CM CIC BANKING GROUP’S CUSTOMERS</b>
<b>Charges “SHA”</b> Free for the sending bank	<b>Charges “SHA” “BEN”</b> Free for the sending bank
	<b>Charges “OUR”</b> EUR 10
<b>Non STP Transactions (*)</b>	Additional EUR 5
<b>THIRD BANK’S CUSTOMERS</b>	<b>THIRD BANK’S CUSTOMERS</b>
<b>Charges “SHA”</b> EUR 10	<b>Charges “SHA” “BEN” (**)</b> Benededuct
	<b>Charges “OUR”</b> EUR 15



**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

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## 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

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## 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

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## IX – OUT OF POCKET EXPENSES

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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.**

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We invite you to visit our websites at [www.bfcm.creditmutuel.fr](http://www.bfcm.creditmutuel.fr) and at [www.cic.fr](http://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.