Terms and Conditions

for

Correspondent Banks

Effective as of January 1st, 2026

This edition cancels and supersedes any previous editions

Banque Fédérative du Crédit Mutuel	Crédit Industriel et Commercial
4, rue Frédéric-Guillaume Raiffeisen 67000 STRASBOURG, France	6, avenue de Provence 75009 PARIS, France
SWIFT CODE **CMCIFRPA**	**SWIFT CODE** **CMCIFRPP**
Share Capital: Eur 1 688 529 500 Trade Register: RCS Strasbourg B 355 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr	Share Capital: Eur 608 439 888 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr

These conditions also apply for the following entity of our Group: CTBKBEBX Beobank Belgium

CONTENTS

I – CONTACT DETAILS

Questions on invoicing/web banking/administrative queries / term deposits

E mail : divbanqueslorietr@cic.fr

Questions on transactions Email : CMI OIP cmioip@cmccs.fr

Correspondent Banking Team

	Laurent Rousselle *Head of Correspondent Banking*	laurent.rousselle@cic.fr
	Vicky Devry *Senior Relationship Manager FI*	vicky.devry@cic.fr
	Yann de Saint Pol *Referrals/ Transaction Controls*	yann.desaintpol@cic.fr
	Florence Mazières *Cash Management*	florence.mazieres@cic.fr
	Rémi Saada *Financial Controller*	remi.saada@cic.fr

II – INTEREST RATES

A. Debit interest rate	€ster + 0,6%
B. Credit interest rate	please contact us
C. Liquidity management	please contact us

III – ACCOUNT SERVICES

A. Account Maintenance	EUR 150 per quarter
B. Reporting	
1. MT950	Free of charge
2. MT940/camt.053, MT942/camt.052 *Please contact us to open RMA key*	EUR 38 per month
3. E-reporting Filbanque/Cybermut	EUR 31 per month
4. Reissuance of statements	EUR 25
C. Investigations: enquiries	
1. Up to 5 days	EUR 25
2. Between 5 days and 6 months after entry date	EUR 60
3. Over 6 months	depending on complexity
4. Sanctions	EUR 70 – EUR 400
D. Account closure, transfer funds & notification by swift	EUR 200
E. Email notification for insufficient balance	EUR 10
F. Dormant accounts (< 50 trx p.a.)	EUR 600 per year

IV – 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 2,5

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"). Please use tag "charges information" + DEBT for OUR fees.

1. PSDII ELIGIBLE PAYMENTS (**both PSPs - payer and payee - are located within the EEA**)		
1.1	BANKING GROUP'S CUSTOMERS with fee instruction "SHAR"	Free for sending bank
1.2	THIRD BANK'S CUSTOMERS with fee instruction "SHAR"	EUR 10
2. NON PSDII ELIGIBLE PAYMENTS (**at least one of the PSPs - payer or payee - is located outside the EEA**)		
2.1	BANKING GROUP'S CUSTOMERS with fee instruction "SHAR" or "CRED"	Free for sending bank
2.2	BANKING GROUP'S CUSTOMERS with fee instruction "DEBT"	EUR 10
2.3	THIRD BANK'S CUSTOMERS with fee instruction "SHAR" or "CRED"	Benededuct *
2.4	THIRD BANK'S CUSTOMERS with fee instruction "DEBT"	EUR 15
3. REPAIR SURCHARGE FOR ANY RECEIVED PACS.008 INSTRUCTION NOT QUALIFIED FOR STP		
3.1	NSTP charge – applicable to 1.1 / 2.1 / 2.2 **	EUR 5

(*) 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.

(**) 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

C. Amendments, Cancellations, Rejects, Returns

(Applicable to EU Regulation compliant payments and non EU Regulation compliant payments)

1.	Prior to execution	EUR	25
2.	After execution (on a best efforts basis)	EUR	50
3.	Value date modification	EUR	200 plus corresponding interest

V – SWIFT TO CHECK SERVICE (PACS.008 with tag Creditor Agent "element": CHQ)

Subject to contractual agreement

1.	pacs.008 STP – charge OUR/SHA	EUR 5
2.	pacs.008 NSTP – charge OUR/SHA	EUR 10
3.	Cancelation	EUR 10
4.	Rejection	EUR 10
5.	Stop payment	EUR 10
6.	Advice of fate	EUR 10

VI – 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 *

1.	Acceptance	EUR 43
2.	Collection	2 ‰ per bill Mini EUR 100 / Maxi EUR 450
3.	Every subsequent presentation	EUR 45 per bill
5.	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

C. Sundry Charges

1.	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
2.	Unpaid bills remitted for credit after final payment or bills returned (protestable or not protestable)	EUR 60 per item
3.	Tracer, inquiries on bills	EUR 40 per item

All charges will be paid before execution

VII – 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	1,25 ‰ minimum EUR 115
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 115
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

VIII – GUARANTEES

A. For simple transmission	EUR 120
B. With our guarantee	As per agreement
C. Service Fee for specific actions	EUR 40

IX – MISCELLANEOUS COMMUNICATIONS

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

X – 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.