

# TERMS, CONDITIONS AND CHARGES



Products and services  
for individuals

Rates applicable from 1<sup>st</sup> January 2024



**BNP PARIBAS**

Banking  
and insurance  
for a changing world

# Contents

## P. 04 / 05 **OPENING, OPERATING AND MANAGING YOUR ACCOUNT**

- Opening, changing, closing
- Account statements
- Account administration
- In-branch services
- Affinité service
- Value dates

## P. 06 **REMOTE BANKING**

## P. 06 to 11 **PAYMENT OPTIONS AND OPERATIONS**

- Cards
- Transfers
- SEPA/TIP SEPA direct debits
- Cheques
- Value dates
- Products and services no longer on sale

## P. 12 to 15 **SERVICE PACKAGES**

- Esprit Libre
- Products and services no longer on sale
- Forfait de compte<sup>(1)</sup>
- Services Bancaires de Base
- Products and services no longer on sale

## P. 16 / 17 **UNPLANNED OPERATIONS AND OTHER INCIDENTS**

- Interventions fee
- Special operations
- Payment incidents
- Clientele identified as experiencing financial difficulties
  - Overall ceiling on a set of fees for payment incidents and unplanned operations on the account.

## P. 17 to 19 **OVERDRAFTS AND CREDITS FACILITIES**

- Overdraft facilities
- Overdraft
- Consumer credit
- Mortgage credit
- Products and services no longer on sale

## P. 20 to 24 **SAVING AND FINANCIAL INVESTMENTS**

- Savings accounts
- Financial investments
- Other services
- Life insurance
- Gold operations
- Value dates
- Products and services no longer on sale

## P. 24 / 26 **INSURANCE AND CONTINGENCY PLANNING**

- Insurance
- Contingency planning
- Health insurance
- Bank product related insurance
- Products and services no longer on sale

## P. 26 **OTHER SERVICES**

## P. 27 **INHERITANCE**

## P. 28 **INSURANCE INTERMEDIATION**

## P. 28 / 29 **DISPUTE RESOLUTION**

## P. 30 / 31 **GLOSSARY**

You will find below the details of the terms, conditions and charges of our products and services, applicable within BNP Paribas branches located in metropolitan France (excluding customers of the branches of its subsidiary located in Monaco).

These charges are shown in euros and include VAT when applicable.

Your BNP Paribas advisor is at your entire disposal for any additional information or for any transaction that does not feature in this document.

These terms, conditions and charges are available in all of the bank's branches located in metropolitan France.

You can also consult them on the website [mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires](http://mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires)<sup>(2)</sup>.

In order to provide information to customers and the public on the prices of products and services linked to the management of a deposit account or a payment account, establishments make available, in electronic form on their website and on a self service basis in public reception areas, on paper or a durable medium, the Pricing Information Document provided for in Article 1st, III of the decree of 5 September 2018.

This harmonized document presents the list of the most representative services attached to a payment account as defined in Article D.312-1-1 A of the French Monetary and Financial Code, and the most marketed service package or the service packages currently being marketed provided that the establishment offers service packages linked to a payment account.

You will find the Pricing Information Document in branches and on [mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires](http://mabanque.bnpparibas/fr/notre-offre/tarifs-et-conditions-bnp-paribas/conditions-tarifaires)<sup>(2)</sup>.

(1) Offer intended for customers experiencing financial difficulties

(2) Connection cost depending on operator.

# OPENING, OPERATING AND MANAGING YOUR ACCOUNT

## ► Opening, changing, closing

• Opening an account	<b>Free</b>
• Account transfer to another BNP Paribas branch	<b>Free</b>
• Closing an account	<b>Free</b>
• Facilimouv bank account transfer (in accordance with articles L.312-1-7 and R.312-4-4 of the French Monetary and Financial Code) This service makes it possible to automatically move all your direct debits and standing orders	<b>Free</b>
• Facilidom bank account domiciliation change You select who is to be informed of your new bank account	<b>Free</b>

## ► Account statements

• Standard statement (online on the mabanque.bnpparibas website or on paper)	
- Monthly	<b>Free</b>
- Other statement period: ten days, daily (per statement)	€1.80
- Monthly in Braille	<b>Free</b>
• Summary annual statement of charges	<b>Free</b>
• Situation statement option (online on our website mabanque.bnpparibas or paper, quarterly)	
- Option 1: Includes savings accounts (excluding securities), defined by level of liquidity (available or future) and credit available	€10
- Reflets option: Includes 5 statements (Holdings in 6 categories including credit and debt, financial instrument accounts including PEA and CIF, Income deposited, Custody fees and Coupons).	€13
• Panorama statement: holdings and income (quarterly)	€17.50
- Other statement periods (per statement)	€4.50
- Additional holdings groupings (per grouping)	€8.70

The fees apply from the anniversary date of the contract, for Situation and Panorama account statements.

## ► Account administration

• Active account administration for customers residing in France	€2.60 per month
- Account from which an "Esprit Libre" subscription is debited	<b>Free</b>
- For Affinité Service customers	<b>Free</b>
• Active account administration for customers not residing in France	
- For customers residing in the European Union <sup>(1)</sup>	€5 per month
- For customers residing in an AEOI country <sup>(2)</sup>	€10 per month
- For customers residing in a country outside the AEOI <sup>(2)</sup>	€15 per month
Non-resident customer account from which an « Esprit Libre » subscription is debited	reduction of €2.50 per month
• Account administration for customers under 26 years old	<b>Free</b>
• Account administration for protected adult customers	<b>Free</b>
• Fee per inactive account	€30 per year <sup>(3)</sup> and per deposit account
(cf. article L. 312-19 of the French Monetary and Financial Code)	
• Charges for searching for and/or changing missing or incorrect address details	€18

(1) Made up of 27 countries. (2) AEOI (Automatic Exchange of Information) countries : countries that have signed the agreement on automatic exchange of financial account information in tax matters. List available on the OECD website : <https://www.oecd.org/tax/transparency/AEOI-commitments.pdf> (3) Up to the balance available on the said account.

## ► In-branch services

• Cash payment	<b>Free</b>
• Cash withdrawal from a branch without cheque issue	
- At your branch (or another branch if service unavailable)	<b>Free</b>
- At another branch	€4.80 / withdrawal
• Request for funds to be made available at another branch (per operation)	€20.50
• Document search fee (per item)	
- Account statement duplicate	€12.90
- Document within the year	€12.90
- Document older than a year	€27
- Additional photocopy	€1
• Delivery of certificate (per item)	
- Simple certification	€20.50
- Complex certification (involving in-depth searches covering several years or several accounts)	€41
• Safe deposit box hire fees <sup>(4)</sup> : depends on size and value of content (per year)	
- Volume up to 35 cubic decimetres and value of content limited to €30,500 (option 1)	€130
- Other volumes and values available (options 2 and 3)	Ask for details <sup>(5)</sup>
Approving to branch availability. For more information, contact your advisor.	
• Purchase/sale operation of foreign currency banknotes at the counter (available to order)	
Exchange rate in effect at the time of the transaction <sup>(6)</sup>	
+ Additional commission	
- Amount < €760	+ €4.50 / opération
- Amount ≥ €760	<b>Free</b>
• Spot foreign exchange transaction (excluding fees for Issuing an SEPA transfer, Receipt of an SEPA transfer, Issuing a non-SEPA transfer and Receipt of a non-SEPA transfer)	
- currency exchange commission ≤ €75,000	0,50‰ minimum €18
- currency exchange commission > €75,000	
- 1 <sup>st</sup> tranche of €75 000	0.50‰
- Beyond the 1 <sup>st</sup> tranche	0.25‰

## ► Affinité service

Affinité is a service that offers support from a dedicated advisor, enhanced expertise and personalised monitoring for the management of your assets.

This contract is supplemented with services and price advantages and can apply to all members of the household.



Affinité monthly plan<sup>(7)</sup>

€12

## ► Value dates

Cash deposit or withdrawal

Day of the transaction

(4) Costs corresponding to the provision of a safe deposit box.

(5) The terms, conditions and charges can be consulted on [mabanque.bnpparibas](http://mabanque.bnpparibas) (Internet connection cost according to operator) and in branches with an advisor.

(6) The exchange rate applied includes the BNP Paribas commercial margin.

(7) The Affinité service can be subscribed to at no additional cost by the spouse/partner and their children up to 25 years old.

Your customer number and your PIN code give you access, at any time, to remote banking services on the Internet, on your mobile and by telephoning. This allows you to remotely obtain information, monitor and manage your accounts and easily carry out your day-to-day banking operations.

For security reasons, you may also be asked, in addition to entering these identifiers, to use the Digital Key or to enter a code received by SMS to validate an operation or access a service.

### Discounts not cumulative

**-50%** 2<sup>e</sup> card

50 % on 2<sup>nd</sup> card (reduction on the lowest subscription for 2 cards operating on the same account)

**-50%** 18/24

50 % discount for 18-24 years olds

**-50%** Affinité Service

**-20%** 16/24

20 % discount for 16-24 years olds

**Free** 1<sup>st</sup> year

Free 1<sup>st</sup> year



Card equipped with contactless payment

## REMOTE BANKING

Subscription to remote banking services (Internet, landline, SMS, etc.) :



### Internet

Subscription to mabanque.bnpparibas<sup>(1)</sup>

**Free**



### Mobile Internet

Subscription to the « Mes Comptes » application<sup>(2)</sup>

**Free**



### Telephone or advisor

**Contact your advisor** : - either directly at the branch, or on their direct line (non-surcharged number available on mabanque.bnpparibas<sup>(1)</sup>) ;  
- either by means of your secure messaging on the mabanque.bnpparibas website<sup>(1)</sup>



### Contact Customer service

Access the voice server (24/7) or a customer advisor (Monday to Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 6 p.m., excluding public holidays).

**3477** Service gratuit + prix appel

**Customer Service reserved for subscribers to the Affinité Service<sup>(3)</sup>**

### to take care of all day-to-day demands

(Monday to Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 6 p.m., excluding public holidays).

**AFFINITÉCONNECT**  
Dedicated telephone service

**3474** Service gratuit + prix appel

**Calling from abroad** : +33 1 34 23 92 44

### Complaint / performance of the contract : contact your branch

(non-surcharged number available on mabanque.bnpparibas<sup>(1)</sup>)

### Mobile phone

Subscribing to products including account status SMS alerts (per month):

- SMS Alert plan (up to 15 SMS) €2
- SMS Alert plan for 18-24 year olds (up to 15 SMS) €1.20
- By SMS beyond the plan €0.20
- Messaging Service Balance (1 SMS: account balance + the last 3 operations) €1

## YOUR PAYMENT OPTIONS AND OPERATIONS

### Cards

#### Visa payment card range (annual subscription)

• <b>Provision of a debit card</b> (international payment card with immediate debit)				
- Visa Infinite card	<b>-50%</b> 2 <sup>e</sup> card )))			€337
- Visa Premier card	<b>-50%</b> 2 <sup>e</sup> card	<b>-50%</b> 18/24	<b>-50%</b> Affinité Service )))	€140
- Visa Classic card	<b>-50%</b> 2 <sup>e</sup> card	<b>-50%</b> 18/24	)))	€48
- BNP Net card	<b>-50%</b> 2 <sup>e</sup> card	<b>-20%</b> 16/24	)))	€52
• <b>Provision of a debit card</b> (international deferred debit payment card)				
- Visa Infinite card	<b>-50%</b> 2 <sup>e</sup> card )))			€337
- Visa Premier card	<b>-50%</b> 2 <sup>e</sup> card	<b>-50%</b> 18/24	<b>-50%</b> Affinité Service )))	€140
- Visa Classic card	<b>-50%</b> 2 <sup>e</sup> card	<b>-50%</b> 18/24	)))	€48
- BNP Net card	<b>-50%</b> 2 <sup>e</sup> card	<b>-20%</b> 16/24	)))	€52

#### Virtual card soon available on the « Mes Comptes » application.

- Virtual card **-50%** 2<sup>e</sup> card **-50%** 18/24 €24 (i.e. €2 debited per month)  
If you have a Visa Infinite card on the same account **Free**

(1) Internet connection depending on operator. (2) Subscription to remote banking services (Internet, landline, SMS, etc.) free and unlimited, excluding the cost of communication or provision of Internet access and excluding SMS alerts. (3) Access to this service will be extended throughout the territory in the 1st quarter 2024.

- **Provision of a debit card** (payment card with systematic authorisation)
    - Origin card **-50%** 2<sup>e</sup> card **-50%** 18/24 ))) €42
    - Origin card (for 12-17 year olds) ))) **Free**
- Virtual card soon available on the “Mes Comptes” application.**
- Virtual card **-50%** 2<sup>e</sup> card **-50%** 18/24 €24 (i.e. €2 debited per month)
  - If you have a Visa Infinite card on the same account **Free**

### Withdrawal card range (annual subscription)

- Cirrus card (MasterCard network) €26
- if you have a Visa Premier card (*delivery on request*) **Free**
- if you have a Visa Infinite card (*from 01/02/2024 delivery on request*) **Free**
- Visa Plus card **-50%** 2<sup>e</sup> card **-50%** 18/24 €26
- Livret Jeune card, Livret A card and Automatic card (BNP Paribas France network) **Free**

### Additional card services<sup>(1)</sup>

- **BNP Net Option: protection and insurance of electronic purchases** (annual subscription)
  - For Visa Electron<sup>(2)</sup>, Origin<sup>(2)</sup>, Visa Classic and Visa Premier cards **-20%** 18/24 €26
  - For Visa Infinite card **Free**
- **Security - Dynamic Cryptogram** (annual subscription)
  - For Origin<sup>(3)</sup>, Visa Classic<sup>(3)</sup> and Visa Premier<sup>(3)</sup> cards €12.50
  - For Visa Infinite card<sup>(4)</sup> **Free**
- **Biometrics option on Visa Premier card** (annual subscription) €24
- **To each their own image**
  - For Origin, Visa Classic and Visa Premier cards (personalised card visual, annual fee)
  - « Catalogue » option €12.50
- **Tercéo option**
  - For Visa Infinite, Visa Premier and Visa Classic deferred debit cards (excluding cost of debit interest) **Free**
  - Please note** : Tercéo payment facilities are credits for periods of less than or equal to 90 days. The annual APR has been 0.80% since 02/11/2018.
- **Provisio option (linked with revolving credit)** **Free**
  - For Visa Classic, Premier and Infinite deferred debit cards (excluding debit interest charges)
- **Travel option (monthly fee)**
  - For Visa Electron<sup>(2)</sup>, Origin<sup>(2)</sup>, Visa Classic, BNP Net, Visa Premier and Visa Infinite cards
  - Monthly fee<sup>(5)</sup> for card payment and withdrawal transactions in currencies other than the euro, valid for an unlimited number of transactions, regardless of their amount<sup>(6)</sup> and without restrictions linked to the currency concerned **-50%** 18/24 €10<sup>(7)</sup>

### ATM cash withdrawal<sup>(1)</sup>

- **Cash withdrawal from a BNP Paribas coin machine**
  - (case of a withdrawal in euros from a coin machine of the bank in metropolitan France<sup>(8)</sup>) **Free**

(1) Not applicable to the virtual card. (2) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (3) Available on cards equipped with contactless technology only. (4) Option applied to the subscription by default, unless otherwise requested by the customer. (5) Applicable per subscription, for each eligible card, instead of the fixed and proportional unit fees charged for card transactions in foreign currencies. Due if an ATM payment or withdrawal transaction in foreign currency is carried out during the month. (6) Within the limit of the payment and withdrawal limits of the card. (7) Excluding exchange fees, excluding any fees of the correspondent bank and excluding the amount of the card subscription. (8) Service reserved for customers holding a physical BNP Paribas credit card. Only available at branches with a coin machine.

In more than 50 countries, nearly 42,000 ATMs\*

• BNP Paribas Global Network: automatic teller machines of the BNP Paribas Group.

• Global Alliance: agreement between several international banks covering their network of automated teller machines in other countries.

\* The list of countries, banks and the number of ATMs are subject to change and are updated and available on the mabanque website. [bnpparibas.fr/gerer/cartes-moyens-paiement/options-services-bancaires/retraits-argent-a-etranger](http://bnpparibas.fr/gerer/cartes-moyens-paiement/options-services-bancaires/retraits-argent-a-etranger)

• **Cash withdrawal at the ATM (per operation)**

Cash withdrawal (case of a withdrawal from one of the bank's ATMs) **Free**

Cash withdrawal (case of withdrawal in euros in the euro zone at an ATM of another establishment with an international payment card)<sup>(1)</sup>

Number of <b>free</b> monthly withdrawals	Excluding Esprit Libre	With Esprit Libre
Infinite, Premier cards (and Cirrus linked with these cards)	Unlimited	Unlimited
Visa Classic and Provisio cards	3	6
Visa Electron <sup>(2)</sup> and Origin cards <sup>(2)</sup>	0	1
Visa Plus and Cirrus cards	0	0
Withdrawal, beyond the number of withdrawals above		€1 <sup>(1)</sup>
For those aged under 25		<b>Free</b> <sup>(1)</sup>
BNP Paribas Global Network (see boxed text opposite)		<b>Free</b> <sup>(1)</sup>
Global Alliance (see boxed text opposite)		<b>Free</b> <sup>(1)</sup>

• For fees per cash withdrawal at an ATM of another bank in French Overseas Territories, the same pricing applies as in the euro zone.

• **Cash withdrawal at an ATM of another bank outside the euro zone (per operation)**

Visa Infinite card	2% + €2.20 <sup>(1)</sup>
Other card	2.90% + €3 <sup>(1)</sup>
BNP Paribas Global Network (see boxed text opposite)	No charge <sup>(1)</sup>
Global Alliance (see boxed text opposite)	No charge <sup>(1)</sup>
Travel option	No charge <sup>(1)</sup>

**Payment by card (the card is issued by the bank)**

In the euro zone and French Overseas Territories (per operation) **Free**

Outside the euro zone and French Overseas Territories (by operation)

<b>Coming soon</b>	Visa Infinite card	2% + €0.60 <sup>(1)</sup>
	Virtual card	No charge <sup>(1)</sup>
	Other card	2.90% + €0.90 <sup>(1)</sup>
	Travel option	No charge <sup>(1)</sup>

For sums refunded by card, the same pricing applies

Paylib mobile payment in store (contactless Paylib)<sup>(3)</sup> **Free**<sup>(4)</sup>

**Other services (per operation)**

- Stop fees (hold) for the card by the bank **Free**
- Re-issuing of PIN code **Free**
- Re-issuing of PIN code and password for Visa Infinite card **Free**
- Replacement of card before expiry
  - Holder of a BNP Paribas Sécurité type policy **Free**
  - Visa Infinite, Visa Premier (and Cirrus attached to these cards), virtual cards **Free**
  - Weezbee, Livret Jeune and Livret A cards **Free**
- Sending the card urgently<sup>(5)(6)</sup>
  - Visa Infinite card **Free** €45
- Fees for document searches, requests for credit card slips or proof of withdrawal €12.90
- Temporary modification of card ceilings **Free**

Information relating to the currency conversion charges applied in the event of withdrawals or payments by card, within the European Union (EU), in an EU currency, is communicated to the Customer by email on the occasion of the first withdrawal or payment transaction by card.

(1) Excluding exchange fees and any fees charged by the correspondent foreign banks. (2) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (3) Service available to customers holding a deposit account and an eligible BNP Paribas credit card. It is activated in the Lyf Pay application after registering with it. The service is available at merchants with a contactless payment terminal, in France and abroad and provided that the customer is equipped with an NFC (Near Field Communication) smartphone with an Android version 7 or superior. (4) Excluding connection cost depending on your operator. (5) Not applicable to the virtual card. (6) Receipt of the card occurs between 2 and 5 working days after the customer's request, depending on the country of destination.



Payments made in foreign currencies, by card or mobile, are converted into euros by the International Visa Centre in London on the day of receipt of the debit, subject to the currency exchange terms and conditions of the Visa network.



## Transfers

	Online (Mes Comptes, mabanque.bnpparibas) <sup>(1)</sup>	Branch / Service Customer
<ul style="list-style-type: none"> <li><b>Account-to-account transfer</b> Issuing and receipt charges per transfer in euros</li> </ul>	Free	Free
<ul style="list-style-type: none"> <li><b>Issuing of a SEPA transfer</b> (per transaction) Transaction denominated in euros, to or from the SEPA zone</li> </ul>		
<b>Transfer (case of an occasional SEPA transfer)</b> - Charges per standard transfer - Charges per instant transfer to a non-BNP Paribas account - Instant transfer fees for customers paying an Esprit Libre subscription <sup>(2)</sup> (excluding Découverte)	Free €1	€3.50 -
<b>Issuing of a SEPA transfer (in the event of a SEPA standing order)</b> - Charges for setting up a standing order (to France and Monaco) - Charges per standing order (to France and Monaco) - Charges for setting up a standing order (outside France and Monaco) - Charges per standing order (outside France and Monaco) On the Internet, third-party transfers are limited to €3,100 per standing order.	Free Free - -	Free €1.50 Free €1.50
<b>Additional charges for issuing SEPA transfers</b> (per operation) - Urgent Option	-	€6.50
<ul style="list-style-type: none"> <li><b>Receipt of a SEPA transfer</b> (standard or instant transfer)</li> </ul>	Free	Free

- Fees by instant transfer via Paylib\* between friends or Wero\***  
 (case of an occasional SEPA transfer) **Free**  
 From April 2024, issue a Wero or Paylib instant transfer between friends, depending on the solution offered by the beneficiary's payment service provider.

- Issuing an occasional non-SEPA transfer** (per operation)

	Online (Mes Comptes, mabanque.bnpparibas) <sup>(1)</sup>		Branch / Customer Service
	Transaction denominated in the currency of the beneficiary's country	Transaction denominated in euros or in a currency different from the beneficiary's country	Transaction denominated in foreign currencies or euros outside SEPA (costs shared with the beneficiary)
Issuing commission	Free <sup>(3)</sup>	- to a BNP Paribas subsidiary <sup>(4)</sup> €3 - otherwise €15	- to a BNP Paribas subsidiary <sup>(4)</sup> €8 - otherwise €19
Currency exchange	Exchange rate in effect at the time of the operation <sup>(5)</sup>		
Additional commission if necessary information missing or incorrect (BIC/IBAN)**	-	-	€12.90
Additional commission if free of charge for the beneficiary (paiement of fees charged upon receipt of funds by the beneficiary's bank) <sup>(6)</sup>	-	-	€20.50
Additional commission if urgent option	-	-	€6.50

(1) Subscription to remote banking services (Internet, landline, SMS, etc.): free and unlimited, excluding the cost of communication or provision of Internet access and SMS alert service. (2) Only for instant transfers issued from the account from which the Esprit Libre contribution is debited. (3) Subject to providing the required information indicated in the data entry form. Otherwise, an issue commission of €15 applies. (4) List on the mabanque.bnpparibas website (Internet connection cost depending on operator) or in a branch. (5) The exchange rate is applied when the operation is carried out between two accounts held in different currencies. It includes BNP Paribas' commercial margin. (6) Conditions available from your BNP Paribas advisor.

**The SEPA zone** is made up of 37 countries and territories: the 27 European Union countries, plus the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, Monaco, San Marino, Andorra, Gibraltar and the Vatican.

\*Services reserved for adult customers, available from the « Mes Comptes » mobile application<sup>(1)</sup>. Within the limit of a ceiling per day and per operation of €500. On condition that the beneficiary's payment service provider offers at least one of these services.

\*\* BIC (Bank Identifier Code)  
IBAN (International Bank Account Number).

**Correspondent bank fees** : it is sometimes necessary to add in addition the charges levied by BNP Paribas' correspondent banks. These charges are taken from the initial payment amount. An additional fee will be charged directly to the amount of any transfer in dollars (USD) to countries other than the United States, if the amount of the transfer is greater than 100 USD (fees of the correspondent bank in the United States).

• <b>Receipt of a non-SEPA transfer</b> (per operation)	
Receipt commission	€10
• <b>Other services for SEPA and non-SEPA transfers</b> (per operation)	
- Fees <sup>(1)</sup> for processing an investigation request with the correspondent bank at the customer's initiative (return of funds, notice of receipt)	€15
- Fees for modifying transfer instructions at the customer's initiative (information not required for execution of the transfer)	€12.90

### ▶ **SEPA direct debits/SEPA interbank payment order (TIP)**

• Direct debit (fee for setting up a SEPA direct debit mandate)	<b>Free</b>
• Direct debit (fee per SEPA direct debit payment)	<b>Free</b>
• Authorisation and stop for a direct debit	<b>Free</b>

### ▶ **Cheques**

• Payment of a cheque in euros at a French bank	<b>Free</b>
• Deposit of cheque(s) in euros at a French bank <sup>(2)</sup>	<b>Free</b>
• Charge for sending chequebook to home address by registered delivery (excluding postal costs, per item)	€5
• Charge for sending a chequebook to home address by ordinary letter	<b>Free</b>
• Costs of destruction of chequebook to be delivered on exceptional order and not withdrawn within the period of 2 months	€6 / per chequebook
• Charge for issuing a bank cheque (per item)	€9.90

	<b>Online</b> (Mes Comptes, mabanque.bnpparibas) <sup>(3)</sup>	<b>Branch/ Customer Service</b>
• Charges for stopping cheques(s) by the issuer (per cheque)	<b>Free</b>	€16
• Charges for stopping chequebook(s) by the issuer (per chequebook)	<b>Free</b>	€16
• <b>Request for photocopy of issued cheque</b> (single)		
- Date of recognition in the account ≤ 1 year		€12.90
- Date of recognition in the account > 1 year		€27
- Additional photocopy of cheque		€1
• <b>Issuing a cheque in euros payable abroad</b> (per operation)		
- Cheque ≤ 150 €		10%
- Cheque > 150 €		1‰ min €27
• <b>Depositing of a cheque payable abroad</b> (excluding correspondent fees, per transaction)		
Cheque ≤ 150 €		10%
Cheque > 150 €		1‰ mini €17.50
- Cheque without exchange		maxi €58
- Cheque with exchange		maxi €107
+ Foreign exchange commission, up to €75,000		0.50‰
above €75,000		0.25‰
minimum per operation		€17.50
Postal charges (per operation)		€16.95
• <b>Issuing a cheque abroad</b> (per item)		€27

(1) Fees charged regardless of the outcome of the request. (2) In branch (if applicable via a deposit machine), or by post after scanning them in the "Mes Comptes" mobile application. (3) Subscription to remote banking services (Internet, landline, SMS, etc.): free and unlimited, excluding the cost of communication or provision of Internet access and excluding SMS alert service.

## Value dates

Cash withdrawal in branch (without credit card) <sup>(3)</sup>	Day of receipt of the transaction.
Cash withdrawal by credit card	Day of receipt of the transaction <sup>(4)</sup>
Cash payment	Day of the transaction
Payment by credit card (depending on the card debiting chosen)	
- Immediate debit card	Date of execution of the transaction
- Deferred debit card	Date of execution of the transaction on the working day <sup>(5)</sup> of the deferred debit
Credit by credit card (depending on the card debiting chosen)	
- Immediate debit card	Operation settlement date
- Deferred debit card	Transaction settlement date on business day <sup>(5)</sup> of the deferred debit
Issuing a SEPA transfer	Date of execution of the transaction
Issuing a non-SEPA transfer	
- In euros or foreign currencies	Date of execution of the transaction
Receipt of a SEPA transfer	Operation settlement date
Receipt of a non-SEPA transfer	
- In euros or foreign currencies	Operation settlement date
Payment of a SEPA Direct Debit / SEPA TIP	Date of execution of the transaction
Payment of a cheque in France	Date of execution of the transaction
Payment of a cheque abroad	Date of execution of the transaction - 1 calendar day
Depositing of euro cheque(s) in France	Accounting day + 1 working day <sup>(5)(6)</sup>
Depositing of a euro cheque abroad	Day of operation + 1 calendar day
Depositing of a foreign currency cheque abroad	Day of operation + 2 working days <sup>(7)</sup>

## Products and services no longer on sale / ways of paying and payment operation

- **Subscription to a Weezbee card** **Free**  
(holder of a Weezbee account under the age of 18)

- **Provision of a debit card (payment card with systematic authorisation)**
  - Visa Electron card **-50% 2<sup>e</sup> card** **-50% 18/24** €40
  - MyB's card (Visa Electron card reserved for 12-17 year olds) **Free**

### American Express card range (annual subscription)

- **Provision of a debit card (international deferred debit payment card)**
  - Platinum Card €660 (i.e. €55 debited per month)
  - Gold Card (Free 1<sup>st</sup> year) €185
  - Green Card **-50% 1<sup>st</sup> year** €95
- **To each their own image (annual subscription)**
  - « Catalogue » option for MyB's and Visa Electron cards €12
- **Security - Dynamic Cryptogram (annual subscription)**
  - For Visa Electron and MyB's cards €12

(3) Withdrawal from a branch by means of a single-use card. (4) For immediate debit and deferred debit cards. The day of receipt, after the day of the withdrawal, is the day on which the bank becomes aware of the withdrawal.

(5) Working day: according to Banque de France criteria, Monday to Friday, even if the BNP Paribas branch is open on Saturdays. (6) The accounting day may be equal to the day of your deposit before 3 p.m. if you carry out the operation on an automated machine or the next working day in other cases. (7) Discount giving rise to a foreign exchange transaction.

## SERVICE PACKAGES

### Esprit Libre

Esprit Libre is an offer made up of « Essentiels » services and « Optionnels » services. With Esprit Libre you are entitled to certain fee discounts (cannot be combined with promotional or special offers) on the products and services in the offer.

### Minors

Main card	Visa Plus	Visa Electron <sup>(6)</sup> /MyB's <sup>(8)</sup>	Origin
<b>Décoverte</b> (subscription for dependent minors from 16 years old)			
- A deposit account	Free	-	Free
- A card of your choice <sup>(2)(3)</sup> Annual cost	Free	-	Free
<b>Optionnels</b>			
Subscribing to products including account status SMS alerts Balance Messaging Service	Free	Free	Free
Subscription to an insurance offer for loss or theft of means of payment (monthly) BNP Paribas Sécurité	€1,98	€1,98	€1,98

### Les Essentiels

Main card Visa	Visa Plus	Origin	Visa Classic	Visa Premier	Visa Premier Service Affinité	Visa Infinite
<b>Subscription to a monthly service package</b>						
<b>Initiative</b> (subscription from 18 to 24 years old)	€1.95	€2.91	€3.14	€7.43	€7.43	-
Annual cost	€23.40	€34.92	€37.68	€89.16	€89.16	-
<b>Référence</b> (subscription from age 25)	-	€6.76	€7.27	€15.65	€9.67	€31.83
Annual cost	-	€81.12	€87.24	€187.80	€116.04	€381.96

- **A deposit account**, individual or joint, **including administration of an active account<sup>(1)</sup>.**
- **A card:** provision of a debit card, of your choice.<sup>(2)(3)(4)</sup>
- **Subscription to an insurance offer for loss or theft of means of payment:**
  - BNP Paribas Sécurité<sup>(5)</sup>: with Visa Plus, Visa Electron<sup>(6)</sup>, Origin<sup>(6)</sup> and Visa Classic cards;
  - BNP Paribas Sécurité Plus<sup>(5)</sup>: with Visa Premier and Visa Infinite cards.

Your contract protects you in the event of:

- fraudulent use of lost or stolen credit cards with input of the personalised security feature;
- theft of cash by aggression or deception;
- loss or theft of official papers, keys, leather goods and luggage, and the movable property they contain;
- accidental damage or theft by assault or break-in of new movable property purchased using a credit card issued by the bank.

You also benefit from assistance services to protect your digital life and that of your family: digital platform, telephone assistance and psychological support in the event of malicious use of your data. In addition, if you hold BNP Paribas Sécurité Plus, you have access to legal protection.

- **Subscription to remote banking services** (Internet, landline, SMS, etc.)  
mabanque.bnpparibas website / « Mes Comptes » app / Customer Service

**3477** Non-premium rate calls

- **Account insurance:** Assurcompte<sup>(5)</sup>, only within the framework of Esprit Libre Référence.
- **Additional benefits** included in the monthly subscription<sup>(7)</sup>:
  - issuing your instant SEPA transfers<sup>(8)</sup> without additional cost;
  - subscribing to products including account status SMS alerts: Balance Messaging Service, SMS at the end of the month on the account status;
  - subscription to Cascade: customisable savings assistance service;
  - charges for issuing a bank cheque: 2 bank cheques per year.

## Les Optionnels



Main card	Visa Plus	Visa Electron <sup>(6)</sup>	Origin <sup>(6)</sup>	Visa Classic	Visa Premier <sup>(9)</sup>	Visa Infinite
-----------	-----------	------------------------------	-----------------------	--------------	-----------------------------	---------------

### Provision of an additional card (monthly subscription)

Visa Plus card <sup>(2)</sup>	€1.08	€1.08	€1.08	-	-	-
Origin card <sup>(3),(6)</sup>	-	€1.74	€1.74	€1.74	-	-
Visa Classic card <sup>(4)</sup>	-	-	-	€1.99	€1.99	€1.99
BNP Net card <sup>(4)</sup>	-	-	-	€2.17	€2.17	€2.17
Visa Premier card <sup>(4)</sup>	-	-	-	-	€5.83	€5.83
Visa Infinite card <sup>(4)</sup>	-	-	-	-	-	€14

### Personalised overdraft facility (monthly subscription)

for 18-24 year olds from 25 years old	€1.16 € -	€1.16 €2.25	€1.16 €2.25	€1.16 €2.25	€1.16 €2.25	- €2.25
---------------------------------------	--------------	----------------	----------------	----------------	----------------	------------

### Subscription to an insurance offer for loss or theft of means of payment (monthly subscription)

BNP Paribas Sécurité Plus for 18-24 year olds from 25 years old	€0.42 -	€0.42 €0.79	€0.42 €0.79	€0.42 €0.79	- -	- -
---	------------	----------------	----------------	----------------	--------	--------

### Other services (monthly subscription)

Assurcompte Plus <sup>(5),(10)</sup>	-	€2.30	€2.30	€2.30	€2.30	€2.30
Situation Statements Option 1	€3.21	€3.21	€3.21	€3.21	€3.21	€3.21
Situation Statements Reflets	€4.18	€4.18	€4.18	€4.18	€4.18	€4.18
Couple Option	€1.08	€1.74	€1.74	€1.99	€5.83	€14

Following a payment incident on the account, the customer benefits from a service package **Esprit Libre A** with a Visa Plus card or an Origin card, and without and overdraft facility.

The monthly subscription for **Esprit Libre A** varies depending on the Initiative or Référence offer initially subscribed to by the customer.

### Monthly subscription to an Esprit Libre A service package

Initial main card	Visa Plus	Visa Electron <sup>(6)</sup> / Origin <sup>(6)</sup>	Visa Classic	Visa Premier	Visa Infinite
■ Initiative	€1.95	€2.91	€2.91	€3.33	-
■ Référence	-	€6.76	€6.79	€7.72	€8.18

With Esprit Libre, you can opt for a **personalised overdraft facility** exempting you from the payment of debit interest when the amount remains below the quarterly threshold\* defined in your contract.

\* this threshold depends on the amount authorised for your overdraft facility as indicated in the specific conditions of your deposit account agreement.

**The Couple Option** of Esprit Libre entitles you to a 2<sup>nd</sup> card of the same level as the 1<sup>st</sup> for your spouse / a 2<sup>nd</sup> overdraft facility on a second account / doubling of the Assurcompte capital covered for each insured person / the 2<sup>nd</sup> and 3<sup>rd</sup> Situation statement contracts at -50%.

(1) For customers residing outside France, account administrative fees will be applicable depending on the situation (EU, AEOI countries, non-AEOI countries) cf. page 4, less a monthly reduction of €2.50.

(2) Visa Plus: provision of a cashcard with systematic authorisation. (3) Visa Electron / Origin card: provision of a debit card (systematic authorisation payment card). (4) Other Visa cards: provision of a debit card (international payment card with immediate debit) or provision of a debit card (international payment card with deferred debit). (5) Subject to the limits and conditions of the contract notice. (6) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (7) These advantages only apply to operations carried out from the account from which the Esprit Libre subscription is debited. (8) Case of an occasional SEPA transfer. (9) Charge also applicable within the framework of the Affinité Service. (10) Only within the framework of Esprit Libre Référence.

## ► Products and services no longer on sale

### • Les Servissimes (personal services)

This service has not been marketed since 01/04/2019

Monthly subscription (if included in an Esprit Libre package) €3.40

Annual subscription (if not included in an Esprit Libre service package) €81.60

### • Esprit Libre “without card”, Les Essentiels

This offer has not been marketed since 01/07/2020

Subscription to a monthly service package €7.25

### • Subscription to a monthly service package

	Minors	Les Essentiels	
Service package	Découverte (16-17 year olds)	Initiative (18-24 year olds)	Référence (from 25 years old)
Main card	Visa Electron <sup>(1)(2)</sup> / MyB's <sup>(1)(2)</sup>	Visa Electron <sup>(1)(2)</sup>	Visa Electron <sup>(1)(2)</sup>
Monthly cost	Free	€2.76	€6.46

### • Les Optionnels (subscription per month)

Provision of an additional Visa Electron card<sup>(1)(2)</sup>,

if the main card is a Visa Electron<sup>(1)(2)</sup> or a Visa Classic<sup>(3)</sup> €1.66

## ► Forfait de compte (offer intended for customers in a situation of financial difficulty)

### • Forfait de compte

Deposit account agreement reserved for any natural person not acting for their professional needs in a situation of financial fragility within the meaning of: Articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code. This specific product, designed to limit charges for account incidents, includes:

- administering the account, closing and, where applicable, opening the deposit account,
- the supply of an Origin debit card (systematic authorisation payment card),
- the paying in and withdrawal of cash in the account-holding branch,
- four monthly SEPA transfers, including at least one standing order,
- unlimited SEPA and TIP SEPA direct debits,
- the cost of issuing a bank cheque: 2 free bank cheques per month,
- subscription to remote banking services (Internet, fixed telephony, SMS, etc.) allowing the remote consultation of the account as well as the possibility of carrying out remotely SEPA transfers and management operations to another holder's account within the same establishment,
- subscribing to products including account status SMS alerts (4 SMS maximum per month),
- issuing bank particulars forms (RIB),
- one change of address per year.

Free

- Intervention fees:

Per operation €4

Limit of 5 operations per month i.e. a ceiling of €20

- Charges for failed direct debit due to lack of funds<sup>(4)</sup> :

Amount < €20 Free

Amount ≥ €20 €10 per operation, with a ceiling of €20 per month

(1) Visa Electron / Origin card: provision of a debit card (payment card with systematic authorisation).

(2) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (3) Other Visa cards: provision of a debit card (international payment card with immediate debit) or provision of a debit card (international payment card with deferred debit).

(4) The intervention fee is deducted separately from the other costs included in the fixed charge rejection costs due to lack of funds (cheque, standing order, direct debit). For example: for a failed direct debit due to lack of funds, the fixed charge of 10 euros will be deducted: up to 4 euros for the intervention fee and 6 euros for the other costs included in this plan.

- **Overall ceiling on a set of fees for payment incidents and irregularities in the operation of the account, applicable to those opting for the Forfait de compte offer, for the following fees:**

- intervention fees,
- charges for the prior notification letter for a cheque without sufficient funds,
- charges for the notification letter for unauthorised account in debt,
- fixed charge per cheque rejected due to lack of funds,
- charges for rejection of direct debit due to lack of funds,
- charges for non-execution of a standing order due to lack of funds,
- charges following notification by the Banque de France of a ban on issuing cheques,
- charges for notifying the Banque de France of a decision to withdraw a credit card
- stop fees (hold) for the card by the bank.

€20 per month  
and  
maxi €200 per year

To find out more, visit the [mabanque.bnpparibas](http://mabanque.bnpparibas) website, section « Ma banque s'engage »<sup>(5)</sup>.

## 📌 Services Bancaires de Base

Provided as part of the right to an account, articles L. 312-1 and D. 312-5-1 of the French Monetary and Financial Code:

- opening, operating and closing the account,
- one change of address per year,
- issuing bank particulars forms (RIB) on request,
- domiciliation of bank transfers,
- monthly provision of a statement of transactions carried out on the account,
- cashing cheques and bank transfers,
- payments using SEPA, SEPA TIP direct debit arrangements or by SEPA bank transfers, with the latter possible using ATMs or remotely,
- subscription to remote banking services (Internet, fixed telephony, SMS, etc.) allowing remote consultation of the account balance,
- the paying in and withdrawal of cash in the account-holding branch,
- the supply of an Origin debit card (systematic authorisation payment card),
- the cost of issuing a bank cheque: 2 free bank cheques per month,
- carrying out cash transactions,
- subscription to products offering account status SMS alerts (4 SMS max. per month).

Free

- Intervention fees:

Per operation €4  
Limit of 5 operations per month i.e. a ceiling of €20

- Charges for failed direct debit due to lack of funds<sup>(4)</sup> :

Amount < €20 **Free**  
Amount ≥ €20 €10 per transaction

Customers opting for Services Bancaires de Base benefit from an overall cap of €25 per month for a set of fees for payment incidents and irregularity concerning operation of the account\*, including in particular the intervention fees and the costs of rejection of direct debit due to lack of funds.

\*See the section « Clientele identified as experiencing financial difficulties » on page 17.

## 📌 Products and services no longer on sale

- **Forfait de compte**

The provision of a debit card (payment card with systematic authorisation)  
Visa Electron<sup>(6)</sup>

Free

- **Services Bancaires de Base**

The provision of a Visa Electron debit card (systematic authorisation payment card)<sup>(6)</sup> **Free**

(5) Connection cost charged by your operator. (6) Since 04/01/2022, the Visa Electron card is no longer sold and is replaced by the Origin card in the event of renewal or repair.

# UNPLANNED OPERATIONS AND OTHER INCIDENTS

The intervention fee is deducted separately from the other costs included in the fixed charge rejection costs due to lack of funds (cheque, standing order, direct debit).

## ◉ Intervention fee

Amount received by the establishment for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of funds, etc.)

Transactions leading to an irregularity in the operation of the account are counted from the 26th of the previous month to the 25th of the invoiced month.

Per operation, with a limit of 10 operations per month €8<sup>(1)</sup>

## ◉ Special operations

- Charges per attachment procedure } €100
- Charges for seizure of account }
- Charges for administrative seizure by third parties:  
10% of the amount due to the Public Treasury up to a ceiling of 100 euros<sup>(2)</sup>
- Information letter fees for unauthorised debtor account  
(including with notice period) €20 per letter<sup>(3)</sup>
- Charges following notification by the Banque de France  
of a ban on issuing cheques €33.50

## ◉ Payment incidents

The intervention fee included in the fixed charges for rejection costs due to lack of funds (cheque, transfer, direct debit) is deducted separately from the other costs included in these fixed charges. For example, for a rejection of a cheque due to lack of funds for an amount > 50 euros, the fixed charge of 50 euros will be deducted: in the sum of 8 euros for the intervention fee and 42 euros for other costs included in this package.

- **For a cheque** (per operation)
  - Fees for prior notification letter for unfunded cheque €14
  - Charged only in the absence of a cheque bounce fixed charge for lack of funds.
  - Fixed charge per cheque rejected due to lack of funds
  - For a cheque ≤ €50 €30  
(i.e. €8 for intervention fee and €22 for other charges included in this package)
  - For a cheque ≤ €50 €50  
(i.e. €8 for intervention fee and €22 for other charges included in this package)
  - The plan includes: unpaid costs, the letter of injunction, the costs of prior information letter for bad cheque, the blocking of the provision, the establishment of the certificate of non-payment, the intervention fee and the costs of registered delivery.
  - Issued cheque returned unpaid for reasons other than lack of funds  
(plus possible protest costs) €17.50
  - Request for non-payment certificate €20
- **Against card** (per transaction)
  - Charges for notifying the Banque de France of a decision to withdraw a credit card €25

(1) Exemption from the collection of the intervention commission for any transaction of an amount less than or equal to €8 which resulted in an irregular functioning of the account. (2) Article L. 262, 5° of the Book of Tax Procedures. (3) The Bank sends the Customer a notification letter on the 25<sup>th</sup> consecutive debit day, then on the 40<sup>th</sup>, 50<sup>th</sup>, 70<sup>th</sup> and 110<sup>th</sup> day. Each of these letters is invoiced at €20. Other notification letters may be sent without being invoiced. Regularisation of the debit halts the sending of letters.



- **On SEPA Direct Debit** (fixed charge per operation)
    - Charges for rejection of direct debit due to lack of funds
      - Amount < €20 Free
      - Amount ≥ €20 €20
- (Either €8 for the intervention fee and €12 for other costs included in this package).  
No fees or commissions will be collected:
- in the event of rejection of a direct debit notice after notification of the admissibility of the Client's over-indebtedness file.
  - and in case of representation<sup>(1)</sup> of the same direct debit already rejected the first time.

- **For a standing order** (fixed charge per operation)
    - Fees for non-execution of a standing order due to lack of funds
      - Amount < €20 Free
      - Amount ≥ €20 €20
- (i.e. €8 for the intervention fee and €12 for other costs included in this package)

Notification letter in the event of non-execution of a standing order Free

## 🕒 Clientele identified as experiencing financial difficulties<sup>(2)</sup>

- **Overall ceiling on a set of payment incident fees and irregularities in the operation of the account, applicable to customers identified as experiencing financial difficulties\*, for the following costs:**

- intervention fees
- charges for the prior notification letter for a cheque without sufficient funds,
- charges for the notification letter for unauthorised account in debt,
- fixed charge per cheque rejected due to lack of funds,
- charges for rejection of direct debit due to lack of funds,
- charges for non-execution of a standing order due to lack of funds,
- charges following notification by the Banque de France of a ban on issuing cheques, d'émettre des chèques,
- charges for notifying the Banque de France of a decision to withdraw a credit card
- stop fees (hold) for the card by the bank.

€25  
per  
month

\*To find out more, visit the [mabanque.bnpparibas](http://mabanque.bnpparibas) website, « Ma banque s'engage » section (connection cost depending on your operator).

Your account balance must be in credit. Nevertheless, your BNP Paribas advisor remains at your disposal to examine personalised cash flow flexibility together.

The total cost of our overdraft facility or overdraft depends on its amount and the duration during which your account will be in debit. This cost also includes administrative fees, if applicable.

## OVERDRAFTS AND CREDIT FACILITIES

### 🕒 Overdraft facilities

- **Automatic overdraft facility**  
(not offered in the Services Bancaires de Base and Forfait de compte agreements)

The automatic overdraft facility authorises you to have a €100 debit for a maximum period of 15 days per 30-day period under the conditions stipulated below:

- Nominal annual debit interest rate 15.90%
- Minimum fixed overdraft charges per quarter (not included in the APR) €7
- Annual administrative fees Free
- Termination fee Free

**Example :** if you use your automatic overdraft facility for 15 days, at the rate of 15.90% stipulated above, the APR works out at 17.13%. If you exceed your authorisation by 10% for 10 days, at the rate of 18.40% incorporating the increase below, the APR corresponding to the overrun is 20.02%<sup>(3)</sup>.

(1) Provided that the Bank has been informed of this representation by the creditor. (2) The situation of financial fragility is assessed on the basis of criteria defined by the regulations (articles L. 312-1-3 and R.312-4-3 of the Monetary and Financial Code) based on events of which BNP Paribas is aware. To find out more visit the website [mabanque.bnpparibas](http://mabanque.bnpparibas) "Ma banque s'engage" section (connection cost depending on your operator). (3) Within the limits of the wear rates in force, published each quarter by the Banque de France, and available on the website [www.banque-france.fr](http://www.banque-france.fr) (connection cost depending on your operator) for the "cash loans" category.

The APR (Annual Percentage Rate) is determined according to the characteristics of your project. Consult your advisor or the site [mabanque.bnpparibas](http://mabanque.bnpparibas)

- **Personalised overdraft facility**

- Nominal annual interest rate Personalised.(1) Ask for details
- Annual administrative fees €28 (or €27 as part of the Esprit Libre service package)

The personalised overdraft facility allows you to be a debtor within the limit of a personalised amount and for a maximum duration of 15 days per month, under the interest conditions stipulated in the conditions of your contract. You also benefit from an exemption from overdraft charges within the limit of a threshold which depends on the amount of your personalised overdraft facility (exemption amount indicated in the conditions of your contract).

- **Overdraft facility (automatic or personalised) exceeded**

Surcharge applied to the annual nominal rate of debit interest on your contract + 2.50%<sup>(1)</sup>

## ◀ Overdraft<sup>(2)</sup>

- **Overdraft authorisation<sup>(3)</sup>** (subject to acceptance by the Bank). Ask for details  
Debit rate Personalised<sup>(1)</sup> Ask for details

- **Administrative fees**

Implementation of a non-amortisable overdraft authorisation:

For an authorisation of an amount

≤ €5.000	€45
> €5.000	€60

Setting up an amortisable overdraft authorisation :

For an authorisation of an amount

≤ €3.000	€32
> €3.000	€64

- **Unauthorised overdraft or overrun**

Surcharge applied to the annual nominal rate of debit interest on your contract + 2.50%<sup>(1)</sup>

## ▶ Consumer credit

- **Optional borrower insurance on personal loans**

Per year, on borrowed capital from 0.384% to 1.584%

- **Subscription via web portal or mobile application**

(see the loans offered on the [mabanque.bnpparibas](http://mabanque.bnpparibas) website<sup>(4)</sup> or the « Mes Comptes » mobile application<sup>(5)</sup>)

Administrative fees **Free**

- **Personal loans: subscription in branch**

Administrative fees proportional to the amount borrowed 1%  
mini €79

- **Energibio and Véhicule Vert personal loans**

(see the conditions relating to the granting of these loans on the website [mabanque.bnpparibas](http://mabanque.bnpparibas)<sup>(4)</sup> or the "Mes Comptes" mobile application<sup>(5)</sup>)

Administrative fees **Free**

- **Student loans**

Ask your advisor for the rate reserved for you according to the agreements made with your school or university

(1) Within the limits of the wear rates in force, published each quarter by the Banque de France, and available on the website [www.banque-france.fr](http://www.banque-france.fr) (connection cost depending on your operator) for the "cash loans" category. (2) The terms, conditions and charges for overdrafts not subject to the French Consumer Code can be consulted with your advisor. (3) Overdraft authorisation > €200 and ≤ €75,000 and > 1 month subject to the provisions of the French Consumer Code. Subject to acceptance of your file by BNP Paribas (lender). (4) Connection cost charged by your operator. (5) Subscription to remote banking services (Internet, landline, SMS, etc.) free and unlimited, excluding the cost of communication or provision of Internet access and excluding SMS alerts.

<b>• Other services</b> (per operation)	
Modification of the repayment schedule (depending on the type of loan)	€41 or 0.25% of the outstanding capital
Reissue of the repayment plan	<b>Free</b>
Rearrangement of financial loan conditions	€36.50
Status letter	€16.10
Balance confirmation letter	<b>Free</b>
<hr/>	
<b>• Provisio</b> (one-year renewable credit) administrative fee	<b>Free</b>
<hr/>	
<b>• Optional Provisio borrower insurance</b>	
Per month, on the amount of credit used	from 0.12% to 0.65%

## 📌 Mortgage credit

**BNP Paribas offers a wide range of mortgage loans. Your customer advisor can help to provide a personalised assessment for you.**

<b>• BNP Paribas Atout borrower insurance</b>	
Per year, on borrowed capital <sup>(1)</sup>	from 0.03% to 1.11%
<hr/>	
<b>• Opening fee</b> (proportional to the amount borrowed)	1.15%
Mortgage loans	mini €550
Online request on the mabanque.bnpparibas website <sup>(2)</sup>	reduction of 50%
Logement and Taux Zéro+	<b>Free</b>
<hr/>	
<b>• Rearrangement of financial loan conditions</b>	
(proportional to the outstanding capital)	2%
Mortgage loans	mini €630 maxi €2.100
Accession Sociale loans	maxi €500
<hr/>	
<b>• Other rearrangements giving rise to the drafting of an amendment</b>	
(including loan portability) (proportional to the outstanding capital)	1%
Mortgage loans	mini €300 maxi €900
Accession Sociale loans	maxi €500
<hr/>	
<b>• Other services</b>	
Modification or contractual suspension of loan repayment deadlines	<b>Free</b>
Modification of the direct debit date (proportional to the capital remaining due)	0.25%
Reissue of an amortisation table	€33
Discharge of mortgage	€56
Statement request (for loans set up before 1 <sup>st</sup> July 2016)	€30
Statement request (for loans set up from 1 <sup>st</sup> July 2016)	<b>Free</b>
Remortgaging agreement	€50

## 📌 Products and services no longer on sale

Accession Sociale loans (this product will no longer be marketed from 1 <sup>st</sup> January 2024)	
<b>• Opening commission</b> (proportional to the amount borrowed)	1.10%
	mini €400
	maxi €500

(1) The rate indicated applies to insured persons under 66 years of age.

(2) Connection cost charged by your operator.

# SAVINGS AND FINANCIAL INVESTMENTS

To accompany each of your projects, such as building up or optimising your assets, preparing for your retirement, BNP Paribas offers you a set of personalised solutions.

## ▶ Savings accounts

- **Administration of inactive savings account**

(cf. article L. 312-19 of the French Monetary and Financial Code): no charge<sup>(1)</sup>

- **Savings accounts and livrets, annual nominal rate in force since 01/08/2023**

Livret A	3% net <sup>(2)</sup>
Livret de Développement Durable et Solidaire	3% net <sup>(2)</sup>
Livret d'Épargne Populaire	6% net <sup>(2)</sup>
Saving Account	0.10% gross <sup>(3)</sup>
Livret Jeune	3% net <sup>(2)</sup>

- **Épargne logement, annual nominal rate in force since 01/02/2023**

Compte Épargne Logement	2%
Plan Épargne Logement	2% <sup>(4)</sup>
Transfer to another bank	€65

- **Cascade** (automatic savings service), annual subscription €9.50

Bank savings rates are subject to change during the year. They are available in branches or on the mabanque.bnpparibas website.

## ▶ Financial investments

- **BNP Paribas OPC (SICAV and FCP) managed by BNP Paribas Asset Management and BNP Paribas Real Estate Investment Management or Partners<sup>(5)</sup>**

	Internet	Branch
Entry fees <sup>(6)</sup> OPC Investment Fund Shares - Bonds and other debt securities - Real estate investment schemes - Other OPC Investment Funds	0.50%	1.20%
Entry fees <sup>(6)</sup> Money Market OPC Investment Funds	Free	
Entry fees <sup>(6)</sup> SCPI	8.93%	

- **OPC investment funds managed by establishments other than BNP Paribas or Partners<sup>(5)</sup>**

OPC investment fund entry fees managed by establishments other than BNP Paribas	Depending on the establishment
Additional commission on subscription to OPC investment funds managed by establishments other than BNP Paribas, by order, in addition to the fees whose maximum rate is specified in the prospectus or the key information document of the OPC investment fund.	€25

For a PEA or a PEA-PME, and in accordance with the legal ceilings in force since 1<sup>st</sup> July 2020, the **additional commission** is capped at 1.2% of the amount of the transaction when it is carried out in a branch, **within the limit of €25**.

(1) In accordance with the law. (2) Nominal annual rate net of income tax and social security contributions. (3) Rate in force since 1<sup>st</sup> April 2023. (4) Rate in force since 1st January 2023. (5) Partners with whom BNP Paribas has concluded a distribution agreement. (6) Fees received by BNP Paribas upon subscription, excluding fees acquired from the OPC Investment Fund (entry and exit fees vary depending on the OPC Investment Fund and appear in the Key Information Document-DIC).

- **Operating and management fees on OPC Investment Funds**

They are levied on the performance of the fund during the year by the management company of the fund concerned, the annual rate of which is specified in the fund's key information document. BNP Paribas informs you that part of these operating and management fees may be paid to it for its advisory and investment activity.

- **Operations on PEA or PEA PME and on Financial Instruments Account (CIF)**

The invoicing of your stock market order depends in particular on your Start or Active offer, the place on which the securities are traded, the amount of your order and its method of transmission. The maximum amount of an order placed via the Internet and mobile application is €50,000 subject to available reserves.

## Brokerage fees

	Start Offer	Active Offer
	If you are just starting out or if you are not very active on the stock market	If you are active on the stock market with 50 orders executed per year
<b>Orders via Internet and a mobile application</b>		
<b>Brokerage fees<sup>(1)(2)</sup> Euronext Paris, Amsterdam and Brussels</b>	€5 per order up to €1,000 inclusive €10 per order over €1,000 to €3,000 inclusive 0.50% per order over €3,000 up to €50,000 inclusive	€5 per order up to €3,000 inclusive  0.25% per order over €3,000 up to €50,000 inclusive
<b>Other foreign markets<sup>(3)(4)</sup></b>	Proportional commission of 0.50% per order with a minimum per order depending on the geographic area: - United States: €15 - Europe and Canada: €20 - Asia Pacific: €50 - Rest of the world: €100	
<b>Orders by branch and telephone platform</b>		
<b>Brokerage fees<sup>(1)(2)</sup> Euronext Paris, Amsterdam and Brussels</b>	Proportional commission of 1.20% per order + Fixed fees: €8	
<b>Other foreign markets<sup>(3)(4)</sup></b>	Proportional commission of 1.20% per order + Fixed costs depending on the geographical area: - United States: €15 - Europe and Canada: €20 - Asia Pacific: €50 - Rest of the world: €100	

As part of a PEA or a PEA-PME and in accordance with the legal ceilings in force since 1<sup>st</sup> July 2020, stock market offers have brokerage fees capped at 0.5% of the amount of the operation when it is carried out via the Internet, and 1.2% of the amount of the operation when it is carried out by any other means. This limit applies to operations relating to securities admitted to trading on a trading platform of a Member State of the European Union (EU) or of a State party to the Agreement on the European Economic Area (EEA).

(1) In the event of partial execution, an order executed several times during the day, an average price is calculated for all executions of the day. Brokerage fees are calculated at the end of the day based on the calculated average price applied to the volume executed for the day. Brokerage fees, in the event of partial execution, cannot exceed the amount of fees taken on full execution of the initial order. (2) Brokerage fees, also called trading fees, correspond to the costs charged by investment firms for the execution of orders. (3) Foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above. (4) Excluding possible exchange fees.

Examples of brokerage fees on the purchase of 10 securities on the Euronext Paris market for a total of €1,200:

- On a Financial Instruments Account the "Start" offer via the Internet or the mobile application: brokerage fees will be €10.
- On a PEA "Start" offer via the Internet or the mobile application: brokerage fees will be €6 taking into account the fee cap of 0.5%.

### Custody fees<sup>(1)</sup>

Custody fees are collected in February for the current year. They are calculated by excluding exempt securities and securities held in pure registered form. They are acquired by BNP Paribas for any year started.

Custody fees include:

- **proportional commission**, determined from the average valuation of the portfolio, calculated according to a progressive scale in tranches based on the monthly average valuations of the previous year;
- **fixed charges** applied to each security held during the previous year.

For BNP Paribas Group securities and shares of privatised companies acquired during the securities offering and giving right to free allocation		Free
	Start offer	Active offer
Proportional commission for other securities:  + Fixed fee per portfolio line:	Up to €50,000: 0.40% Over €50,000 to €150,000: 0.20% Beyond €150,000: 0.10%  By bearer line: €5 Per line in registered form or deposit abroad: €25	<b>Same as the Start offer</b> Free if at least 50 stock market orders executed per year
Annual subscription	Without annual subscription	€150 per year Free if at least 50 orders executed per year
Annual management fees	No annual management fees	

As part of a PEA or a PEA-PME and in accordance with the legal ceilings in force since 1<sup>st</sup> July 2020, Stock Exchange offers have custody fees and management fees capped overall at 0.4% of the value of the securities held and €5 per portfolio line, or €25 for a line not admitted to trading on a trading platform.

### Specific pricing

#### Unlisted securities

Fees for subscription and sale of unlisted securities 0.10% min €150

#### Transfert

- Transfer of PEA or PEA PME to another establishment €15 per line (maximum €150)
- Transfer of Financial Instruments Account to another establishment €100 + €15 per line

### Other services

- **Change Stock Market package**
  - First annual change **Free**
  - Beyond 1<sup>st</sup> change per year €120
- **Changing holding to nominative**  
Fixed fees per portfolio line: €50

(1) Since 17 April 2023, this pricing has applied to the calculation of custody fees which will be debited in February 2024 on the 2023 activity.

• <b>Digitisation of foreign securities</b> Fixed fees per portfolio line:	€150
• <b>Recovery of withholding at source or deductions for foreign securities</b> Fixed fees per portfolio line:	€25
• <b>Plus-Values Service</b> Includes a monthly statement and an annual declaration of disposals and capital-gains, useful for tax declaration form no. 2074 - Panorama subscriber - Non-adhérent subscriber, per an	<b>Free</b> <b>€75</b>
• <b>Investment advisory agreement</b>	<b>Free</b>

## 🔍 Capitalisation and retirement life insurance

### Costs linked to operations carried out on the capitalisation or retirement life insurance contract<sup>(1)</sup>.

• <b>Payment fees</b> - Life insurance and capitalisation	2.75% maximum of the amount paid
- BNP Paribas Multiplacements PER and BNP Paribas Multiplacements Privilège PER	2.50% maximum of the amount paid

For customers who have subscribed to the **Affinité service**, preferential rate of 0.50% on fees on payments



• <b>Arbitration fees</b>	1% maximum of the amount traded
---------------------------	---------------------------------

### Costs related to holding the capitalisation and retirement life insurance contract<sup>(1)</sup> and specific operations

Other charges may be debited. In particular, the costs relating to the management of the contract and the funds held are deducted from the savings constituted - details in the notice or information note of the contract. To find out more, consult the table of fees for BNP Paribas Cardif capitalisation and retirement life insurance contracts available on: <https://document-information-cle.cardif.fr/retail-frais-contrat>.

## **New!** Trading mandate for Affinité customers

Delegate the financial management of your BNP Paribas Cardif life insurance, capitalisation or retirement contract in accordance with your wealth objectives, your knowledge and financial experience, your acceptance of risk as well as your ESG preferences<sup>(2)</sup>.

This financial management is based on the expertise of managers who:

- decide on investment vehicles to carry out trading;
- define the most appropriate time to carry out the operations;
- intervene if necessary depending on market events.

The trading mandate is available to Affinité customers, only in certain branches, then gradually in other ones. Contact an advisor to find out more.

- Financial management fee<sup>(3)</sup>: calculated by **application of a monthly rate of 0.0415% (i.e. 0.50% annually) on the surrender value of the contract at the end of each month.**
  - The financial management fee is deducted by the Bank from the deposit account on a monthly basis.
  - No trading fees under the life insurance, retirement and/or capitalisation contract.

**Example :** if the outstanding contract is €10,000 at the end of the current month, the monthly financial management fee will amount to €4.15 and will be deducted from your deposit account.

(1) Costs related to transactions carried out on BNP Paribas Cardif life insurance, capitalisation and retirement contracts. (2) Environmental, social and quality of governance criteria. (3) The financial management fee for the trading mandate is added to the other costs of the life insurance, capitalisation or retirement contract provided for in the contractual provisions of the contract.

## ► Gold Operations

Sale of gold on deposit in a financial instruments account:

- Commission on the gross amount of the negotiation 2.50%
- Minimum charge per order €40/order
- A trading commission in euros, collected through us, is added to the fees listed above.

## ► Value dates

Stock market order Day of execution of the order + 2 working days

## ► Products and services no longer marketed / savings and financial investments

Weezbee account, nominal annual rate in effect as of 01/01/2022

- 0 to 11 years of age, up to €1,600 0.50 % gross
- 12 to 17 years of age, up to €500 0.50 % gross
- Beyond the above ceilings 0.10 % gross

Retirement overview (annual subscription) €20

# INSURANCE AND CONTINGENCY PLANNING

## ► Insurance

- **Car insurance** Personalised rates on the basis of an estimate. Ask for details
- **Motorcycle insurance** Personalised rates on the basis of an estimate. Ask for details
- **Home insurance** Personalised rates on the basis of an estimate. Ask for details
- **Student Home Insurance**
  - Room €53 per year
  - Studio €74 per year
  - 2-room apartment €112 per year
  - « Biens confiés par l'établissement d'enseignement » option €18 per year in addition
- **Protection Investisseur Locatif**  
(insurance of unpaid rent and rental damage)  
Annual subscription calculated on the basis of the annual amount of rents and charges 2.7005 %
- **School insurance**
  - With civil liability insurance €28.80 per insured person per year
  - Without civil liability insurance €13.80 per insured person
- **Electric Mobility Insurance**
  - Third Party Option €96 / year
  - Theft-Collision Option Personalised rates on the basis of an estimate. Ask for details
- **Bicycle Insurance** Personalised rates on the basis of an estimate. Ask for details
- **Mobiléo, mobile device insurance for the family**  
for all mobile devices in your home €12.90 per month

## ► Contingency planning

- **Protection Accidents de la Vie** (subscription per month)
  - Solo option €9.90
  - Couples option €14.85
  - Family option
    - supplement per dependent child under 26 for tax purposes €1
    - from 3<sup>rd</sup> tax dependent child under 26 **Free**

This offer is marketed until the launch of the offer **Assurance Accidents du Quotidien BNP Paribas** which will occur no later than 30 September 2024 in all branches, after a pre-marketing period in some branches from April 2024. Ask for details



- **BNP Paribas Protection Familiale** - Variable rates depending on the amount of capital insured and your age (monthly subscription) Ask for details  
This offer is marketed until the launch of the offer **Solution Prévoyance** which will occur no later than 30 September 2024 in all branches, after a pre-marketing period in a few branches. Ask for details
- **BNP Paribas Obsèques** - Prices vary depending on the amount of the death benefit chosen, your age on joining and the payment methods chosen (once only or every month for 10 years) Ask for details
- **BNP Paribas Protection Vie Active (subscription per month)**  
Variable prices depending on the options chosen from €9.50 to €37  
This offer is marketed until the launch of the offer **Solution Prévoyance** which will occur no later than 30 September 2024 in all branches, after a pre-marketing period in a few branches. Ask for details
- **Solution Prévoyance**  
Rates vary depending on your age, your consumption of tobacco if at all, your profession, the combination of coverage, the level of coverage, any increase linked to the results of the membership formalities (subscription per month).  
This offer is marketed in a few branches then gradually in all branches no later than 30 September 2024. Ask for details
- **Assurance Accidents du Quotidien BNP Paribas (subscription per month)**

Solo option	11.90 €
Famille Solo option	13.90 €
Couple option	16.90 €
Famille option	18.90 €

This offer will be marketed from April 2024 in a few branches and no later than 30 September 2024 in all branches. Ask for details

Carry out a personalised contingency planning diagnosis with your BNP Paribas advisor. It is free and without obligation.

## 🔍 Health Insurance

- **BNP Paribas Protection Santé** - Prices vary depending on the compulsory scheme, age, the composition of the family and the coverage option chosen Ask for details
- **Crystal Studies** - Prices vary depending on the level and type of coverage as well as on age and duration of subscription Ask for details

## 🔍 Bank product related insurance

- **Subscription to an insurance offer for loss or theft of means of payment:**  
Insurance of means of payment, personal effects and assistance services linked to digital life:
 

BNP Paribas Sécurité <sup>(1)</sup>	€26.50 per year
BNP Paribas Sécurité Plus <sup>(1)</sup>	€36.50 per year
- **Assurance de compte**  
Insurance that guarantees you capital in the event of accidental death<sup>(1)</sup>

Assurcompte	€12 per year
Assurcompte Plus	€30.70 per year
- **BNP Paribas Protection Budget** (proportional to the capital covered, per year) 0.80%

## 🔍 Products and services no longer on sale / insurance and contingency planning

- **Insurance**  
**Home appliance insurance**

Mobileo 2 (underwritten until 30 March 2014)	€7 per month
Mobileo (underwritten until 2 February 2020)	€9.90 per month

(1) According to the limits and conditions of the contract notice.

- **Contingency planning**

**Protection Accidents de la Vie** (underwritten until 05/11/2017) (subscription per month)

Solo option	€9.90
Couple option	€17.80
Family option (supplement per tax-dependent child under 26, €1 per month free as of 3 <sup>rd</sup> )	

**BNP Paribas Protection Accidents 2**

Solo option	€8.50 per month
Couple option	€16 per month
Family option (supplement per tax-dependent child under 26, €1 per month free from the 3 <sup>rd</sup> )	

BNP Prévoyance and BNP Prévoyance Plus (variable rates depending on the capital insured and the age of the insured person at the time of the debit) (quarterly subscription) Ask for details

BNP Paribas Legal Protection (annual premium, depending on selected options) Ask for details

BNP Protection Accident (monthly premium, depending on the chosen options and number of insured persons) de €8.50 à €49.50

Relais Obsèques (monthly premium, according to selected plan, option and your age) Ask for details

Contingency planning option Ask for details

- **Bank product related insurance**

BNP Paribas Sécurité family option €40 per year

BNP Paribas Sécurité Plus family option €54 per year

Assurbudget (annual subscription) :	Option 1	€24.39
	Option 2	€48.78
	Option 3	€73.18

Assurfutur (half-year subscription) :	Option 1	€15.24
	Option 2	€19.82
	Option 3	€24.39

Assurevenus (annual premium) €18.29

Assurpel (annual premium) €18.29

**Protection Épargne** (premium per contract and per month)

- Protection for PEL, CEL, Livret de Développement Durable et Solidaire  
Compte sur livret, LEP or Livret A €3

- Protection for Placements (Multiplacements 2),  
Plan Épargne Actions or Compte d'Instruments Financiers €5

**Protection Compte** (membership until 16/09/2018) €2.80 per month

## OTHER SERVICES

### 🕒 Products and services

- **Homiris Remote monitoring**

**Homiris**<sup>(1)</sup> is an alarm and remote monitoring service operated by Euro Protection Surveillance (EPS)<sup>(1)</sup> and intended to protect property and people against the risks of burglaries, attacks at home and fire by smoke detection<sup>(2)</sup>.

- **Confort option<sup>(2)</sup> with information (from)<sup>(3)</sup>** 21.50 € per month
  - Connected alarm system made available and installed by a professional.
  - Remote control of the alarm system and maintenance, including battery replacement.
  - 24/7 remote monitoring.
  - Immediate information to the subscriber by telephone.
  - Remote control via the subscriber space and the Homiris mobile application<sup>(4)</sup>.

- **Sérénité option<sup>(2)</sup> with intervention (from)<sup>(3)</sup>** 31.50 € per month
 

The Sérénité option is composed of the Confort option, with the addition of:

  - A remotely monitored smoke detector.
  - Analysis by a monitoring centre operator<sup>(5)</sup> of the situation on site.
  - Intervention of a security agent<sup>(6)</sup>.
  - Call to law enforcement<sup>(6)</sup>.
  - Organisation of housing protection measures<sup>(7)</sup>.

Contact us to make an appointment with a Homiris technical consultant. They will define your personalised rate with you during the security diagnosis, taking into account the location to be protected and your needs.

## INHERITANCE\*

Processing fees are calculated based on the amount of assets at the date of death valued at 100% of individual accounts and 50% of joint accounts.

- **National succession**

Amount of assets up to €200	<b>Free</b>
From €201 to €3,000	€90
Beyond €3,000	€90 + 1%
Maximum	€750
- **International succession**

File processing fees	€250 + 0.50%
Maximum	€3,500 €
- **Other fees**

Expert appraisal fees	Depending on costs incurred
-----------------------	-----------------------------

\*Inheritance fees and other associated fees are not applied to customers under 18 years of age.

- (1) Homiris, a service operated by EPS – SAS with capital of €1,123,600. The head office: 30 rue du Doubs, 67100 Strasbourg – Subscriber correspondence: 36 rue de Messines, CS 70 002, 59 891 Lille Cedex 9. Registered under number 338 780 513 Strasbourg – APE code 80.20Z. The administrative authorisation issued by the National Council for Private Security Activities (CNAPS) under the number AUT-067-2117-04-16-20180359358 does not confer any prerogative of public power on the company or the persons who benefit therefrom.
- (2) Within the limits and conditions provided for in the general conditions available in branches or on [mabanque.bnpparibas](http://mabanque.bnpparibas) (connection cost depending on operator).
- (3) Prices "from" in force on 01/01/2023 for basic equipment as described in each of the options, excluding extensions, excluding the « Video » option.
- (4) Available on the usual download platforms, subject to compatibility.
- (5) APSAD certified EPS Remote Monitoring Centres - P5 Remote Monitoring Service (I31 reference) - Certificates no. 163.00.31, no. 216.10.31, no. 162.00.31 and no. 241.21.31 issued by CNPP Cert. ([www.cnpp.com](http://www.cnpp.com)).
- (6) If necessary and after removal of doubt in accordance with regulations.
- (7) The costs of guarding or securing damaged exits, incurred in the event of a break-in, are invoiced by EPS and could possibly be covered by the home insurance contract.

# INSURANCE INTERMEDIATION

**As an insurance brokerage company**, BNP Paribas offers insurance contracts of several insurance firms and particularly contracts concerning:

- **life, retirement and/or capitalisation insurance** with: Axa France Vie, Axa Life Europe Limited, Axa Wealth Europe Luxembourg, Cardif Assurance Vie, Cardif Retraite, Cardif Lux Vie, Generali Luxembourg, Generali Vie France, La Mondiale Europartner, La Mondiale Partenaire, Sogelife;
- **property insurance** Axa Assistance France, Axa Assurances IARD Mutuelle, Axa France IARD, Cardif Assurances Risques Divers, Gallian Assurances, Generali IARD, Inter Partner Assistance, SACAPP-SAA, Matmut & Co, LSA Courtage;
- **insurance for persons** with: April International Care France, Axa Assistance France, Axa Assurances IARD Mutuelle, Axa Corporate Solutions Assurance, Axa France Vie, Axa France, Axa France IARD, Cardif Assurance Vie, Cardif Assurances Risques Divers, CNP Assurances, Digital Insure Distribution, Euler Hermes Crédit France, Euler Hermes Recouvrement France, Europ Assistance France et Europ Assistance, Filassistance International, Financial Insurance Company limited, Groupama Gan Vie, Malakoff Médéric Prévoyance, Mondial Assistance France, Solucia PJ;
- **insurance against accidents of everyday life** with: Axa Assistance, Juridica, Axa France Vie, Cardif Assurances Risques Divers, Chubb Insurance Company of Europ, Inter Partner Assistance, Europ Assistance SA.

**BNP Paribas, as insurance agent, is bound by an exclusive contract** with:

- **Cardif IARD** by an exclusive contract on the one hand, for car insurance contracts, motorcycle insurance, electric mobility insurance, bicycle insurance, school insurance, accidents of everyday life insurance, home multi-risk contracts and on the other hand, for contracts covering professional multi-risk and professional real estate risks;
- **Axa France IARD and Axa Assurances IARD Mutuelle** by a non-exclusive contract for insurance contracts (property damage, technical risks, civil liability, automobile - transported goods, construction). SATEC (Société Anonyme de Transactions et Brokerage) may possibly intervene in the operation as insurance agent of Axa France IARD / Axa Assurances IARD Mutuelle for this operation.

**BNP Paribas, as insurance intermediary agent**, is linked to:

- **Stoik** by a non-exclusive contract for the cyber insurance contract.
- **Natiocrédimurs** by a non-exclusive contract for the borrower insurance contract and for the Equipment insurance contract.

## Stake of over 10% owned by BNP Paribas in insurance firms

BNP Paribas directly or indirectly owns holdings of more than 10% of the share capital or voting rights in the following insurance firms: Cardif Assurance Vie, Cardif Retraite, Cardif Assurances Risques Miscellaneous, Cardif IARD and Cardif Lux Vie.

**In the event of a claim relating to the distribution of the insurance product, the Customer can resort to the "Dispute resolution" procedure defined below.** If this claim relates specifically to the insurance contract, the Customer can contact the insurance contract manager if there is any, or the insurer whose contact details and the terms of claim and recourse are mentioned in the insurance's general conditions or in the information sheets submitted upon enrolment or subscription.

# DISPUTE RESOLUTION

## 🕒 First step

**The branch.** The Customer can directly contact their usual advisor or the director of their branch to inform them of a complaint during a meeting at the branch, by telephone on their direct line or with an online advisor at 3477 (free call price service) (non-premium rate calls), 8 a.m. - 8 p.m. Monday to Friday and 8 a.m. - 6 p.m. Saturday (excluding public holidays); by post to the address of the customer's branch or, via the online form on the website **mabanque.bnpparibas**<sup>(1)</sup> website or on the mobile application « **Mes Comptes** »<sup>(1)</sup>.

(1) Subscription to remote banking services (Internet, landline, SMS, etc.) is free and unlimited, excluding the cost of communication or provision of Internet access and SMS alerts.

**Customer Complaints Manager.** If the Customer does not receive a satisfactory response to their complaint, they can contact in writing the Customer Complaints Manager to whom their branch reports. Their contact details are available in the branch, on the website [mabanque.bnpparibas](https://mabanque.bnpparibas)<sup>(1)</sup> or the mobile app « **Mes comptes** »<sup>(1)</sup>.

BNP Paribas' objective is to respond immediately, but some more complex complaints require more time. If further investigation is necessary, BNP Paribas then undertakes to acknowledge receipt within 10 working days following the sending of a complaint whether made in writing or verbally, and to provide a definitive response within a timeframe of 2 months maximum. In the specific case of a complaint relating to a payment service, BNP Paribas acknowledges receipt within 10 working days and sends the customer a response within 15 working days following receipt of their complaint, except in exceptional situations where the response is provided after no later than 35 days.

## ➤ Final amicable resolution stage

**Referral to an Ombudsman is the last amicable appeal** before taking legal action. This option constitutes express authorisation of lifting of banking secrecy by the Client with regard to BNP Paribas, concerning the communication of the information necessary for the mediation investigation. The Customer, free of charge and in writing, may have recourse to one of the following Ombudsman, depending on their area of expertise, and provided:

- either they disagree with the response previously provided by BNP Paribas, regardless of the contact person or department to which the written complaint was made<sup>(2)</sup> ;
- or they have failed to obtain a response to their complaint within 2 months (or 35 working days for a complaint relating to a payment service) following the sending of an initial written complaint.

**The Autorité des Marchés Financiers (AMF) Ombudsman** must be consulted exclusively for disputes relating to the marketing of financial products, the management of portfolios, the forwarding of stock market orders, the administration of ordinary share or PEA accounts, investment fund and alternative investment fund accounts, employee savings schemes and transactions involving FOREX financial instruments:

- or by email: <https://www.amf-france.org/fr/le-mediateur><sup>(3)</sup>
- either by post: **Le Médiateur – Autorité des Marchés Financiers**  
17 place de la Bourse – 75082 Paris Cedex 02

**The Ombudsman with the FBF (French Banking Federation)** must only be called on to intervene in writing, in French or in English, by a customer, a natural person not acting for professional needs, and exclusively for disputes relating to services provided and contracts concluded in the field of banking operations (management accounts and credit transactions, payment services), savings products, as well as in marketing insurance contracts directly linked to a banking product or service distributed by BNP Paribas<sup>(4)</sup>:

- or by email: <https://lemediateur.fbf.fr><sup>(3)</sup>
- either by post: **Médiateur auprès de la Fédération Bancaire Française**  
Clientèle des Particuliers – CS151 – 75422 Paris Cedex 09

The general conditions of mediation are available on the site : <http://lemediateur.fbf.fr><sup>(3)</sup> or on request at a BNP Paribas branch.

**The Insurance Ombudsman** must be consulted exclusively for disputes relating to insurance products not subject to marketing:

- or by email: [www.mediation-assurance.org](http://www.mediation-assurance.org)<sup>(3)</sup>
- either by post: **Le Médiateur de l'Assurance – TSA 50110 – 75441 Paris Cedex 09**

Any disputes arising from an online contract of sale or online services can also be submitted by email to the Online Dispute Resolution (ODR) platform at: <https://webgate.ec.europa.eu/odr><sup>(3)</sup>

(2) In the event of the rejection or refusal to accept all or part of the complaint. (3) Connection cost depending on operator. (4) The process excludes disputes arising from the General Policies of the Bank (for instance: its pricing policy, refusal of credit, product design, etc.), those relating to the performance of products linked with changes in the markets, and those concerning measures enacted in the context of excessive debt proceedings by the Judge and/or the Commission de Surendettement.

# GLOSSARY

## List of most representative services linked to a payment account

### **Subscription to remote banking services (Internet, landline, SMS, etc.):**

Set of services provided by the bank with or without a branch or customer reception centre and using new technologies (Internet, telephone, etc.) to carry out remotely all or part of transactions on the bank account.

### **Subscribing to products including account status SMS alerts.**

The account is debited with the fees collected for the subscription to the alert service as well as, where applicable, the fees collected each time an SMS is sent.

### **Account administration:**

The establishment administers the customer's account.

### **Provision of a debit card (immediate debit international payment card):**

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on a day-to-day basis.

### **Provision of a debit card (international deferred debit payment card):**

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on an agreed date. It also allows you to make withdrawals which are debited from the account on a day-to-day basis.

### **Supply of a debit card (payment card with systematic authorisation):**

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, after automatic and systematic verification of the balance (or provision) available on their account.

### **Cash withdrawal (case of withdrawal in euros in the euro zone from an ATM of another establishment with an international payment card):**

The customer withdraws cash from their account, in euros, with an international payment card from the ATM of another establishment.

### **Subscription to an insurance offer for loss or theft of means of payment:**

The account is debited with the fees collected by the establishment for the subscription to the insurance offer.

### **Transfer (case of an occasional SEPA transfer):**

The establishment holding the account transfers, on the customer's instructions, a sum of money from the customer's account to another account, on an occasional basis.

### **Direct debit (fees for payment of a SEPA direct debit):**

The customer authorises a third party (the beneficiary)

to give instructions to the establishment which holds the account of this customer to transfer a sum of money from the customer's account to that of the beneficiary. This establishment then transfers the amount in question to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. Direct debit (fees for setting up a SEPA direct debit mandate):

### **The account is debited with the fees collected by the establishment for setting up a SEPA direct debit mandate.**

The customer authorises a third party (the beneficiary) to give instructions to the establishment which holds the account of this customer to transfer a sum of money from the customer's account to that of the beneficiary. This establishment then transfers the amount in question to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. The account is debited with the fees collected by the establishment for the payment of a SEPA direct debit.

### **Intervention fee:**

Amount received by the establishment for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of funds, etc.).

## Other banking services

### **Account credit transactions**

#### **Cash payment:**

The account is credited with the amount of a cash deposit.

#### **Receipt of a transfer:**

The account is credited with the amount of a transfer.

#### **Depositing of cheques:**

The account is credited with the deposit for cashing of one or more cheques. Account debit transactions.

### **Account debiting operations**

#### **Issuing a non-SEPA transfer:**

The account is debited with the amount of a transfer, standing or occasional, denominated in foreign currencies or in euros outside the SEPA zone (single payment area in euros).

#### **Issuing a SEPA transfer (case of a SEPA standing order):**

The account is debited with the amount of an SEPA transfer standing order in euros for a beneficiary whose account is located in France or in any country of the SEPA zone.

#### **Issuing a bank cheque:**

The account is debited with the amount of a cheque issued at the customer's request by the bank.

#### **Payment of a cheque:**

The account is debited with the amount of a cheque

issued and presented by the beneficiary for payment.

**Settlement of an interbank payment order (TIP):**

The account is debited with the amount of an interbank payment order (TIP) presented for payment by the creditor.

**Payment by card (the card is issued by the bank):**

The account is debited, immediately or deferred, for the amount of a card payment.

**Periodic loan repayment:**

The account is debited, on the due date agreed in the loan contract, with the amount of capital, interest and any insurance charges.

**Cash withdrawal in branch without issuing a cheque:**

The account is debited with the amount of a cash withdrawal, made without issuing a cheque, the disbursement of which is made at the branch counter.

**Withdrawal of cash from an ATM (case of a withdrawal from one of the bank's ATMs):**

The account is debited with the amount of a cash withdrawal made by means of a withdrawal or payment card at an ATM.

## **Bank charges and subscriptions**

**Subscription to a service package:**

The account is debited with the fees collected by the bank for the subscription to a service package.

**Card subscription:**

The account is debited by the amount of the card subscription.

**Custody fees:**

The account is debited with the fees charged by the bank for the custody of a portfolio of securities.

**Charges for using remote banking services (Internet, landline, mobile, SMS, etc.):**

The account is debited with the fees charged by the bank each time the remote banking services are used.

**Safe deposit box hire fees:**

The account is debited with the fees for renting a safe deposit box.

**Fees for setting up a standing order:**

The account is debited with the fees charged by the bank for setting up a standing order.

**Charges for issuing a bank cheque:**

The account is debited with the fees charged by the bank for issuing a cashier's cheque.

**Chequebook postal fees:**

The account is debited with the cost of sending one or more chequebooks.

**Stop fees (hold) for the card by the bank**

The account is debited with the fees charged by the bank when it blocks a card and opposes any transaction in the event of misuse of this card by the holder.

**Stop fees (hold) for the cheque(s) by the issuer:**

The account is debited with the fees collected by the bank to block on one or more cheques.

**Stop fees (hold) for the chequebook(s) by the issuer:**

The account is debited with the fees collected by the bank for opposition on one or more chequebooks.

**Charges for prior notification letter for an unfunded cheque:**

The account is debited with the fees collected by the bank when it informs the customer, by letter, that an unfunded cheque has been issued.

**Notification letter for unauthorised account in debit:**

The account is debited with the fees collected by the bank when it informs the customer, by letter, that the balance of the account is in debit (negative) without authorisation or has exceeded the amount or duration of the authorised overdraft.

**Fixed charge per cheque rejected due to lack of funds:**

The account is debited with the fixed charges levied by the bank for a rejected cheque for default or insufficient funds.

**Charges for rejection of direct debit due to lack of funds:**

The account is debited with the fees collected by the bank when the available balance of the account is insufficient to settle the amount of the direct debit presented for payment by the creditor and the operation is rejected.

**Charges for administrative seizure by third parties:**

The account is debited with bank charges related to a procedure carried out by a public accountant to obtain a sum due.

**Costs per seizure from bank account:**

The account is debited with bank charges related to legal proceedings initiated by a creditor to obtain a sum due.

**Charges per occasional incomplete transfer:**

The account is debited with the fees collected by the bank when issuing a transfer for which the beneficiary's bank details are missing or incorrect.

**Charges per standing order:**

The account is debited with the fees collected by the bank for issuing a standing order.

**Fees for non-execution of a standing order due to lack of funds:**

The account is debited with the fees collected by the bank when the standing order could not be executed due to an insufficient available balance.

**Document search fee:**

The account is debited with the fees levied by the bank for searching and printing, at the customer's request, documents relating to the account.

**Interest expense:**

The account is debited with interest on the basis of a debit balance in the account for one or more days.

**Fees following notification by the Banque de France of a ban on issuing cheques:**

The account is debited with the fees collected by the bank to implement the ban for the customer on issuing cheques notified by the Banque de France.

**Charges for notifying the Banque de France of a decision to withdraw a credit card:**

The account is debited with the fees collected by the bank, which declares to the Banque de France a decision to withdraw the credit card held by its customer.

*For all additional definitions, you can refer to the glossaries of the main terms used in the financial sector on the website of the CCSFIN (Consultative Committee for the Financial Sector) (<https://www.ccsfin.fr/>).*

## For any information, BNP Paribas is at your disposal:



### Customer service

3477

Non-premium  
rate calls

Monday-Friday 8 a.m.-8 p.m. / Saturday  
8 a.m.-6 p.m. (excluding public holidays)



### Advisor



Site  
**mabanque.bnpparibas\***



Application  
**« Mes Comptes »\*\***  
for tablets and smartphones

\*Internet connection cost depending on operator.

\*\*Subscription to remote banking services (Internet, landline, SMS, etc.) : free and unlimited, excluding the cost of communication or provision of Internet access and SMS alert service.

Prices in effect as of 1<sup>st</sup> January 2024, modifiable at any time, subject to compliance with the contractual provisions and the regulations in force. They are shown inclusive of VAT.

This document is printed on certified paper.



# BNP PARIBAS

Banking  
and insurance  
for a changing world