

TERMS AND CONDITIONS

CORRESPONDENT BANKS

January 13th, 2018

This edition cancels and supersedes any previous editions

<p>Crédit Industriel et Commercial 6, avenue de Provence 75009 PARIS France</p> <p>Share Capital: Eur 608 439 888 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr</p>	<p>Banque Fédérative du Crédit Mutuel 34, rue du Wacken 67000 STRASBOURG France</p> <p>Share Capital: Eur 1 688 529 500 Trade Register: RCS Strasbourg B 355 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr</p>
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International Network Management – Bank Relations

E-mail: divbanqueslorietr@cic.fr

Processing Centres:

Paris- Cergy-Pontoise

c/o Crédit Industriel et Commercial
3, allée de l'Etoile
95091 CERGY-PONTOISE cedex France

Lille

c/o CIC Nord Ouest
33 avenue Le Corbusier
59000 LILLE France

La Roche sur Yon

c/o Caisse Fédérale du Crédit Mutuel Océan
34 rue Léandre Merlet
85001 LA ROCHE SUR YON France

Lyon

CM-CIC Services
14 rue Gorge de Loup
69009 LYON France

Nantes

c/o CIC Ouest
2, rue Jean-Claude Bonduelle
44040 NANTES cedex 1 France

Strasbourg

c/o Caisse Fédérale du Crédit Mutuel CEE
34, rue du Wacken
67913 STRASBOURG cedex 9 France

CM-CIC Banks

TO WHICH THESE TERMS AND CONDITIONS APPLY

IN FRANCE	SWIFT CODE
Banque Fédérative du Crédit Mutuel: - 6 avenue de Provence, 75009 PARIS - 34 rue du Wacken, 67000 STRASBOURG <i>Vat Registration Number: FR48355801929</i>	CMCIFRPA
Banque Européenne du Crédit Mutuel: 34 rue du Wacken, 67000 Strasbourg <i>Vat Registration Number: FR48379522600</i>	CMCIFRPA
Crédit Mutuel: all branches	CMCIFR2A
Crédit Industriel et Commercial: 6 avenue de Provence, 75009 PARIS <i>Vat Registration Number: FR34542016381</i>	CMCIFRPP
CIC Banque Transatlantique: 26 avenue Franklin Roosevelt, 75008 PARIS <i>Vat Registration Number: FR13302695937</i>	CMCIFRPP
CIC Est: 31 rue Jean Wenger Valentin, 67000 STRASBOURG <i>Vat Registration Number: FR04754800712</i>	CMCIFRPP
CIC Lyonnaise de Banque: 8 rue de la République, 69001 LYON <i>Vat Registration Number: FR35954507976</i>	CMCIFRPP
CIC Nord Ouest: 33 avenue Le Corbusier, 59000 LILLE <i>Vat Registration Number: FR79455502096</i>	CMCIFRPP
CIC Ouest: 2 rue Jean-Claude Bonduelle, 44000 NANTES <i>Vat Registration Number: FR50855801072</i>	CMCIFRPP
CIC Sud Ouest: 42 cours du Chapeau Rouge, 33000 BORDEAUX <i>Vat Registration Number: FR20456204809</i>	CMCIFRPP
CIC Iberbanco: 8 rue d'Anjou, 75008 PARIS <i>Vat Registration Number: FR76384122123</i>	CMCIFRPP
IN FOREIGN COUNTRIES	SWIFT CODE
TARGOBANK (SPAIN): Claudio Coello 123, 28006 MADRID <i>NIF Registration Number: A-79223707</i>	CMCIFRPA

SUMMARY

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I – ACCOUNT SERVICES

A. Account Maintenance	EUR 150 per quarter
B. Reporting	
• MT 950	Free of charge
• Paper based interest statements	Free of charge
• Paper based account statements	Free of charge
• E-reporting Filbanque/Cybermut	EUR 31 per month
• MT900, MT910, MT940, MT942	Subject to arrangement
C. Investigations : enquiries (on posted entries or on payments received via a European Payment System)	
• Up to 5 days	EUR 25
• Between 5 days and 6 months after entry date	EUR 60
• More than 6 months after entry date	Subject to arrangement on real cost basis minimum EUR 150

II – ELECTRONIC PAYMENTS

A. Interbank Transfers (MT 20x)	EUR 1.5
B. Customer Transfers (MT 103, MT 103 +)	

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

PSDII ELIGIBLE PAYMENTS	
CM CIC BANKING GROUP’S CUSTOMERS (Customers with an account with any bank mentioned in page 2)	
Charges “SHA” (both the payer’s payment service provider “PSP” and the payee’s PSP are located within the EEA)	
<ul style="list-style-type: none"> ▪ STP <ul style="list-style-type: none"> ○ Up to EUR 50,000.00 ○ Over EUR 50,000.00 ○ In another currency than the EUR ▪ Non-STP 	Free for the sending bank Free for the sending bank Free for the sending bank EUR 10
THIRD BANK’S CUSTOMERS	
Charges “SHA” (both the payer’s PSP and the payee’s PSP are located within the EEA)	
<ul style="list-style-type: none"> ▪ STP <ul style="list-style-type: none"> ○ Up to EUR 50,000.00 ○ Over EUR 50,000.00 ○ In another currency than the EUR ▪ Non-STP <ul style="list-style-type: none"> ○ Up to EUR 50,000.00 ○ Over EUR 50,000.00 ○ In another currency than the EUR 	EUR 5 EUR 10 EUR 10 EUR 15 EUR 20 EUR 20

NON PSDII ELIGIBLE PAYMENTS (at least one of the PSPs - payer or payee - is located outside the EEA)	
CM CIC BANKING GROUP'S CUSTOMERS (Customers with an account with any bank mentioned in page 2)	
Charges "SHA" "BEN"	Benededuct
Charges "OUR"	
▪ STP	EUR 10
▪ Non-STP	EUR 20
THIRD BANK'S CUSTOMERS	
Charges "SHA" "BEN"	Benededuct
Charges "OUR"	
▪ STP	EUR 15
▪ Non-STP	EUR 20 with BBAN EUR 30 without BBAN

For transfers up to EUR 50, fees are limited to 40 % of the payment order with a maximum of:

- EUR 10 if BBAN is present,
- EUR 20 if BBAN is incorrect, missing or incomplete.

Applicable to all payments: payment could be automatically rejected if there is no agreement or account with CM-CIC or in case of unpaid invoices.

ADDITIONAL INFORMATION

- **For orders with particular instructions (For example: request for receipt...)**

Additional Fee	EUR	30
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- **For payments made by cheque**

Fee charged to ordering bank	EUR	30
Fee charged to beneficiary	EUR	30
- **Cut-off Times**
 - All EUR instructions must be received before 2:00 PM CET for same day processing.
 - All CAD, CHF, GBP or USD instructions must be received before 10:00 AM CET for same day processing.
 - All other currencies instructions must be received before 10:00 AM CET for next day processing.

C. Commercial payment (MT103, MT103+, MT102) Subject to contractual agreement

D. Request for transfer (MT 101) Subject to contractual agreement

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

Prior to execution	EUR	28
After execution (on a best efforts basis)	EUR	50

III – PAYMENT OF DRAFTS

A. Drawn on CM-CIC Banks in France in EUR only
(Service provided under specific agreement providing for MT 110)

Non encoded cheques	EUR	35
Encoded cheques	EUR	5

B. Drawn on other Banks	Not accepted
C. Stop Payments	EUR 40 per cheque

IV – SWIFT TO CHEQUE SERVICE

Subject to contractual agreement

V – COLLECTIONS

A. Cheques payable in France for immediate credit under usual reserve *

- In EUR (service provided subject to arrangement)
Value: 1 business day after receipt of remittance
- | | |
|----------------|----------------------------------|
| Fee per cheque | Subject to contractual agreement |
| Unpaid cheques | EUR 20 |

B. Cheques and clean bills in EUR or other currencies remitted for credit after final payment when drawn on CM-CIC banks *

- | | |
|---|---|
| 1. Cheques | EUR 40 per cheque |
| 2. Bills | |
| <ul style="list-style-type: none"> Presentation for collection | 1,5 % per bill
Mini EUR 40, maxi EUR 200 |
| <ul style="list-style-type: none"> Presentation for acceptance | EUR 40 per bill |
| 3. LCR Electronic Bill Collection | Subject to arrangement |

* All items must be addressed to Processing Centre of STRASBOURG as indicated on the front page.

C. Documentary bills in EUR or other currencies **

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

** All items must be addressed to Processing Centre of CERGY-PONTOISE as indicated on the front page.

D. Sundry Charges

- | | |
|--|-------------------|
| • Return of bills recalled, return of remittance slip when bill or cheque is missing, return of non-compliant items, dispatch of bills for perusal and return, extension at your request or any other requested action | EUR 60 per action |
| • Unpaid cheques remitted for credit after final payment or bills returned (protestable or not protestable) | EUR 60 per item |

- | | | |
|---|-----|-------------|
| • Tracer, inquiries on cheques | EUR | 40 per item |
| • Collection of lost cheques or bills drawn on CM-CIC on basis of photocopy and letter of guarantee | EUR | 40 |
| • All charges will be paid before execution | | |

VI – DOCUMENTARY CREDITS

For CIC Banks: documentary credits must be sent at CMCIFRPP

For Crédit Mutuel Group and Targobank (Spain): documentary credits must be sent at CMCIFRPA

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

VII – GUARANTEES

- | | | |
|------------------------------------|------------------|-----|
| • For simple transmission | EUR | 120 |
| • With our guarantee | As per agreement | |
| • Service Fee for specific actions | EUR | 15 |

VIII – REIMBURSEMENT TO A THIRD BANK

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

IX – MISCELLANEOUS COMMUNICATIONS

- Communication of accounting information for the auditing of accounts EUR 170
- Confirmation of balances of accounts on specific request EUR 28
- Interest statements other than usual issuance EUR 50

X – OUT OF POCKET EXPENSES

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

XI – OTHER SERVICES

As per agreement

The Terms and Conditions are subject to change without notice.

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