

CRÉDIT AGRICOLE NMP BANKING FEES

(Summary of the *Conditions Générales de Banque 01.01.10*)

THE ACCOUNT SERVICES

(PER MONTH)

Compte Service <i>Equilibre</i> (1)	5.20 €
Compte Service <i>Optimum</i> (1)	7.20 €

(1) Subscribed from the 01.01.10

OTHER SERVICES (PER MONTH)

<i>Securicompte Protection Vol</i> (cheque and bank card protection) (free with an Account Service)	2.00 €
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Internet services

- <i>Vision</i> (basic service)	Free
- <i>Action</i> (all services, must subscribe)	

Internet service with <i>Action Bourse</i> (Stock Exchange access)	2.05 €
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Cheque-book sending (registered letter)*	7.10 €
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MEANS OF PAYMENT

BANK CARDS (cost per year)

<i>L'autre Carte</i>	14.90 €
<i>Mastercard</i> Immediate debit (3)	37.00 €
<i>Mastercard</i> Deferred debit (3)	45.00 €
<i>Visa</i> Deferred debit	45.00 €

<i>Gold Mastercard</i> Immediate debit (3)	96.00 €
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<i>Gold Mastercard</i> Deferred debit (3)	120.00 €
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<i>Cartwin</i> Immediate debit	40.00 €
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<i>Gold Cartwin</i> Immediate debit	101.00 €
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(3) second card half-price on the same current account

CASH WITHDRAWALS & PAYMENTS BY BANK CARD

Cash withdrawals at any <i>Crédit Agricole</i>	Free
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Cash withdrawals at other French banks or in the Euro zone (except l'Autre Carte: 1€per withdrawal)	Free
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Cash withdrawals outside Euro zone	1.75 % + 3.50 €
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Payments in the Euro zone	Free
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Payments outside Euro zone	2.00 % + 0.20 € (min. 1.20 €)
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Re-issuing confidential code (PIN)	8.70 €
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COUNTER CASH WITHDRAWALS

At any <i>CA Nord Midi-Pyrénées</i> branch, up to 400 €	Free
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Organised cash withdrawal at a <i>Crédit Agricole</i> outside of <i>Nord Midi-Pyrénées</i> (Mise à Disposition)	19.90 €
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In Euro zone (including France)	1.75 % + 3.50 €
Outside the Euro zone	1.75 % + 6.50 €

TRANSFERS & STANDING ORDERS

Account to account <i>CA Nord Midi-Pyrénées</i> transfer	Free
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Transfer outside of <i>CA Nord Midi-Pyrénées</i>	3.85 €
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Opening fee for standing order outside of <i>CA Nord Midi-Pyrénées</i> Per operation	Free 1.20 €
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DIRECT DEBITS

Authorisation non-utility company	10.00 €
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Direct debit payment	Free
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Stopping a direct debit	Free
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OPPOSITION

Stopping a cheque (only for loss or theft)*	16.05 €
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Stopping a cheque-book (only for loss or theft) *	31.20 €
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Stopping a card *	Free
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Re-issuing a card (further to loss or theft) *	10.00 €
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* Free if you hold an Account Service

CRÉDIT AGRICOLE NMP BANKING FEES

(Summary of the Conditions Générales de Banque 01.01.10)

ACCOUNT INCIDENTS

Authorising a payment from an overdrawn account (card payments included)	9.30 €
Fee for unpaid direct debit < 20.00 €	20.00 €
Fee for unpaid direct debit > 20.00 € for lack of funds	as unpaid amount
Inactive account for over 12 months (annual fee)	50.00 €
Overdrawn account letter	17.00 €

N.B.: If a cheque is unpaid for lack of funds various fees are applicable

INTERNATIONAL OPERATIONS

EXCHANGE TRANSACTIONS

Paying in a Traveller's cheque in Euros	Free
Paying in a foreign cheque- Bank Cheque or Personal Cheque	24.70 €
Paying in a foreign cheque- Other cheques	45.30 €
Paying out a cheque abroad	15.00 €
Exchange Commission	0.10% (min. 16 €/ max. 120 €)

TRANSFERS PAYED IN

With full IBAN and SWIFT and less than 50 000 €(within the Euro zone)	Free
Other transfers in Euros	20.50 €
Other transfers	20.50 €
Exchange Commission	0.10% (min. 16 €/ max. 120 €)
Incomplete bank details	7.50 €

TRANSFERS PAYED OUT

With full IBAN and SWIFT and less than 50 000 €(within the Euro zone)	3.85 €
Other transfers in Euros : < 150 €	16.00 €
Other transfers in Euros : 150 € ≤ 50 000 €	27.50 €
Other transfers in Euros : > 50 000 €	32.00 €
Currency transfers : < 150 €*	21.50 €
Currency transfers : 150 € ≤ 50 000 €*	42.80 €
Currency transfers : > 50 000 €*	51.00 €
Incomplete bank details	7.50 €

* Including exchange commissions