



GENERAL CONDITIONS

CORPORATE CUSTOMERS

Janvier 2024

FOREWORD

In this document, Natixis Corporate and Investment Banking, presents the price list applied for the main banking transactions to corporate customers, in the absence of a specific agreement signed with the client.

To the amounts of commissions expressed without taxes, will be added the V.A.T., except in particular cases, calculated at the rate in force at the date of operation.

This document is not restrictive and can be modified at any time.

Any modification will be notified in the applicable legal and regulatory conditions.

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ACCOUNT MANAGEMENT

Nature of the Operation	Commission € excluding taxes	Comments
Account Keeping Commission		
○ in EUR	26,00	monthly
○ in EUR	80,00	quarterly
○ in USD	38,00	monthly
○ in USD	130,00	quarterly
○ in currency	USD currency equivalent	monthly
Movement Commission		
	0,25‰	applies to the amount of debit transactions, commission collected at the end of each accounting period
Debt interests	upon request	
Credit interests	upon request	
Account maintenance and administration fees	900,00	yearly
Peak overdraft fees	0,6‰	calculated by reference to maximum level of overdraft
Account closure		
Closing fees	290,00	
Bank statement		
Custom	upon request	

CASH MANAGEMENT- CASH POOLING

Natixis provides you with a full range of cash management services, including:

- *Physical cash pooling (ZBA), in France and internationally.*
- *A full suite of reporting options.*
- *Investment options (interest-bearing chequing accounts, CCRP, CAT).*

Pricing and country scope upon request.

ANNUAL BILLING

Annual billing minimum		
	from 20 000,00	end-of-year adjustment if total billing < 20 000,00

BANKING COMMUNICATION CHANNELS

1- Electronic Data Interchange (EDI)

EBICS/SWIFT/Natixis Web banking		
Implementation costs	upon request	
Subscription per communication channel	45,00 ET*	monthly

Natixis provides you with an indirect Swiftnet connection via its Planet Link Service Bureau. For more information, please contact your sales manager.

2- Payment origination (client/bank)

Payment origination fees	15,20 ET*	per month and per product
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3 – Information reporting services (bank/client)

	EBICS	Swiftnet
Bank statements	58,00 ET*	70,00 ET*
Third-party bank statements	58,00 ET*	70,00 ET*
Payment notice statements	38,00 ET*	100,00 ET*
Other	38,00 ET*	100,00 ET*

4 - Web banking

Accounts viewing Payment notice viewing Consolidated account balances (all banks) eDocuments Trade Services Portal Manual transfers Files upload eSignature/ Dual authorisation of uploaded files	from 10,00 to 38,00 ET* per option and per month
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*All Banking Communication prices are per account.
 Degressive prices if several products (upon request)*

** excluding taxes*

MEANS OF PAYMENT

Credit transactions

Nature of Operations (1)	Commission € ET	Comments
I.- Transfers		
Instant payment received		
per transfer	0,15	
SEPA transfer received		
per transfer	0,15	
International transfer received		
per transfer	19,00	
Foreign exchange fees	mini 18,00 maxi 550,00	0,50‰ until 75,000 then decreasing
II. – Direct debit notice SDD		
Issue direct debit		
per CORE transfer	0,45	
per B2B transfer	0,55	
per remittance	4,80	
Fees per 1000 operations	420,00	
Automated reprocessing of unpaid transfers		
per transfer	0,76	
III. – Commercial papers		
Receiving		
EDI receiving	0,60	
per remittance	4,80	
Origination at approval date	20,00	
Commercial papers discounting		
	6,50	minimum fees
IV. - Cheque		
Receiving of SBF export cheque in EUR and currencies		
Receiving fees	1‰ mini 40,00 max 115,00	
Unpaid cheque	40,00	
Cheque remittance		
per cheque	0,50	

- 1) To the above mentioned fees shall be added the following :
- any commissions and fees charged by our correspondents,
 - mail charges, swift..... upon request

MEANS OF PAYMENT

Nature of Operations (1)	Commission € ET	Comments
I.- Transfers		
Intra-company transfer issued*		
• Paper	30,00	per transfer
• EDI (EBICS, SWIFTNET, Internet)	6,00	per transfer
Instant payment issued		
	1,00	one-time
	0,70	bulk
Payment initiation solution		
• Implementation fees	upon request	
• Subscription	500,00 0,50	monthly per transfer
SEPA transfer issued		
• EDI (EBICS, SWIFTNET, Internet)	0,50	per transfer
Specific transfer (payrol, tax, government)		
• EDI (EBICS, SWIFTNET, Internet)	3,20	per transfer
Permanent transfer		
	1,20	per transfer
FAE supplier transfer		
	upon request	
International transfer issued		
• per file	5,40	
• per transfer	minimum 18,00 maximum 550,00	1°/° until 75 000 then decreasing
• STP(2) failure (missing or incorrect BIC/IBAN, payment instructions)	20,00	2) Straight Through Processing
• Foreign exchange fees	minimum 18,00 maximum 550,00	0.5°/° up to 75,000 then degressive
II. – Direct debit payments SDD		
Direct debit payment/SDD (domiciled)		
	0,25	per transfer
III. – Commercial papers		
Payment		
At due date	0,25	
Before due date	25,00	per due date
IV. - Cheques		
Cheque payment		
per cheque	0,25	
Secured cheque (alphacheque, gammachec, paid cheque statement)		
	upon request	
Issuing of certified cheques		
per cheque	75,00	

Debit transactions

Value dates

Refer to the order delivery guide

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OTHER SERVICES

Nature of the Operations	Commission € excluding taxes	Comments
Digital certificates		
3SKey	90,00 per token	
Fraud management services (Mycontrôles)		
Implementation fee	up to 3000,00 50,00	per legat entity per month
Information services		
Miscellaneous sales information	39,30 55,20	france abroad
Miscellaneous certificates Mailing fees	65,00 upon request	variable according to country
Information on guarantee	50,00	
Special operations		
Cash attribution seizure, Preventive seizure of receivable, Preventive seizure of securities	135,00	
Administrative seizure to third party holder	10 % of act amount	Ceiling of 100,00 inclusive of VAT
Unpaid transactions		
<i>Debit</i>		
<ul style="list-style-type: none"> • Cheque ≤ 50 € rejected for missing funds • Cheque > 50 € rejected for missing funds • Direct Debit/SDD 	30,00* 50,00* 20,00	*these flat fees cover unpaid charges, preliminary notice letter, injunction letter, issuance of a certificate of non-payment, hold fund fees as well as shipping costs
Unpaid transactions		
<i>Credit</i>		
<ul style="list-style-type: none"> • Cheque • Direct debit • Commercial paper 	20,00 20,00 20,00	rejected for missing funds
Cheque photocopy		
Per cheque	15,00	
Cheque cancellation		
Per request	20,00	
Chequebook sent by tracked mail		
Per chequebook	20,00	
Commercial papers incidents		
Bank advice, claims, extension, address change, refusals, other...	20,00	
Origination of a contrary instruction in case of payment	1,00	per instruction
Closing		
Fees	Starting from 10 000,00	depending on the complexity and number of transactions

TRADE FINANCE

Import operations

Nature of Operations (1)	€ Commission exclusive of VAT	Comments
Documentary collection Import		
Documentary collection fees	0,20% mini 120 maxi 500,00	
Documentary credit Import		
Issuance fee	upon request	quarterly basis
Amendment fee	150,00	
Documentary checking fee	0.125% mini 120,00	
Acceptance or deferred payment	upon request	
Special service fee	100,00	
Structuring fee	from 300,00 to 600,00	
Guarantee		
Guarantee study fee	mini 300,00	*Natixis CIB's comments in this context are being proposed in the interest of Natixis CIB in view of a transaction that the client intends to carry with NATIXIS CIB"
Review of guarantee wording	mini 150,00	
Issuance fee	150,00	
Urgent issuance fee	350,00	
Amendment fee	100,00	
Guarantee release request fee	100,00	
Signature authentication request fee	65,00	
Claim fee	upon request	
Commitment fee	upon request	
Outstanding report of guarantees	23,00	
Trade Services Portal		upon request
Clean collection		
Simple collection of financial documents (when they are not accompanied by commercial documents)	1,50°/°° mini 80,00 maxi 500,00	

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TRADE FINANCE

Export operations

Nature of Operations (1)	Commission € excluding taxes	Comments
Documentary collection Export		
Documentary collection fee	0,20% mini 120,00 max 500,00	
Documentary credit - Export		
Notification fee	0,10% 0,05% mini 115,00	< 1.5 million € > 1.5 million €
Confirmation fee	upon request	depending on country
Amendment fee	115,00	
Documentary checking fee	0,15% mini 140,00	
Acceptance or deferred payment	upon request	
Transfer of documentary credit or assignment of proceeds	0,125% mini 150,00	depending on country
Payment fee on transferred documentary credit or on assigned proceeds	0,0625% mini 115,00	
Collection fee	0,10% mini 75,00	
Discrepancy fee	100,00	
Documentary credit export ≤100 000 €	upon request	
Trade Services Portal	upon request	
Clean collection		
Simple collection of financial documents (when they are not accompanied by commercial documents)	1°/°° mini 50,00 max 250,00	

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