



# **GENERAL CONDITIONS CORPORATE CUSTOMERS**

*Applicable as of January 1<sup>st</sup> 2025*



## FOREWORD

This document provides details of the fees applied for the main banking operations for professional clients, in the absence of a specific agreement signed with the client.

The fees are expressed excluding tax. Most operations are exempt from VAT, and when VAT applies, VAT would be calculated at the rate in force at the date of the operation.

This document may be modified at any time, specially to comply with regulatory duties, as set out in your account agreement. Certain specific commissions or pricing may be considered on a case-by-case basis with your prior agreement.

Modification to this document will be subject to your prior notification in accordance with the legal terms and conditions and timelines provided in your account agreement. Unless you decline the proposed modifications before their effective date, the continuation of the account relationship will evidence your consent to the entry into forces of these new conditions.

In the absence of an account relationship, you accept that these conditions may be unilaterally modified subject to a notice period of 30 days from the information provided to you by mail, email, or any other written medium. You will be left 30 days from such notification to decline these modifications.

For any information regarding Natixis, you can visit the Natixis website:

<https://home.cib.natixis.com/legal-information>

### Resolving a dispute

**All information regarding disputes can be found on the following page :**

<https://natixis.groupebpce.com/fr/reclamations/>

First, please contact your usual interlocutor.

If you consider that the response you received is not satisfactory, you can send your request by postal mail or electronically, to the following address :

Natixis –BP 4 –75060 Paris Cedex 02 France

SUBMIT YOUR COMPLAINT ONLINE : [customers\\_complaints\\_gpo@natixis.com](mailto:customers_complaints_gpo@natixis.com)

Natixis Corporate & Investment Banking commits to acknowledge receipt of your complaint within ten (10) business days following its receipt and to providing you with a response within two (2) months. The acknowledgment of receipt will include the contact details of the department responsible for handing the complaint.

For complaints related to payment services, Natixis Corporate & Investment Banking commits to providing you with a response within fifteen (15) business days following the receipt of your complaint, except in exceptional circumstances where a response will be provided no later than thirty-five (35) days.

These timelines correspond to regulatory duties. Local regulations may stipulate shorter response times, in which case they will be enforced.

As a last resort, if a satisfactory solution has not been found, you may contact :

#### LE MEDIATEUR DE L'AUTORITE DES MARCHES FINANCIERS (AMF)

Contacting the mediator can only occur after all the above internal recourse options have been exhausted.

Conditions and procedures for contacting the Médiateur de l'Autorité des Marchés Financiers :

In respect of financial services and investments excepted life insurance (CTO, PEA, bonds, stocks, mutual funds, etc.), investor information, execution of order (timeliness, content), issues related to the management of securities accounts, etc., you can contact them :

- By postal mail, sending a simple letter to : Médiateur AMF – Autorité des marchés financiers, 17 place de la Bourse, 75082 Paris cedex 02 (France)
- By submitting an online form on the AMF mediator's website : [www.amf-france.org/](http://www.amf-france.org/)

#### LE MEDIATEUR DE L'AUTORITE DES MARCHES FINANCIERS

Conditions and procedures for contacting Le médiateur du crédit aux entreprises :

For disputes related to financing difficulties related to business : termination of an overdraft or other credit line, refusal to reschedule a debt, refusal of credit (cash flow, equipment, leasing, etc.) refusal of collateral or guarantee by a credit insurer.

- Electronically : <https://mediateur-credit.banque-france.fr>

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## 1. ACCOUNT MANAGEMENT

Nature of operation	Commission € excluding taxes	Comments
<b>Account Keeping Commission</b>		
<ul style="list-style-type: none"> <li>• in EUR</li> <li>• in EUR</li> <li>• in USD</li> <li>• in USD</li> <li>• in currency</li> </ul>	26,00 € 80,00 € 38,00 \$ 130,00 \$ USD currency equivalent	monthly quarterly monthly quarterly monthly
<b>Commission de mouvement</b>		
	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 adMinstration fees	900,00 €	Yearly
Peak overdraft fees	0,6‰	Calculated by reference to Maximum level of overdraft
<b>Account closure</b>		
Closing fees	290,00 €	
<b>Bank statement</b>		
Custom	Upon request	

## 2. CASH MANAGEMENT

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

- Cash pooling in France and internationally
- A full suite of reporting options
- Investment options (Progressive Interest Accounts, Term Accounts, Green accounts)

Pricing and country scope Upon request

### 3. ANNUAL BILLING

Nature of operation	Commission € excluding taxes	Comments
<b>Minimum annual billing</b>		
	From 20 000,00 €	End-of-year adjustment if total billing < 20 000,00

### 4. BANKING COMMUNICATION CHANNELS

#### 1. Electronic Data Interchange (EDI)

Nature of operation	Commission € excluding taxes	Comments
<b>EBICS/SWIFT/Natixis Web banking</b>		
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
<b>Bank statements</b>	58,00 € ET*	70,00 € ET*
<b>Third-party bank statements</b>	58,00 € ET*	70,00 € ET*
<b>Payment notice statements</b>	38,00 € ET*	100,00 € ET*
<b>Other</b>	38,00 € ET*	100,00 € ET*

## 4. Web banking

<ul style="list-style-type: none"><li>- Accounts viewing</li><li>- Payment notice viewing</li><li>- Consolidated account balances (all banks)</li><li>- eDocuments</li><li>- Trade Services Portal</li><li>- Manual transfers</li><li>- Files upload</li><li>- eSignature/ Dual authorisation of</li><li>- Uploaded files</li></ul>	<p>From 10,00 € to 38,00 € ET* per option and per month</p>
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*All Banking Communication prices are per account.  
Degressive prices if several products (Upon request)*

*\* excluding taxes*



# MEANS OF PAYMENT

## 1. Credit transactions

Nature of operation	Commission € excluding taxes	Comments
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### 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	Min 18,00 € Max 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 €	
Escompte d'effet		
	6,50 €	Minimum fees

## IV) CHEQUE

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<b>Receiving of SBF export cheque in EUR and currencies</b>		
Receiving fees	1‰ Min 40,00 € Max 115,00 €	
Unpaid cheque	40,00 €	
<b>Cheque remittance</b>		
Per cheque	0,50 €	

*To the above mentioned fees shall be added the following :*

- *Any commissions and fees charged by our correspondents,*
- *Express mail charges, swift..... Upon request*

## 2. Debit transactions

Nature of operation	Commission € excluding taxes	Comments
<b>I) TRANSFERS</b>		
<b>Intra-company transfer issued</b>		
• Paper	30,00 €	Per transfer
• EDI ( <i>EBICS, SWIFTNET, Internet</i> )	6,00 €	Per transfer
<b>Instant payment issued</b>		
	0,50 €	By portal transfer
	0,50 €	By EDI transfer
<b>Payment initiation solution</b>		
• Implementation fees	Upon request	
• Subscription	500,00 € 0,50 €	Monthly Per transfer
<b>SEPA transfer issued</b>		
EDI ( <i>EBICS, SWIFTNET, Internet</i> )	0,50 €	Per transfer
<b>Specific transfer (payrol, tax, government)</b>		
EDI ( <i>EBICS, SWIFTNET, Internet</i> )	3,20 €	Per transfer
<b>Permanent transfer</b>		
	1,20 €	Per transfer
<b>FAE supplier transfer</b>		
	Upon request	
<b>International transfer issued</b>		
Per file	5,40 €	
Per transfer • EDI ( <i>EBICS, SWIFTNET, Internet</i> )	Min 18,00 € Max 550,00 €	1‰ until 75 000 then decreasing
Supplément de rupture de STP(*2) (BIC/IBAN absents ou erronés, instructions particulières)	20,00 €	2) Straight Through Processing
Commission de change • (si opération de change)	Min 18,00 € Max 550,00 €	0.5‰ up to 75,000 then degressive

## II) DIRECT DEBIT PAYMENTS SDD

Direct debit payment/SDD (domiciled)		
	0,25 €	Per SDD

## III) COMMERCIAL PAPERS

Payment		
At due date	0,25 €	
Before due date	25,00 €	Per due date

## IV) CHEQUE

Cheque payment		
Per cheque	0,25 €	
Secured cheque (alphacheque, gammachec, paid cheque statement)		
	Upon request	
Issuing of certified cheques		
Per cheque	75,00 €	

### VALUE DATES

Refer to the order delivery guide

To the above mentioned fees shall be added the following :

- Any commissions and fees charged by our correspondents,
- Express mail charges, swift..... Upon request

## OTHER SERVICES

Nature of operation	Commission € excluding taxes	Comments
<b>Digital certificates</b>		
3SKey	90,00 €	Per token
<b>Fraud management services (Mycontrôles)</b>		
Implementation fee	Starting from 3 000 €	
MyContrôle	50,00 €	Per month
<b>Information services</b>		
Miscellaneous sales information	39,30 € 55,20 €	France Abroad
Miscellaneous certificates	65,00 €	Variable according to country
Express mailing fees	Upon request	
Information on guarantee	50,00 €	
<b>Special operations</b>		
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
<b>Unpaid transactions</b>		
Debit		(*3) 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
<ul style="list-style-type: none"> <li>• Cheque ≤ 50 € rejected for missing funds</li> </ul>	30,00 € (*3)	
<ul style="list-style-type: none"> <li>• Cheque &gt; 50 € rejected for missing funds</li> <li>• Direct Debit/SDD</li> </ul>	50,00 € (*3) 20,00 €	
Credit		Rejected for missing funds
<ul style="list-style-type: none"> <li>• Cheque</li> </ul>	20,00 €	
<ul style="list-style-type: none"> <li>• Direct debit</li> <li>• Commercial paper</li> </ul>	20,00 € 20,00 €	
<b>Cheque photocopy</b>	15,00 €	Per cheque
<b>Cheque cancellation</b>	20,00 €	By letter of objection
<b>Chequebook sent by tracked mail</b>	20,00 €	Per chequebook
<b>Commercial papers incidents</b>		
Bank advice, claims, extension, address change, refusals, other...	20,00 €	
Origination of a contrary instruction in case of payment	1,00 €	Par instruction
<b>Closing</b>		
Fees	Starting from 10 000,00 €	Depending on the complexity and number of transactions

## TRADE FINANCE - IMPORT

Nature of operation	Commission € excluding taxes	Comments
<b>Documentary collection - Import</b>		
Documentary collection fees	0,20% Min 120,00 € Max 500,00 €	
<b>Documentary credit - Import</b>		
Issuance fee	Upon request	
Amendment fee	150,00 €	
Documentary checking fee	0.125% Min 120,00 €	
Acceptance or deferred payment	Upon request	
Special service fee	100,00 €	
Structuring fee	From 300,00 € to 600,00 €	
<b>Guarantee</b>		
Fee for comment on text	Upon request Min 150,00 €	(subject to the study of text)
Draft fee for issuance	Upon request	
Issuance fee	150,00 €	
Urgent issuance fee	350,00 €	
Amendment fee	100,00 €	
Guarantee release request fee	100,00 €	
Signature authentication request fee a attestation fee	65,00 €	
Claim fee	Upon request	
Commitment fee	Upon request	
Outstanding report of guarantees	23,00 €	
<b>Clean collection</b>		
	1,50‰ Min 80,00 € Max 500,00 €	
<b>Portail Trade Services</b>		
<b>Trade Tracker Advanced</b>		
	Upon request	

To the above mentioned fees shall be added the following :

- Any commissions and fees charged by our correspondents,
- Express mail charges, swift.... Upon request

## TRADE FINANCE - EXPORT

Nature of operation	Commission € excluding taxes	Comments
<b>Documentary collection - Export</b>		
Documentary collection fee	0,20% Min 120,00 € Max 500,00 €	
<b>Documentary credit - Export</b>		
Notification fee	0,10% 0,05% Min 115,00 €	< 1,5 million EUR > 1,5 million EUR
Confirmation fee	Upon request	Depending on country
Amendment fee	115,00 €	
Documentary checking fee	0,15% Min 135,00 €	
Acceptance or deferred payment	Upon request	Depending on country
Transfer of documentary credit or assignment of proceeds	0,125% Min 120,00 €	Depending on country
Payment fee on transferred documentary credit or on assigned proceeds	0,0625% Min 110,00 €	
Collection fee	0,10% Min 75,00 €	
Discrepancy fee	120,00 €	
Documentary credit export ≤100 000 €	Upon request	
<b>Clean collection</b>		
	1‰ Min 50,00 € Max 250,00 €	
<b>Portail Trade Services</b>	Upon request	
<b>Trade Tracker Advanced</b>		

*To the above mentioned fees shall be added the following :*

- Any commissions and fees charged by our correspondents
- Express mail charges, swift..... Upon request



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