



GENERAL CONDITIONS

CORPORATE CUSTOMERS

January 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, VAP 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 subject to the conditions and timelines provided in your account agreement. In the absence of your refusal of proposed modifications before their effective date, the permanence of the account relationship will constitute your agreement to the entry into forces of these new conditions.

In the absence of an account, you accept that the conditions may be unilaterally modified with a notice period of 30 days from the information provided to you by mail, email, or any written medium. You will be granted 30 days from such notification to refuse 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

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 handling 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 corresponds 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'AUTORITÉ DES MARCHÉS 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/

LE MEDIATEUR DU CREDIT AUX ENTREPRISES

Conditions and procedures for contacting Le médiateur du credit 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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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‰ <i>mini</i> 40,00 <i>max</i> 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,
 - express mail charges, swift..... upon request

MEANS OF PAYMENT

Debit transactions

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		
	0,50	By portal transfer
	0,50	By EDI transfer
Payment initiation solution		
• Implementation fees	upon request	
• Subscription	500,00	monthly
	0,50	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	Min 18,00	1°/° until 75 000
○ EDI (EBICS, SWIFTNET, Internet)	Max 550,00	then decreasing
• STP(2) failure (missing or incorrect BIC/IBAN, payment instructions)	20,00	2) Straight Through Processing
• Foreign exchange fees	Min 18,00	0.5°/° up to 75,000
	Max 550,00	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. - Cheques		
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

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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 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	by letter of objection
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% Min 120,00 Max 500,00	
Documentary credit Import		
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	
Guarantee		
Fees of a guarantee project study	upon request Min 150,00	(subject to the study of text)
Text study fees	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	
Trade Services Portal		
Trade Tracker Advanced		
Clean collection		
	1,50°°° Min 80,00 Max 500,00	

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 - express mail charges, swift..... upon request

TRADE FINANCE

Export operations

Nature of Operations (1)	Commission € excluding taxes	Comments
Documentary collection Export		
Documentary collection fee	0,20% Min 120,00 max 500,00	
Documentary credit - Export		
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	
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	
Trade Services Portal	upon request	
Trade Tracker Advanced	upon request	
Clean collection		
	1°/°° Min 50,00 Max 250,00	

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 - express mail charges, swift..... upon request

Identifiant unique REP Emballages Ménagers et Papiers n° FR232581_01QHNQ (BPCE – SIRET 493 455 042).



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