

**FOR PERSONAL
CUSTOMERS**

Your Bank Simply

Banking fees

With effect from 1st April 2024

Fees including VAT where applicable



Introduction

Dear customers,

Crédit Agricole Normandie is a universal bank that serves all, with a nationwide presence. Our priority is to accompany the projects of all our customers, based on our values of responsibility, proximity and solidarity.

As a socially responsible and highly committed bank, Crédit Agricole Normandie is more than ever mobilised to offer all its customers quality products and services.

Our teams are committed to providing you with personalised solutions on a daily basis, with the ambition of being a long-term partner.

In order to maintain all these services and our local presence, we are changing our fee structure on 1st April 2024.

Thank you for your trust and loyalty.

Alexandre MARRET
Marketing Director

Standard excerpt of fees*

(national list of the most representative services linked to a current account)

The fees below are those charged for services not included in a service package and not subject to promotional offers or to special fees available to specific groups of clients.

List of services	Price in euros
Subscription to remote banking services (online, landline, text, etc.) (Crédit Agricole en Ligne)	FREE Excluding fees charged by internet service providers
Subscription to products offering text message alerts concerning the status of your account	FREE
Account handling	€1/month i.e. €12/year
Provision of a debit card (international payment card with immediate debit) Britline Classic / Mastercard / VISA Classic	€45.30/year
Provision of a debit card (international payment card with deferred debit) Mastercard / VISA Classic	€45.30/year
Provision of a debit card (payment card with systematic authorisation) L'Autre Carte	€18.55/year
Cash withdrawal (in €s) from an ATM of another institution in the euro zone (with an international payment card)	€1/withdrawal from the 5th withdrawal in a month
Insurance against loss or theft of means of payment (Sécuricompte Plus)	€2/month i.e. €24/year
Transfer (one-off SEPA transfer) <ul style="list-style-type: none">• Through a branch• Online	€4/transfer FREE
Direct debit (fee per SEPA direct debit transaction)	FREE
Direct debit (fee for setting up a SEPA direct debit mandate)	FREE
Unauthorised transaction handling fee ("commission d'intervention") <ul style="list-style-type: none">• Per transaction• Daily cap• Monthly cap	€8 €8 €80

* Credit institutions may present a standard excerpt of fees at the beginning of their fee schedules.

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This brochure of fees provides the prices of products and services linked to the management of a current account, as well as the main fees and charges applicable to other transactions, products or services. Your advisor or branch is at your disposal to provide you with any additional information you may require. Our schedule of fees and charges is available at all our branches or on our website: credit-agricole.fr/ca-normandie (excluding fees charged by your internet service provider).



Opening, operating and monitoring your account

Opening, modifying, closing

Opening an account ▲●	FREE
Closing an account ▲●	FREE
Fee for separating or removing an account holder from a joint account (fee debited from the account modified, following separation or removal)	€43.55
Transfer of account to another Crédit Agricole branch	FREE
Change of address ▲●	FREE
Banking mobility assistance service	FREE
Basic banking services provided under the right to hold a bank account: Articles L.312-1 and D.312-5-1 of the French Monetary and Financial Code) indicated by the symbol ▲	FREE



Good to know!

▲ **Basic banking services:** These services include: opening, maintaining and closing an account; one change of address per year; issuing account details (RIB) upon request; domiciliation of bank transfers; sending a monthly statement of transactions executed on the account; collection of cheques and bank transfers; payments by SEPA direct debit, SEPA interbank payment orders or SEPA bank transfers, which, in the latter case, may be made remotely or at the bank's branches; providing means to verify the account balance remotely; cash deposits and withdrawals at the branch that holds the account; one payment card requiring systematic authorisation and permitting inter alia internet payments and cash withdrawals in the European Union; two cashier's cheques per month or equivalent means of payment offering the same services; and the possibility of performing cash transactions.

Account statements

	Paper format	e-statement ¹
Monthly statement		
- several statements grouped in the same envelope ▲●	FREE	FREE
- one statement and one envelope per account	€3.34/statement	FREE
Fortnightly statement (2 per month)	€1.30/statement	FREE
Statement issued every 10 days (3 per month)	€1.30/statement	FREE
Reissuing an account statement (more than 10 statements subject to quotation)	€1.65/statement	
Monthly account statement in Braille	FREE	
Annual statement of fees	FREE	FREE
Global statement of assets (savings and loans)	€11/year	
IFI statement	€49.55/year	
Statement of fees on financial instruments	FREE	FREE

(1) e-statements are made available and can be viewed by customers in their personal space of the "Crédit Agricole en Ligne" online remote banking service, in the e-Documents section.

● The services identified by this symbol are the basic services mentioned in Article D.312-5 of the French Monetary and Financial Code.

Account handling

Account handling ▲●	€1/month €12/year
Fees for handling an inactive account ¹ ▲●	€30/year
Provision of bank account details (RIB) ▲●	FREE

In-branch services

Cash deposits ▲●	FREE
Depositing cheques ▲●	FREE
Cash withdrawal at a branch without writing a cheque ▲●	FREE
At the branch in which the account is held (or another branch if service unavailable)	
At another branch of Crédit Agricole Normandie	€2.14
Emergency cash withdrawal²	FREE
At the branch in which the account is held (or another branch if service unavailable)	
At another branch within the same Caisse régionale of Crédit Agricole Mutuel de Normandie	€2.14/withdrawal
At another branch of a different Caisse régionale of Crédit Agricole	€21
Safe deposit box rental	
Safe deposit box rental fee (very small)	€86.30/year
Safe deposit box rental fee (small)	€86.30/year
Safe deposit box rental fee (small/medium)	€125.75/year
Safe deposit box rental fee (medium)	€135.35/year
Safe deposit box rental fee (large)	€163.05/year
Safe deposit box rental fee (very large)	€251.50/year
Fee to open safe in the event keys are lost or for unclaimed items	Based on a quotation and at actual cost
Seasonal rental of a safe deposit box (all sizes)	€21.30/month i.e. €255.60/year

Document search fees³

Document search fee (including photocopies of account statements that date back more than one year, cheques, other bank documents, loan agreements and any other document included therein, etc.) Flat fee for up to 10 photocopies	€16.50
Over 10 photocopies	Ask us for a quotation
Complex document search fee (search for specific documents not directly accessible in the information system and/or a search of archives over several years concerning all types of documents)	Ask us for a quotation

Foreign exchange

Traveller's Cheques	Banknotes (minimum order of €20)	
	In €	Other currencies
Bought back from customer	FREE	1% of the amount, with a minimum of €6.15
Sale		1% of the amount, with a minimum of €6.15

¹ Fees charged annually on each inactive account up to the credit balance of the account.

² Delivery, at a branch of the Crédit Agricole Normandie Regional Bank or at a branch of another Crédit Agricole Regional Bank, of a cash withdrawal card that can be used one time to withdraw euros from a Crédit Agricole Regional Bank ATM.

³ Documents other than account statements and Single Tax Forms ("Imprimé Fiscal Unique").



Remote banking services

Subscription to remote banking services

(online, landline, text, etc.)

excluding fees charged by your internet service provider

Online

Online remote banking service **Crédit Agricole En Ligne (CAEL)**

Online remote banking service including viewing accounts, making internal transfers and subscribing to products and services using an electronic signature

FREE

Online remote banking service ▲●

Crédit Agricole En Ligne (CAEL Part RIB)

Services included in CAEL + SEPA external transfers

FREE

Online remote banking service - Online stock trading service

Invest Store Initial

FREE

Invest Store Intégral

- From 24 French stock exchange orders per year
- Less than 24 French stock exchange orders per year

FREE

€101.60

Account aggregation service⁽¹⁾

Information on bank accounts held with other banks

FREE

The Online remote banking service can be accessed from:

- Our website: www.britline.com
- Our mobile apps

Downloading and access FREE

- Ma Banque
- Paiement Mobile, dedicated to bank cards and to secure payments with the Paylib service, which includes:
 - Paiement Mobile: Free download and access to the Paiement Mobile application, excluding communication costs depending on operator. Use of the application is subject to conditions and requires a subscription to the Crédit Agricole En Ligne service and a compatible smartphone with Internet access.
- Contactless Paylib⁽²⁾
- Paylib entre amis⁽³⁾
- Transfers via Paylib entre amis - Paiement Mobile Application

FREE

Telephone with Filvert voice service

Access to account status by telephone service:
02 31 55 24 24

FREE

(1) Service available from the Ma Banque mobile app.

(2) Service for making payments in shops that accept contactless cards and display the "PAYLIB" logo. A compatible Android smartphone is required.

(3) Service for making transfers between individuals using a mobile phone number.

Subscription to alert services by text or email regarding the situation of your account

Mini-statements (maximum 2/week)	€2.95 fixed fee/month (i.e. €35.40/year)
Remote purchase alert	€0.83/message sent
Sweep alert (monthly)	€0.33/message sent
Key alert - means of payment available and/or sent	€0.33/message sent
Key alert (monthly) - overdrawn balance	€0.83/message sent
Available balance alert (weekly)	€0.33/message sent
Authorised overdraft alert (monthly)	€0.33/message sent
Real-time account management alert	FREE
Overdrawn balance and transaction denial text alert	FREE



Your means of payment and payment transactions

Cards

Card fees

Payment and withdrawal cards

CATEGORIES OF CARDS

	Immediate debit	Deferred debit
Provision of a debit card (payment card with systematic authorisation) - L'Autre Carte ▲● - L'Autre Carte Protected adults ▲	€18.55/year €18.55/year	
Provision of a debit card (international payment card with systematic authorisation) - Mastercard with systematic authorisation - Mastercard eko	€33.30/year €39.45/year	
Provision of a debit card (international payment card) - Mastercard or Visa Classic - Britline Classic - Globe Trotter Mastercard - Gold Mastercard or Visa Premier, Britline Premier - World Elite Mastercard (for fiscal residents in France only) - Visa Infinite (for fiscal residents in France only)	€45.30/year €45.30/year €45.30/year €138.55/year	€45.30/year €138.55/year €314.40/year €314.40/year


For card offers for young people, please refer to the "Offers for young people" section

Cards no longer commercialised

Self-Service Banking Card ⁽¹⁾	€27.15/year
Self-Service Banking Card Protected Adults ⁽¹⁾	€17/year
Prélude (reserved for customers who do not have access to a chequebook)	€25/year



Good to know!

The  logo indicates a card with contactless functionality.



For a subscription to a second payment card on the same account (excluding L'Autre Carte), 50% reduction on the fee for the least expensive card.



CARD FEE BONUS

€0.01 deduction applied to the next annual card fee for each payment and withdrawal from Crédit Agricole distributors, up to the maximum amount of the annual fee due and with a minimum amount of one euro.

Cards eligible for the Card Fee Bonus are Britline Premier, Gold Mastercard, Visa Premier, Mastercard World Elite and Visa Infinite, subscribed before January 1st 2022.

Cards ineligible for the Card Fee Bonus are Gold Mastercard and Visa Premier cards included in the Premium offer (p.15) and World Elite Mastercard and Visa Infinite included in the Prestige offer (p.15).

Payments by card

Payments by card in euros⁽¹⁾ in a European Economic Area (EEA) country ●

FREE

Payments by card in foreign currency in a European Economic Area (EEA) country

Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards:

- Fixed fees €0.45/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs⁽²⁾

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees **FREE**
- Variable fees **FREE**
- Currency conversion costs⁽²⁾

Other payments by card⁽³⁾

Standard Mastercard, Visa, Gold Mastercard, Visa Premier cards:

- Fixed fees €0.45/transaction
- Variable fees 2.55% of the transaction amount
- Frais de change éventuels

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees **FREE**
- Variable fees **FREE**
- Possible foreign exchange fees

NB: In-store contactless mobile payments are charged the same rates as card payments.

Cash withdrawals using a card

Cash withdrawals using a card in euros⁽¹⁾ in a European Economic Area (EEA) country (including card withdrawals in euro zone)

Cash withdrawal at an ATM

	of Crédit Agricole	of another bank
Prélude, L'autre carte ● L'autre carte Protected Adults	FREE	€1/withdrawal from the 1st withdrawal
Mastercard eko	FREE	€1/withdrawal over 25 withdrawals/year
Mastercard with systematic authorisation - Mastercard or Visa Classic - Mozaïc	FREE	€1/withdrawal from the 5th withdrawal/month
- Britline Premier - Britline Classic - Gold Mastercard - Visa Premier - World Elite Mastercard - Visa Infinite - Globe Trotter Mastercard	FREE	FREE

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation No. 924/2009).

(2) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/ca-normandie/particulier/informations/tarifs.html>

(3) Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

Cash withdrawals using a card in foreign currency in a European Economic Area (EEA) country

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees €3.65/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs¹

Mozaïc, World Elite Mastercard, Visa Infinite cards, Britline Classic, Britline Premier:

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

Other cash withdrawals using a card⁽²⁾

Mastercard, Visa, Gold Mastercard, Visa Premier:

- Fixed fees €3.65/transaction
- Variable fees 2.55% of the transaction amount
- Currency conversion costs⁽¹⁾

Britline Classic, Britline Premier, Mozaïc, World Elite Mastercard, Visa Infinite cards:

- Fixed fees
- Variable fees
- Possible foreign exchange fees

FREE

FREE

Travel package

For international payment cards: no fixed or proportional fees added to the amount of payments and withdrawals⁽³⁾

€18.65/month
i.e. €223.80/year

Other card-related services

Card sent by registered post (including postage) at the customer's request €9

Card sent by ordinary post at the customer's request €1.05

Re-issuing an emergency card

- delivered to a branch €16.60
- national delivery €44.75
- international delivery €169.50

Re-issuing PIN (by post or text message) €10.45

Raising card limits

at the cardholder's request for up to 2 months, at the branch €5.30

Blocking card at the cardholder's request **FREE**

Online Purchase Guarantee (GAEL) €18.10/year

FREE

Temporary block on a card (lost card) in your online facilities

(1) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/ca-normandie/particulier/informations/tarifs.html>

(2) Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

(3) Outside the EU and in the EU in a currency other than the euro and the Swedish and Romanian currencies.

Transfers

SEPA transfers*

Euro-denominated transactions to or from the SEPA area

Sending a SEPA transfer ▲●

ONE-OFF SEPA TRANSFER	Online	Branch
Fee for a one-off transfer		
• To an account held with the Regional Bank	FREE	FREE
• To a Crédit Agricole account not held with the Regional Bank	FREE	FREE
• To an account at another bank	FREE	€4
STANDING SEPA TRANSFER	Online	Branch
Fee for setting up a standing order	FREE	FREE
Fee per standing order		
• To an account held with Crédit Agricole	FREE	FREE
• To an account at another bank	FREE	FREE
Fee for modifying a standing order	FREE	FREE
Sending an instant SEPA transfer		
Via the Crédit Agricole En Ligne online remote banking service Website: www.credit-agricole.fr/ca-normandie		
Fee for a one-off transfer to an account not held with the Regional Bank		€0.95
Via Paylib Entre Amis - Paiement Mobile app ⁽¹⁾		
Receipt of a SEPA transfer ▲●	FREE	
Receipt of an instant SEPA transfer ▲●	FREE	

(1) Service for making payments in shops that accept contactless cards and display the "PAYLIB" logo. A compatible Android smartphone is required.

* SEPA countries (see map on p. 35):

- European Union countries in the euro zone: Germany, Austria, Belgium, Cyprus (Greek area), Croatia, Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.
- European Union countries not in the euro zone: Bulgaria, Denmark, Hungary, Poland, Czech Republic, Romania, Sweden.
- EFTA (European Free Trade Association) countries: Iceland, Norway, Liechtenstein and Switzerland.
- For France: overseas departments and regions (Guadeloupe, Martinique, French Guiana, Reunion and Mayotte), territories of Saint-Pierre-et-Miquelon, Saint-Barthélemy and the French part of Saint-Martin.
- Principality of Monaco, San Marino, Jersey, Guernsey, Isle of Man, the Vatican and Andorra.
- United Kingdom.

Non-SEPA transfer

Non-SEPA transactions denominated in foreign currencies or euros

Foreign exchange transactions are subject to exchange fees of 0.10%, with a minimum amount of €16.70. The exchange fee is waived for non-SEPA transfers sent in foreign currency up to €200 or the equivalent value.

For foreign currency transfers within the EEA (see map page 35), the fees are shared between the originator, who pays the sending fees charged by their bank, and the payee, who pays the receiving fees charged by their bank.

Sending a non-SEPA transfer (in branches only)

SENDING A ONE-OFF/STANDING ORDER NON-SEPA TRANSFER

These prices assume the shared-fee option (issue fees paid by the originator, receiving fees paid by the payee).

Fees for one-off/standing order non-SEPA transfers

• in euros in the EU	€4.20
• in euros outside the EU, in another currency	
- up to €100 or equivalent value	€6.35
- from €100.01 to €200 or equivalent value	€10.65
- higher amounts	€22.45

Fee for setting up a non-SEPA standing order

FREE

Receipt of a non-SEPA transfer ▲●

These prices assume the shared-fee option (sending fees paid by the originator, receiving fees paid by the payee).

Fee per non-SEPA transfer

- in euros in the EU	FREE
- in euros outside the EU, in another currency	€22.45

SEPA direct debits/SEPA interbank payment orders

Revoking and blocking a SEPA direct debit

FREE

Fee per SEPA direct debit transaction ▲●

FREE

Fee for setting up a SEPA direct debit mandate ▲●

FREE

Payment of SEPA interbank payment order (TIP) ▲●

FREE

Cheques

Payment of a cheque

FREE

Crediting cheques to your account ▲●

FREE

Value date of cheques deposited for collection

when crediting to the account

D+1

The value date is the date taken into account for calculating overdraft interest

Chequebook delivered at a branch

FREE

Fee for sending chequebook:

• by ordinary post, from the 1st chequebook per year	€1.05
• by registered post	€9
• by secure international courier	according to weight

Fee for placing a stop on cheque(s) initiated by the issuer

€17.20

Fee for placing a stop on chequebook(s) initiated by the issuer

€17.20

Fee for issuing a banker's draft ▲

€15.35



Service packages

Fee for service packages

For each service package, the number of benefits covered by the service package are mentioned if they are limited. If not specified, the services are not limited.

	ESSENTIAL OFFER	PREMIUM OFFER	PRESTIGE OFFER
Monthly fee	€9,55	€15,95	€31,95
Annual fee	€114,60	€191,40	€383,40

Account management

	ESSENTIAL OFFER	PREMIUM OFFER	PRESTIGE OFFER
Account handling	✓	✓	✓
Text message alerts: key alerts – means of payment available and/or sent	✓	✓	✓
Monthly online statement	✓	✓	✓

Means of payment and payment transactions

	MasterCard Standard or VISA Classic	Gold MasterCard or VISA Premier	World Elite MasterCard or VISA Infinite
Provision of a debit card (international payment card)			
Card sent by ordinary post at the customer's request	✓	✓	✓
Re-issuing PIN (by text message or post)	✓	✓	✓
Cost of re-issuing a lost or stolen card	✓	✓	✓
Sending and receiving a SEPA transfer (one-off or standing order)	✓	✓	✓
Sending and receiving an instant SEPA transfer	✓	✓	✓
Sending and receiving a non SEPA transfer	Not included	10/year	unlimited
Fee per SEPA direct debit transaction	✓	✓	✓
Fee for setting up a SEPA direct debit mandate ⁽¹⁾	✓	✓	✓
Payment of SEPA interbank payment order (TIP)	✓	✓	✓
Fee for sending chequebook by ordinary post at the customer's request	✓	✓	✓
Fee for placing a stop on cheque(s) initiated by the issuer	✓	✓	✓
Fee for issuing a banker's draft	1/year	3/year	unlimited

Cash withdrawal using a card⁽²⁾

	ESSENTIAL OFFER	PREMIUM OFFER	PRESTIGE OFFER
Cash withdrawal at a Crédit Agricole Mutuel de Normandie ATM	✓	✓	✓
Cash withdrawal, in euros, from an ATM of another institution in the euro zone	✓	✓	✓
Cash withdrawal, in euros or foreign currency, in the EEA (European Economic Area) or in a non-EEA country, from an ATM of another institution	✓	✓	✓
Cash withdrawal, in a foreign currency, outside of the EEA (European Economic Area) from an ATM of another institution	Not included	10/year	unlimited

Fee for service packages (continued)

	ESSENTIAL OFFER	PREMIUM OFFER	PRESTIGE OFFER
Card payments⁽²⁾			
In euros in an EEA country	✓	✓	✓
In a foreign currency, in the EEA (European Economic Area) or in a non-EEA country	Not included	10/year	unlimited
Everyday banking insurance			
Insurance against loss or theft of means of payment: SécuriCOMPTE Premium ⁽³⁾	Sécuri COMPTE Plus	Sécuri COMPTE PREMIUM	Sécuri COMPTE PREMIUM
SécuriWEB PREMIUM	Not included	✓	✓
Merci pour l'info (digital version)			
Access to the Allo Expert Merci pour l'info helpline	2 questions per year	unlimited	unlimited
Access to exclusive content and newsletters from www.mercipourlinfo.fr	unlimited	unlimited	unlimited
Access to digital version	The magazine «Merci pour l'info» (12 issues/year) and their practical guides	The magazine «Merci pour l'info» (12 issues/year) and their practical guides	8 titles : Merci pour l'info, Santé Magazine, Détente & Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's, Parents
Unauthorised transaction handling fee⁽⁴⁾ :			
Unauthorised transaction handling fee	12/year	12/year	12/year

(1) Unless free of charge as imposed by law.

(2) Using the card included in the offer.

(3) The guarantee is not intended to replace the legal obligations of the Crédit Agricole Mutuel Regional Bank resulting from the requirements of the Monetary and Financial Code and relating to payment fraud (see details in the insurance notice).

(4) Fees collected by credit institutions cannot exceed €8 per transaction and €80 per month, per bank account.

Globe Trotter offer (offer reserved for 18-30 year olds)

Account management

Subscription to remote banking services (online, landline, text, etc.):
Crédit Agricole En Ligne Part RIB (external transfer option)

Account handling

Subscription to products offering text message alerts concerning the status of your account:

- overdrawn balance and transaction denial text alert
- key alert - means of payment available and/or sent

Monthly e-statement

Means of payment and payment transactions

Provision of a debit card (international payment card with immediate debit) "Mastercard Globe Trotter" (card fee)

Re-issuing PIN (sent by post or text)

Fee for blocking a card by the bank

Cost of remanufacturing a lost or stolen card

Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders

Sending and receiving a non-SEPA transfer

Issuing a chequebook

Cash withdrawal using a card⁽¹⁾

Cash withdrawal at a Crédit Agricole Normandie ATM

Cash withdrawal, in euros, from an ATM of another institution in the euro zone

Cash withdrawal, in foreign currency, from an ATM of another institution outside the euro zone

Payments by card⁽¹⁾

In euros or foreign currency, in EEA (European Economic Area) or non-EEA countries

€2.00/month
i.e. €24/year

All products, services and transactions not listed above are priced according to the relevant sections of the schedule of fees and charges. The Globe Trotter offer will be terminated on the holder's 31st birthday as well as in the event of termination of the MasterCard Globe Trotter payment card contract. In the event of termination of the Globe Trotter offer, the holder will continue to benefit from the products and services listed above that have not been terminated. In the event of termination, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of termination will be applied immediately.

(1) Using the card included in the offer.

eko Offer

Account management

Subscription to remote banking services (online, landline, text, etc.):
Crédit Agricole En Ligne Part RIB (external transfer option)

Account handling

Subscription to products offering text message alerts concerning the status of your account:

- alert if account balance less than €20
- overdrawn balance and transaction denial text alert
- key alert - means of payment available and/or sent
- alert that number of free withdrawals from non-Crédit Agricole ATMs has been exhausted

Monthly e-statement

Means of payment and payment transactions

Provision of a debit card (international payment card with immediate debit and systematic authorisation) "Mastercard eko" (card fee)

Re-issuing PIN (sent by post or text)

Fee for blocking a card by the bank

Cost of remanufacturing a lost or stolen card

Package of unlimited ordinary transactions including SEPA transfers, SEPA direct debits and SEPA interbank payment orders

Issuing a chequebook upon request

Cash withdrawal using a card⁽¹⁾

Cash withdrawal, in euros, from a Crédit Agricole ATM

Cash withdrawal, in euros, in the euro zone and in euros or in foreign currencies in other European Economic Area (EEA) countries from another institution's ATM: 25 withdrawals/year

Cash withdrawal, in foreign currency, from an ATM of another institution outside the euro zone: 10 withdrawals/year

€2.00 /
month
i.e. €24/year



Good to know!

The eko offer does not include an overdraft facility:

the account must have a credit balance at all times and no transaction may be initiated that exceeds the available balance. eko customers do not pay the following fees: unauthorised transaction handling fee, fee for information letter of a cheque with insufficient funds if not rejected, fee per payment service rejected due to insufficient funds, fee per payment service rejected for a reason other than insufficient funds and fee per cheque rejected for a reason other than insufficient funds.

If a cheque issued without provision is not rectified, eko customers are charged the following fees: standard fee per cheque rejected due to insufficient funds and fee applied in the event the customer is denied banking privileges. The amount of these standard fees for eko customers are:

- Cheque amount less than or equal to €50: €22/cheque
- Cheque amount over €50: €42/cheque

(1) Using the card included in the offer.

eko offer (continued)

All products, services and transactions not listed above are priced according to the relevant sections of the schedule of fees and charges. The eko offer will be terminated, in particular in the event of termination of the Mastercard eko payment card contract, subscription of an additional card, or subscription of an overdraft authorisation or associated with the eko offer. In the event of termination of the eko offer, the holder will continue to benefit from the products and services listed above that have not been terminated. In the event of termination, the above monthly premium will cease to be debited and the schedule of fees and charges in effect on the date of termination will be applied immediately.

Crédit Agricole's offer for financially vulnerable customers: "Compte à Composer" with Budget Protection Module⁽¹⁾

BASIC PACKAGE

Account handling

Subscription to remote banking services (online, landline, text, etc.): Crédit Agricole En Ligne Bank Part RIB (external transfer option) / Securities

Card sent by ordinary post at the customer's request

Unlimited ordinary transactions package
Including SEPA transfers, SEPA direct debits and SEPA interbank payment orders

First SEPA direct debit information service

Subscription to products offering text message alerts concerning the status of your account:

- key alert (monthly) - overdrawn balance
- key alert - means of payment available and/or sent

Paper or electronic account statement (monthly)

BUDGET PROTECTION (BUDGET PROTÉGÉ) MODULE

Opening and closing accounts

Provision of a debit card (payment card with systematic authorisation)-
Card fee: "L'Autre Carte"

Subscription to products offering text message alerts concerning the status of your account: authorised overdraft alert (once a week)

Exemption from the following fees:

- Unauthorised transaction handling fees
- Fee for information letter prior to the rejection of a cheque due to insufficient funds
- Fee for information letter for unauthorised overdrawn account
- Standard fee for each cheque rejected due to insufficient funds
- Fee for rejection of direct debit due to insufficient funds
- Fee for not executing standing transfer orders due to insufficient funds
- Fee following notice from the Banque de France of a prohibition on writing cheques
- Fee for reporting a bank card withdrawal decision to the Banque de France
- Fee for blocking a card by the bank

2 banker's drafts per month

Provision of bank account details (RIB)

One change of address (once a year)

Cash deposit at a branch

Cash withdrawal at a branch without writing a cheque

**€1.00/
month**
i.e. €12/year

(1) Pursuant to Article L.312-1-3, paragraph 2, of the French Monetary and Financial Code concerning the specific offer for financially vulnerable customers.

Offers that are no longer commercialised

The "Compte à Composer" (Combine & Create)

Basic package		€2.30/month i.e. €27.60/year
Overdraft management (maîtrise du découvert) module subscribed	from €2.40/month i.e. €28.80/year	to €5.43/month i.e. €65.16/year
after 01/01/2017		
subscribed up to 31/12/2016	from €1.49/month i.e. €17.88/year	to €5.43/month i.e. €65.16/year
Insurance budget (budget assurances) module		€1.78/month i.e. €21.36/year PREMIUM €2.14/month i.e. €25.68/year
Secured account (compte securise) module		€2.98/month i.e. €35.76/year PREMIUM €4.65/month i.e. €55.80/year
Guided savings (épargne pilotée) module		€1.99/month i.e. €23.88/year PREMIUM €3.08/month i.e. €36.96/year
Tracking assured (suivi assuré) module		€3.34/month i.e. €40.08/year PREMIUM €4.10/month i.e. €49.20/year

Discount applied based on the total amount of your "Compte à Composer" subscription:

Decreasing prices

-5% discount on the total monthly amount subscribed (basic package + modules)	from €4.10 to €5.09
-10% discount on the total monthly amount subscribed (basic package + modules)	from €5.10 to €7.14
-15% discount on the total monthly amount subscribed (basic package + modules)	from €7.15 to €9.17
-20% discount on the total monthly amount subscribed (basic package + modules)	from €9.18 and more
Our old range of grouped offers	from €1/month to €12.12/month i.e. from €12/year to €145.44/year



Irregularities and incidents

Unauthorised transaction handling fee

Unauthorised transaction handling fee

(Sum collected by the bank for handling any transaction resulting in an irregularity in the operation of the account and requiring special processing: presentation of an irregular payment order, inaccurate bank account details, lack of or insufficient funds on the account, etc.).

• Cap per transaction	€8
• Daily cap	€8
• Monthly cap	€80

Amount limited under Article L312-1-3 of the French Monetary and Financial Code for customers benefiting from basic banking services.

• Cap per transaction	€4
• Daily cap	€4
• Monthly cap	€20



Good to know!

For card payments of less than €10 made when the account is in an unauthorised overdraft situation or beyond the authorised overdraft, no fees are applied.

Specific transactions

Fee for handling returned post (customer not known at address specified)	€19.75
--	--------

Fee for researching customer address by specialist service provider	€79.94
--	--------

Fees per “saisie attribution” or “saisie conservatoire”⁽¹⁾	€87.94
--	--------

Fee per court-ordered direct maintenance payment	€87.94
---	--------

Fee per “Avis à Tiers détenteur” (ATD) third party¹ notification by the tax authorities	10% of the amount owed to the Public Treasury, up to a maximum of €87.94
---	--

Fee for payment of cheque issued in violation of a “interdiction bancaire” of banking privileges	€20/cheque
---	------------

Payment incidents

Fee for information letter for unauthorised overdrawn account	€8
--	----

In the event of a denial of banking privileges:

• Fee following notice from the Banque de France of a prohibition on writing cheques	€29.10
--	--------

Fee for information letter prior to the rejection of a cheque due to insufficient funds	€15.10
--	--------

Standard fee for each cheque rejected due to insufficient funds⁽²⁾

• Cheque amount less than or equal to €50	€30/cheque
• Cheque amount over €50	€50/cheque

(1) If unsuccessful for lack of funds, capped at €20.

(2) The amounts include the costs of the advance information letter, and, if applicable, the unauthorised transaction handling fee. Fees not collected in case of new rejection of the same cheque within 30 days of the first rejection.

Payment incidents (continued)

Fee per payment rejected due to insufficient funds⁽¹⁾

- If payment < €20
- If payment ≥ €20

Payment amount
€20

Fee for blocking a card by the bank

FREE

Fee for rejection of direct debit due to insufficient funds⁽¹⁾

- If payment < €20
- If payment ≥ €20

Payment amount
€20

Charges not applied if the same debit is rejected again

Fee for not executing standing transfer order due to insufficient funds⁽¹⁾

- If payment < €20
- If payment ≥ €20

Payment amount
€20

Fee for not executing a one-off transfer order due to insufficient funds

- If payment < €20
- If payment ≥ €20

Payment amount
€20

Specific transactions

Maximum incident fees applicable for the following fees:

- Unauthorised transaction handling fees
- Fee for information letter prior to the rejection of a cheque due to insufficient funds
- Fee for information letter for unauthorised overdrawn account
- Standard fee for each cheque rejected due to insufficient funds
- Fee for rejection of direct debit due to insufficient funds
- Fee for not executing standing transfer orders due to insufficient funds
- Fee following notice from the Banque de France of an "interdiction bancaire"
- Fee for reporting a bank card withdrawal decision to the Banque de France
- Fee for blocking a card by the bank

Ceiling on incident charges applicable to customers identified as eligible for the «Specific offer for vulnerable customers» under articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code:

- Non-holders of the specific offer CAC Module Budget Protégé €25/month
- Holders of the specific CAC Protected Budget Module offer FREE

Maximum unauthorised transaction handling fees for other customers

€80/month

(1) The amounts include, if applicable, the unauthorised transaction handling fee.



Overdrafts and loans¹

For overdraft and loan offers aimed at young people, please refer to the “Offers for young people” section.

Overdrafts

One-off unauthorised overdraft or exceeding your authorised overdraft limit (dépassement)

Annual overdraft interest rate ^(a)	Benchmark + margin ^(b)
Maximum Annual Percentage Rate of Charge (APRC) ^(c)	Usury rate cap ^(d)

Overdraft authorisation repayable within one month

Annual overdraft interest rate	Consult us
Maximum Annual Percentage Rate (APRC) Rate of Charge	Usury rate cap
Annual overdraft rate in the event overdraft limit exceeded	Rate on unapproved overdraft
Administrative/set-up or renewal fees	FREE
SécuriTRESORERIE optional overdraft insurance ²	According to the overdraft amount

Consumer loans

[Contact us](#)

Mortgages

[Contact us](#)

(1) Subject to review and approval of your application.

(2) Subject to the limits and conditions of the insurance policy taken out with CAMCA, see “Insurance and Personal Protection: legal notices”, page 30.

(a) The overdraft interest rate varies depending on the amount of the overdraft, the duration of the overdraft and your personal situation. The borrowing rate and the APRC (Annual Percentage Rate of Charge) are indicated in the contract and on the account statement.

(b) Up to the applicable usury rate in force on the date of the transaction.

(c) The applicable and applied APRC is indicated on the account statement.

(d) Usury rate calculated by the Banque de France and published quarterly in the “Journal Officiel” depending on the amount of the overdraft (quarterly fee schedule displayed and available in your branch).



Savings and investments

Custody fees (related to offers for fiscal residents in France only)

(Deducted during the 1st quarter based on the value of the securities held at 31 December of the preceeding year)

For holders of the Invest Store Integral remote banking service: equity lines

FREE

PER YEAR AND PER ACCOUNT

Account-keeping fees only for "Parts Sociales"

FREE

Securities account

Account-keeping costs

€30.70

PEA/PEA-PME / PERI securities guided management

Account-keeping costs

FREE

	CA instruments		Non-CA instruments	
	Securities Account-PERI Securities management free	PEA/PEA-PME	Securities Account-PERI Securities management free	PEA/PEA-PME
Fee proportional to the amount of the portfolio				
• Bonds and investment funds	0.12%	0.12%	0.25%	0.25%
• Registered shares, foreign lines	0.35%	0.35%	0.35%	0.35%
• Other instruments	0.25%	0.25%	0.25%	0.25%
Fixed costs per line*	€2.25	€2.25	€6.70	€5
Maximum fee per securities account and per PEA/PEA-PME personal equity plan	€432			

* FREE for Crédit Agricole SA shares and equity units (of Crédit Agricole Normandie local banks)



Good to know!

Inactive accounts

Charges and fees that may be levied on inactive accounts include all charges and fees collected by the bank on transactions in relation to the management and closure of these accounts and the banking products and services associated with these accounts. These fees and charges are capped annually per account for each account category as follows:

- no fees or charges are invoiced for the following savings products: Livret A, Compte sur Livret d'épargne populaire, Plan d'épargne populaire, Livret jeune, Livret de Développement Durable et Solidaire, Plan et Compte d'épargne logement;
- for PEA and PEA-PME personal equity plans and accounts on which financial securities are registered, the fees and charges invoices annually per account may not exceed the fees and charges that would have been invoiced if the account had not been considered inactive;
- for the other accounts referred to in Article L. 312-19(I) of the French Monetary and Financial Code: the total amount of fees and charges invoiced annually per account may not exceed €30.



Offers for young people

These offers and fees conditions are for young people within the specified age ranges. Young people can also access all other offers when they meet their conditions.

Card fee for 12/17 year olds

Provision of a debit card
(International payment card with systematic authorisation):
Mozaïc Mastercard black €12/year

Cirrus Mozaïc withdrawal card FREE

Cards no longer commercialised

Provision of a debit card
(International payment card with systematic authorisation):
Mozaïc Mastercard with balance control €12/year

Provision of a debit card (international payment card with immediate debit): **Mozaïc Mastercard** €12/year

Provision of a debit Cirrus Mozaïc withdrawal card for customers over 18 €9.65/year

Payments and withdrawals by card

Payments by card

Payments by card in euros⁽¹⁾ in a European Economic Area (EEA) country FREE

Payments by card in foreign currency in a European Economic Area (EEA) country
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)

- Fixed fees FREE
- Variable fees FREE
- Currency conversion costs⁽²⁾

Other payments by card⁽³⁾
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)

- Fixed fees FREE
- Variable fees FREE
- Possible foreign exchange fees

(1) Or in an equivalent currency: Swedish krona or Romanian leu (in accordance with European regulation No. 924/2009).

(2) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at: <https://www.credit-agricole.fr/ca-normandie/particulier/informations/tarifs.html>

(3) Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

Withdrawals using a card

Withdrawals using a card in euros⁽¹⁾ in a European Economic Area (EEA) country

Cash withdrawal at an ATM	of Crédit Agricole	of another bank
Cirrus Mozaïc withdrawal card	FREE	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard with balance control	FREE	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard	FREE	€1/withdrawal from the 5th withdrawal/month
Mozaïc Mastercard black	FREE	€1/withdrawal from the 5th withdrawal/month

Other cards => see table p.11

Cash withdrawals using a card in foreign currency in a European Economic Area (EEA) country

- Fixed fees **FREE**
- Variable fees **FREE**
- Currency conversion costs⁽²⁾
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)

Other cash withdrawals using a card⁽³⁾

- Fixed fees **FREE**
- Variable fees **FREE**
- Possible foreign exchange fees
(Mozaïc Mastercard Black, Mozaïc Mastercard with balance control, Mozaïc Mastercard)

Other payment method transactions

Fee for placing a stop on cheque(s) initiated by the issuer (up to 25 years old) **Exempt**

Service packages

Fee for service packages

Globe Trotter offer **€2/month**
Ages 18 to 30 inclusive (see p.17) **i.e. €24/year**

Irregularities and incidents

Unauthorised transaction handling fee (up to 25 years old)
Reduction on the unauthorised transaction handling fee caps provided for in the irregularities and incidents section (See page 22) **50 %**

Loans and Overdrafts

Driving licence for one euro per day loan (up to 25 years old) **For fiscal residents in France only**
Student loans (up to 30 years old)

Good Loc **For fiscal residents in France only**

(1) Or in an equivalent currency: Swedish or Romanian currencies (in accordance with European regulation No. 924/2009).

(2) The foreign exchange transaction will be carried out at the exchange rate applied by Visa or Mastercard on the date the transaction is processed. This rate is expressed as a percentage margin applied to the exchange rate published by the European Central Bank (ECB). See examples at <https://www.credit-agricole.fr/ca-normandie/particulier/informations/tarifs.html>

(3) Payment transactions outside the scope of European Regulation No. 924/2009 of 16 September 2009.

Savings and investments

Livret Tiwi (0-11 years)

- Account opening
- Current gross rate

FREE[Contact us](#)

Livret Jeune (12-25 years)

- Account opening
- Current gross rate

FREE[Contact us](#)

Custody fees (securities account, PEA/PEA-PME personal equity plans) up to 25 years old

FREE

Insurance

Health insurance for students abroad aged 18-30⁽¹⁾

For fiscal residents in France only

¹ Subject to the limits and conditions of the insurance policy taken out with Pacifica, see "Insurance and Personal Protection: legal notices", page 30.



Foreign transactions

Cheques

Deposit of a cheque with immediate credit **0.10% of the transaction amount**

- Minimum **€31.25**

Deposit of a cheque with credit after collection **0.10% of the transaction amount**

- Minimum **€34.65**

Fees for payment of cheques issued abroad **€45.75**

International bank cheque issuance fee **€38.85**

Other foreign transactions

Transfers => see p. 13 & 14

Payments and withdrawals using a card => see p. 11 & 12

Payments and withdrawals using a card for young people => see p. 26 & 27

Transactions (excluding cheques) of less than €76.00 excluding SEPA, or foreign currency equivalent are invoiced at the fixed price of **€10.25**

Data customisation or enhancement fee **€16.70**

Foreign exchange transactions

Foreign exchange fees (combined with other fees)

- Fees proportional to the amount of the transaction **Rate 0.10%**
- Minimum **€17.40**

Active foreign currency account-keeping fees **€19.35/month**
i.e. **€232.20/year**

Rules common to all international transactions

Outcome notice, extension, acceptance, non-payment or portfolio claim (instruments-documentary collections) fees **€48.45**

Fees for cheque deposited and not paid **€141.60**

Fees for foreign cheque deposited and not paid **€141.60**

Cost of amendments, corrections, messages to foreign banks **€16.50**



Insurance and personal Protection

Everyday bank insurance

	Standard	Premium
Fee for insurance covering loss or theft of means of payment: SécuriCOMPTE Plus⁽¹⁾	€24/year/account	€50.40/year/account
SécuriWEB	€15/year/account	€30/year/account
SécuriPROTECTION (the SécuriPROTECTION offer is called SécuriBUDGET Premium in the Compte à Composer offer)		€24/year/account

SécuriTRESORERIE (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed until 31/12/2016

Price	Overdraft levels
€16.20/year/account	<= €300
€24/year/account	from €301 to €2000
€36/year/account	> €2000 Maximum compensation: €3000/claim/year

SécuriTRESORERIE (called SécuriCOMPTE Découvert in the Compte à Composer offer) subscribed from 01/01/2017

Price	Overdraft levels
€16.20/year/account	<= €500
€24/year/account	from €501 to €2000
€36/year/account	> €2000 Maximum compensation: €3000/claim/year



Good to know!

For any subscription to a Globe Trotter offer (see p.17): 50% reduction on the subscription to a "SécuriCOMPTE Plus" insurance offer for loss or theft of means of payment (standard version) subscribed for the same account for the entire time the Globe Trotter offer is held.

Offre no longer commercialised

Securicompte Vol

€30/year/account

	Standard	Premium
SécuriBUDGET	€20.40/year/account	
SécuriEPARGNE	€3/year/account	€22.56/year/account
SécuriLIVRETS	€22.80/year/insured	
SécuriZEN	€22.80/year/insured	

(1) The guarantee is not intended to replace the legal obligations of the Crédit Agricole Mutuel Regional Bank resulting from the requirements of the Monetary and Financial Code and relating to payment fraud (see details in the insurance notice).

INSURANCE AND PROTECTION: LEGAL NOTICES

The insurance and personal protection policies are presented by Caisse Régionale de Crédit Agricole Mutuel de Normandie in its capacity as an insurance intermediary registered with ORIAS under number 07 022 868 (www.orias.fr).

These policies are taken out with :

-PACIFICA S.A., a limited company with fully paid-up capital of €442 524 390.00. Registered office : 8-10 Boulevard de Vaugirard – 75724 Paris CEDEX 15. VAT NO : FR 95 352 358 865.

- PREDICA – Public limited company with fully paid-up capital of €1 029 934 935 – Company governed by the French Insurance Code- Registered office : 16-18 boulevard de Vaugirard – 75015 Paris. 334 028 123 RCS Paris.

- CAMCA Caisse d'Assurances Mutuelles du Crédit Agricole – a variable contribution mutual insurance company. Registered office : 53, rue la Boétie – 75 008 PARIS, registered with INSEE under SIRET number 784 338 527 00053.

These companies are governed by the French Insurance Code (Code des Assurances), the French Prudential Supervisory and Resolution Authority (Autorité de Contrôle Prudentiel et de Résolution – ACPR) located at 4 Place de Budapest – CS 92459 – 75436 Paris Cedex 09.

The general insurance policies are issued by PACIFICA.

The life and loss of independence insurance policies are issued by PREDICA. The « Financement Obsèques » funeral insurance contract is a group life insurance policy with optional membership taken out by Andecam with PREDICA, a limited company with fully paid-up capital of €1 029 934 935, governed by the French Insurance Code. Registered office : 16-18 boulevard de Vaugirard – 75015 Paris. The assistance services of the Assistance policy are provided by EUROP ASSISTANCE – limited company with capital of €46 926 941, governed by the French Insurance Code, registered in the Nanterres Trade and Companies Register No. 451 366 405, registered office 1 promenade de la Bonnette, 92230 GENNEVILLIERS. The contract includes services provided by EUROP ASSISTANCE France, a limited company with capital of €2 541 712€, registered office 1 promenade de la Bonnette, 92230 GENNEVILLIERS, registered in the Nanterres Trade and Companies register No. 403 147 903, and PREVISEO OBSEQUES, a limited company with capital of €500 000, registered office : 16-18 boulevard de Vaugirard 75015 Paris, Paris Trade and Companies Register No. 409 463 866.

Borrower insurance policies for mortgage loans and consumer loans are issued by PREDICA. The unemployment cover insurance policy is issued by PACIFICA. In certain circumstances, the borrower's state of health may not entitle them to obtain standard insurance conditions.

The insurance policies SécuriCOMPTE, SécuriWEB, SécuriBUDGET, SécuriPROTECTION, SécuriEPARGNE, SécuriLIVRETS, SécuriZEN, SécuriCOMPTE Découvert and SécuriTRESORERIE are taken out with CAMCA. The health insurance contracts for students abroad aged 18-31 are taken out with April, simplified joint-stock company, with capital of €200 000 - Paris Trade and Companies Register No. 309 707 727. Insurance intermediary – registered with ORIAS under number 07 008 000 (www.orias.fr). French Prudential Supervisory and Resolution Authority (ACPR) – 4 place de Budapest – CS 92459 – 75436 Paris Cedex 09 - France. Product created and handled by APRIL International Care France and covered by Axéria Prévoyance (for the « frais de santé » and « individuelle accident » guarantees) Chubb European Group SE (for the repatriation, third-party liability, and luggage insurances) and Solucia PJ (Legal protection) NAF6622Z – VAT No. FR60309707727.



Inheritance

Costs of opening and processing an inheritance file over \geq €2000

1 % of assets with a minimum of €50 and a cap of €620

Annual management fees (applied if the inheritance file is processed for over 12 months)

€80



Good to know!

The amount of assets taken into account for the costs of opening and processing the inheritance file corresponds to 100% of the assets in individual accounts and 50% of the assets in joint accounts on the date of death.



Other Services

Protection for individuals

Home security⁽¹⁾

Initiale package from €19.90/month
Integrale package from €29.90/month
[Contact us](#)

Remote assistance at home⁽²⁾

From €29.90/month
[Contact us](#)

Mobile remote assistance ²⁾

from €42.90/month
[Contact us](#)

¹ Remote surveillance service provided by NEXECUR PROTECTION (for which CA acts as agent), a simplified limited company with capital of €12,547,360, Registered office: 13, rue de Belle Ile, 72190 Coulaines, Le Mans Trade and Companies Register (SIREN) No. 799 869 342 - VAT No. FR 19 799869342 - Authorisation to do business CNAPS AUT- 072-2113-07-09-20140389180: "Authorisation to do business does not confer any public authority prerogatives on companies or persons holding such authorisation".

² Remote assistance contracts are offered by NEXECUR Assistance, Crédit Agricole Group, registered office: 13 rue de Belle Ile, 72190 Coulaines - simplified limited company with capital of €23,450 - Le Mans Trade and Companies Register (SIREN) 515 260 792 - VAT No. FR 88 515260792 - Activity (APE) code: 9609Z - PERSONAL SERVICES DECLARATION No. 515260792 filed in December 2014.

Magazines Offer reserved to Crédit Agricole customers

Merci pour l'info Prestige (digital version)

- Unlimited access to the Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr
- Access to « Mon Kiosque Presse » including 8 digital magazines (Merci pour l'info, Santé magazine, Détente Jardin, Régal, Maison Créative, Détours en France, Plus de Pep's)

€48/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

Merci pour l'info Premium (digital version)

- Unlimited access to the Merci pour l'info helpline
- Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr
- Merci pour l'info (12 issues/year) including practical guides, in digital version

€18/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

Merci pour l'info Essentiel (digital version)

- Access to the Merci pour l'info helpline : 2 requests/year
- Unlimited access to exclusive content and newsletters on www.mercipourinfo.fr
- Merci pour l'info (12 issues/year) including practical guides, in digital version

€12/year

- + Print option : Merci pour l'info (12 issues/year) and its practical guides delivered by post

€38.08/year

Magazines Print and digital subscriptions

Santé Magazine (12 issues/year subscription following 3 free issues)

€31.60/year

Détente Jardin (Subscription of 6 issues + 1 special issue per year, preceded by 3 free issues)

€22.90/year

Régal (Subscription of 6 issues + 2 special issues per year, preceded by 2 free issues)

€27.90/year

Maison créative (Subscription of 6 issues + 1 special issue per year, preceded by 2 free issues)

€23.90/year

Détours en France (Subscription of 8 issues + 3 special issues per year, preceded by 2 free issues)

€49.80/year

Plus de Pep's (Subscription of 6 issues, preceded by 1 free issue)

€19.90/year


Parents (Subscription of 9 issues + 1 special issue per year, preceded by 2 free issues)

€25.90/year



Good to know!

Uni-Médias customer service: for all questions relating to publications

 **N°Cristal** 09 69 32 34 40

APPEL NON SURTAXE

These publications are published by SAS UNI-MEDIAS, a Crédit Agricole Group press subsidiary, 22 rue Letellier, 75015 Paris. Cancellation is possible at any time by contacting Uni-Médias.

Glossary of the most common services associated with a payment account

(Article D.312-1-1 I.A. of the French Monetary and Financial Code)

Subscription to remote banking services (online, landline, text, etc.)

Set of services provided by the bank, whether or not it has a branch or location to receive customers, using new technologies (internet, telephone, etc.) to carry out all or some bank account transactions remotely.

Subscription to products offering text message alerts concerning the status of your account

The fees owed for subscribing to the alerts service as well as, where applicable, the fees owed for sending text messages will be debited from the account.

Account handling

The bank will keep the customer's account.

Provision of a debit card (international payment card with immediate debit)

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, on a daily basis.

Provision of a debit card (international payment card with deferral debit)

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, on an agreed date. It can also be used to make withdrawals, which will be debited from the account on a daily basis.

Provision of a debit card (payment card with systematic authorisation)

The bank will provide a payment card linked to the customer's account. The amount of each transaction carried out using this card will be debited directly and in full from the customer's account, after automatically and systematically verifying the balance (or funds) available on the account.

Cash withdrawal (in €s) from an ATM of another institution in the euro zone (with an international payment card)

The customer withdraws cash from their account, in euros, with an international payment card at another bank's ATM.

Fee for insurance covering loss or theft of means of payment

The fees owed to the bank in connection with the insurance premium will be debited from the account.

Transfer (one-off SEPA transfer)

The bank holding the account will transfer, on the customer's instructions, a sum of money from the customer's account to another account, on a one-off basis.

Direct debit (fee per SEPA direct debit transaction)

The customer authorises a third party (the payee) to instruct the bank holding the customer's account to transfer a sum of money from the customer's account to that of the payee. The bank then transfers the amount in question to the payee on the date(s) agreed by the customer and the payee. The amount in question may vary. The fees owed to the bank for the payment of a SEPA direct debit presented by the payee will be debited from the account.

Direct debit (fee for setting up a SEPA direct debit mandate)

The customer authorises a third party (the payee) to instruct the bank holding the customer's account to transfer a sum of money from the customer's account to that of the payee. The bank then transfers the amount in question to the payee on the date(s) agreed by the customer and the payee.

The amount in question may vary. The fees received by the bank for setting up a SEPA direct debit mandate will be debited from the account.

Unauthorised transaction handling fee

Sum collected by the bank for handling any transaction resulting in an irregularity in the operation of the account and requiring special processing: presentation of an irregular payment order, inaccurate bank account details, lack of or insufficient funds on the account, etc.

Map of European zones



- Euro zone countries*
 - European Union (EU) countries
 - European Economic Area (EEA) countries
 - Single Euro Payments Area (SEPA) countries
- * Monaco, Andorra and the Vatican use the euro as their national currency but are not euro zone countries. The Vatican and Andorra joined the SEPA area on 01/03/2019.
- ¹ The United Kingdom has not been part of the EU since 1 February 2020 but remains a member country of the SEPA zone.



Solving a dispute

The branch is at the customer's disposal to provide them with all information they may wish about the operation of their account and the use of the services provided to them and to respond in the event they have a complaint.

If an amicable solution cannot be reached, the customer may contact Customer Service, which will endeavour to find the best solution to their dispute, by writing to Caisse Régionale 15 Esplanade Brillaud-de-Laujardière, CS 25014, 14050 Caen Cedex 4 [or using the online form available on the Caisse's website: credit-agricole.fr/ca-normandie (access and/or communication costs vary depending on the internet service provider)].

The branch or Customer Service will acknowledge receipt of the complaint within 10 days and provide a response to the customer within 2 months at the latest. However, in accordance with the law, if a complaint concerns:

- fees or discounts for the use of a payment instrument,
- the provisions applicable to payment instruments other than cheques,
- payment services,
- payment service providers;

Customer Service will respond to the customer, on paper or another durable medium agreed with the customer, within 15 business days from receipt of the complaint. If exceptionally a response cannot be provided within this 15-day period for reasons beyond the Regional Bank's control, the Regional Bank will send an interim response explaining why additional time is required and specifying the final date by which the customer will receive a definitive response. This definitive response will in any event be sent to them within 35 business days from receipt of the complaint.

If the customer is unable to resolve their dispute by first submitting a written complaint to the Customer Service Department of the Regional Bank, the customer may also contact the Bankings Ombudsman, free of charge, by writing to the following address: Crédit Agricole Normandie Ombudsman, BP 411, 50303 Saint Martin des Champs Cedex, or using the online referral form available on the Ombudsman's website: www.mediateur-ca-normandie.fr

The customer's request must be sent to the Banking Ombudsman within one year from making a written complaint to the Regional Bank.

As from the date the Banking Ombudsman gives notice of their referral to the customer and the Regional Bank, the mediation must be completed within three months, unless extended by the Ombudsman in the event of a complex dispute. The customer may obtain information on the progress of this mediation procedure by visiting the Banking Ombudsman's website.

For any dispute relating to financial products or services, the customer may refer the matter to the Ombudsman of the Autorité des Marchés Financiers (AMF): by post (Ombudsman of the Autorité des Marchés Financiers, 17 Place de la Bourse, 75082 Paris Cedex 02) or online (mediation request form available on the AMF website - Ombudsman section at the following address: <http://www.amf-france.org>).

For any dispute relating to the marketing of insurance policies, the customer may refer the matter to the Insurance Ombudsman, by post, at the following address:

La Médiation de l'Assurance, TSA 50110,- 75441 Paris Cedex 09, or electronically on the Ombudsman's website at www.mediation-assurance.org

For any dispute relating to an online contract or transaction, the customer may use the European online dispute resolution platform at the following address: <https://webgate.ec.europa.eu/odr>

For any dispute relating to products or services connected with a property transaction, you can use the mediation service offered by Medimmoconso free of charge if your branch Crédit Agricole Normandie branch has been unable to resolve your dissatisfaction. This mediation service can be contacted electronically via the Medimmoconso website <https://medimmoconso.fr/> or by post by writing to Association MEDIMMOCONSO, 1 Allée du Parc de Mesemena - Bât A - CS25222 - 44505 LA BAULE CEDEX.

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