

BUSINESSES

BUSINESSES AND ASSOCIATIONS

# **BANKING SERVICES & TARIFF**

**Standard Transactions**

JANUARY 2022



**BNP PARIBAS**

The bank  
for a changing  
world

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## Companies and associations, this brochure is particularly intended for you.

Inside is an overview of our main services and the terms and conditions applicable from January 1, 2022, to the main banking transactions you want us to handle on your behalf. Our conditions and prices are subject to alteration at any time, especially if required by the regulatory authorities. We will advise you beforehand, as provided for and within the timescale specified in your account agreement, of any changes to the terms and conditions or prices in force. Unless you notify us in writing of your disagreement with the changes before their application date, you will be deemed in agreement with the changes by continuing the account relationship.

## DO YOU HAVE A COMPLAINT?

BNP Paribas makes every effort to ensure the best possible quality of service for its clients. However, some situations may lead to complaints from you. Contact us to clarify the situation if you disagree with us or are dissatisfied or unhappy.

### As a first resort

- Your Business Account Manager or Business Centre Manager is your main point of contact.  
As a first step, you should get in touch with the person you usually deal with to explain in detail the reason for your complaint. This can be in an interview, or by a phone call to a direct-line number (standard call charges apply), by e-mail or by letter.
- If you are still dissatisfied: Write to the Customer Complaints Manager.  
If you feel that you have not received a satisfactory answer to your initial complaint, contact the Customer Complaints Manager by letter at the following address:  
BNP Paribas - Responsable Réclamations Clients - BCEF Entreprises - CGA 03B1 - 163 bd MacDonald 75019 Paris

Within 10 working days of receipt, you will receive an acknowledgement that your complaint has been registered. A final answer will be communicated to you within 2 months. In the intervening period, we may have to contact you in order to obtain additional information.

In the specific case of a complaint relating to a payment service, BNP Paribas will send a reply within 15 working days of receiving your complaint, except in exceptional cases where the answer will be given to you at the latest within 35 working days.

### Amicable agreement as a last resort

If you disagree with the initial reply from your usual contact person and the Customer Complaints Manager<sup>(1)</sup>  
OR

If you are still without a reply to your complaint after two months (or 35 working days for a complaint relating to a payment service) you are entitled to refer the matter free of charge and in writing to one of the Mediators below as per their area of competence. The Mediator is the last resort before legal action is taken.

**The Mediator of the Financial Markets Authority (AMF)** can be called on exclusively to deal with disputes within the AMF's jurisdiction, in particular the marketing of financial products, the management of investment portfolios, the transmission and execution of stock market orders, the maintenance of securities accounts, instructions concerning undertakings for collective investments, and transactions involving financial instruments traded on the foreign exchange (FOREX), interest rate (IRD) and commodities markets. Complaints can be sent by post to **Le Médiateur de l'Autorité des Marchés Financiers (AMF) - 17 place de la Bourse - 75082 Paris Cedex 02** or electronically to: [www.amf-france.org/fr/le-mediateur](http://www.amf-france.org/fr/le-mediateur)<sup>(2)</sup>.

By referring the matter to the AMF Mediator, the Client authorizes BNP Paribas to communicate to the Mediator all the information needed for the mediation process.

The Corporate Credit Mediator deals solely with disputes relating to company financing difficulties: contested overdrafts or other credit lines, debt rescheduling refusals, rejected loan applications (cash, plant and equipment, leasing, etc.), sureties or warranties not provided, on the following website: <https://mediateur-credit.banque-france.fr/><sup>(2)</sup>.

(1) In the event of a rejection or refusal to satisfy all or part of the complaint.

(2) Internet provider access cost.

**GENERAL**

# General

This tariff sets out the standard charges for banking products and services which apply in the absence of any specific agreements with a client.

## Charges

These are subject to alteration without notice. Clients are informed beforehand collectively or individually of any changes.

## Services

These carry a commission charge expressed in euros. Where applicable, VAT is chargeable at the rate prevailing on the transaction date. You are advised when commission charges are not subject to VAT.

## Bank credits

Clients make interest payments, which are not subject to VAT, to the bank. The rate of interest is generally a fixed or floating rate. It comprises the benchmark rate plus a spread determined by the purpose of the financing, the type of credit and the business enterprise's characteristics.

## Value dates

Every transaction is assigned a value date which is arrived at by taking the day of the transaction (TD), settlement (SD) or accounting entry (AD) depending on the case, and adding or subtracting a variable number of days. Numbers of days are expressed as either calendar or business days.

The accounting entry day is the date on which the transaction appears in the client's account.

The main value dates applicable to domestic transactions are:

Credit transactions		Debit transactions	
Cash remittance	TD (business day)	Cash withdrawal	TD (business day)
Cheque remittance	AD <sup>(1)</sup> + 1 business day <sup>(2)</sup>	Cheque issuance	AD - 1 business day
Bill of exchange remittance	SD + 4 calendar days <sup>(3)</sup>	Bill of exchange domiciled	SD - 1 calendar day
Transfer credited to account	SD	Credit transfer issued	TD
Direct debit notice remitted	SD	Direct debit notice paid	TD
Remittance of card payment slips	SD	Other disbursements	TD
Other payment collections	SD		

(1) An accounting date can also be the same as the day of a deposit at an automated teller before 3.00pm but it is on the following business day in other instances.

(2) Business day: According to Banque de France definition: from Monday to Friday even if BNP Paribas branches open on a Saturday.

(3) Subject to the remittance being received at least 6 business days before due date if electronically transmitted or 7 business days before due date if via hard copy.

TD = Transaction date (DO); SD = Settlement date (DR); AD = Accounting date (DC).



# FINANCING

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**Credit facility:** (the applicable prices are shown on page 12 of this brochure)

The credit facility allows a temporary debit balance on an account. This solution offers flexibility in managing immediately payable expenses (e.g. fixed charges) and time-lagged incoming payments (e.g. from customers granted deferred payment terms). Use of this credit facility is time-limited and should not exceed fifteen (15) days per month; beyond that limit, the account balance must be in credit again.

**Main price components of the credit facility:**

→ **Administrative fee**

Fee associated with setting up the credit facility or amendments to it.

→ **Interest charges**

Interest paid on credit facility usage. Interest is calculated on the amount used per day at a stated interest rate (in most cases a benchmark + spread).

→ **Overdraft commission**

Commission on the largest debit balance in the stated period. Calculated by applying a special interest rate against the largest debit balance in the stated period.

→ **Non-usage commission**

Commission on the unused portion of the credit facility to remunerate the bank's financial commitment. A special interest rate is applied on the unused amount.

→ **Confirmation or commitment commission**

Commission when a credit facility is confirmed. A lump-sum or pro-rata amount, capped or uncapped.

**Authorised overdraft:** (the applicable prices are shown on page 12 of this brochure)

An authorised overdraft is a credit line that permits a debit balance on an account up to a maximum amount set by the bank. This solution is particularly suited to longer operating cycles and to business activities with more recurring cash needs.

**Main price components of the authorised overdraft:**

→ **Administrative fee**

Fee relating to case analysis, set-up, amendment and renewal for the authorised overdraft.

→ **Interest charges**

Interest on the amount of the authorised overdraft used. Interest is calculated on the amount used per day at a stated interest rate (in most cases a benchmark + spread).

→ **Overdraft commission**

Commission on the largest debit balance in the stated period. Calculated by applying a special interest rate against the largest debit balance in the stated period.

→ **Commission on unused portion**

Commission applied to the unused portion of the authorised overdraft to remunerate the bank's financial commitment. A special interest rate applied on the unused amount.

→ **Confirmation or commitment commission**

Commission payable when the authorised overdraft is confirmed. A lump-sum or pro-rata amount, capped or uncapped.

**Cash credit:** (the applicable prices are shown on page 12 of this brochure)

A cash credit is a loan designed for situations involving larger cash-flow shortfalls (one-off sales volume increases, financing an asset purchase) or longer-lasting shortfalls (due to unusual seasonal or international operating cycles...).

Main price components of a cash credit:

→ **Administrative fee**

Fee relating to case analysis, set-up, amendments or renewal for a cash credit.

→ **Interest charges**

Interest charged on cash credit usage. Calculated by charging interest (usually a benchmark rate + spread) on the amount used per day.

**N.B.:** For all short-term financing products, the interest rate determines the bank's remuneration on the money it lends to the client. Interest on short-term financing products is calculated using a fixed, adjustable, or variable interest rate. The rate is set after an individual assessment taking into account the type of financing, its duration, the risk involved and any guarantees.

**Discounting:** (the applicable prices are shown on pages 20 and 24 of this brochure: bills of exchange)

Discounting enables payment of a negotiable instrument (bill of exchange, promissory note) by the bank before maturity up to a ceiling amount (discounting line total) authorised by the bank, subject to the bank's acceptance of the instrument. The bank is repaid when the drawee makes the payment on the negotiable instrument at maturity. The issuer of the instrument (supplier), called the drawer, issues the instrument to one its customers (the debtor, also called the drawee).

Main price components of a discounting transaction:

→ **Administrative fee**

Fee relating to case analysis, initiation and renewal of the discounting line.

→ **Discount interest charges**

The interest charges are a function of the amounts financed and their duration. Interest is calculated on the basis of a set interest rate, the duration and the discounted instrument amount, with a cap applied or not.

→ **Negotiable instrument management fee**

Charges are payable for processing negotiable instruments whether these are remitted for discounting or not.

→ **Endorsement commission**

Commission on transferring the ownership of the negotiable instrument to the bank. The commission is pro-rata the discounted amount and is at a standard rate of 0.60%.

→ **Processing of remitted instruments**

Fee charged for each instrument remittance in hardcopy form, on magnetic media, by remote transmission or via the Internet. A lump-sum or pro-rata amount, based on the format used and number of negotiable instruments.

→ **Extension of instrument/Extended instruments**

Fees for extending an instrument. Lump-sum amount.

→ **Claims on negotiable instruments**

Fee payable when a client makes a claim on an instrument. Lump-sum fee.

→ **Incident commission (on negotiable instruments)**

Fee for dealing with incidents when collecting payment on an instrument (e.g. negotiable instrument contested). Lump-sum fee.

→ **Change of domiciliation**

Fee when a client requests a change of domiciliation for a negotiable instrument. Lump-sum fee.

→ **Advice of fate**

Commission due by the client upon a request for an advance or a disbursement when a negotiable instrument is remitted. The bank checks with the drawee's bank that funds are available for the negotiable instrument deposited on the account. Lump-sum fee.



**“Daily” transactions: business trade receivables financing:** (the applicable prices are shown on page 12 of this brochure)

The transaction involves assigning or pledging certain types of receivables (invoices raised against one or more customers) to the bank on a submitted list. After processing, the bank extends credit in return for these invoices. For example, the credit can be a credit line on a separate dedicated account or an authorised overdraft guaranteed by the receivables.

**Main price components for “Daily” transactions (business trade receivables finance):**

→ **Administration fee**

Fee relating to case analysis, set-up, amendment and renewal of the credit line and for drafting the credit agreement. Lump-sum or pro-rata fee based on the authorised amount, capped or uncapped.

→ **Interest charges**

Interest on the amount of financed receivables and their duration. Based on a special interest rate, interest charges are calculated according to the receivables’ durations and financed amounts.

→ **Fee per submission list**

Fee to register a submission list for receivables finance. Lump-sum fee.

→ **Commission per assigned invoice**

Fee according to the number of assigned invoices. Lump-sum or pro-rata fee, with a minimum per receivable.

→ **Receivables line management fee**

Fee for monitoring and managing assigned receivables. Lump-sum fee. Processing fees charged for specific events connected with “Daily” receivables (business trade receivables finance) such as notifications or payment reminders.

→ **Notification commission**

Notification fee including, if applicable, sending assigned receivables for acceptance. Lump-sum fee.

→ **Time extensions for receivables**

Fee for extending the time on an assigned receivable. Lump-sum fee.

→ **Reminder fee**

Fee for reminders to remit assigned invoices. Lump-sum fee.

→ **Unpaid amounts fee**

Fee for any unpaid amounts when collecting payment on receivables. Lump-sum fee.

# Financing the business cycle




Financing your business's operating cycle is at the heart of our day-to-day relationship with you.

We offer both domestic and international solutions to:

- **finance your cash-flow shortfalls:** depending on the seasonal nature, size and origin of your requirements, your Business Account Manager will offer you the most appropriate financing from a range of possibilities including credit facilities, overdrafts, cash account credits or other made-to-measure schemes;
- **finance your receivables:** as you optimise your business activity, you find yourself granting deferred payment terms to customers. We offer tailored receivables financing solutions for both domestic and international clients, whatever the settlement mode.

**The tariff for financing charges comprises interest payable on credit usage and commissions, the main categories of which are set out below:**

	Non-taxable Commission	Note
<b>Set-up and renewal charges</b>		
Credit facilities, overdrafts, cash credits and discounting	<b>0.75%</b> of credit principal amount with a minimum of <b>€55</b>	
<b>Cash credits: (credit facilities or overdrafts)</b>		
<b>Overdrafts and Credit Facilities</b> Commission on overdrafts: <i>calculated on largest overdraft each month</i>	Minimum <b>0.07%*</b>	Paid quarterly. The amount is capped at 50% of the interest charges.
<b>Receivables financing</b>		
<b>Invoice finance line</b> Usage commission: <i>specified contractually when arranging the line</i>	Minimum <b>€71</b> per quarter	Depends on the usage terms stipulated in the contract.
<b>"Daily law" receivables finance line</b>		
• Management expenses	Minimum <b>€166.60</b> per quarter	Depending on usage <sup>(1)</sup>
• Notification of invoices	<b>€26.40</b> per notification	(+) Registered letter charge
• Reminder letter	<b>€26.40</b> per letter	(+) Registered letter charge
• Reissuing a commissions breakdown list	<b>€3.10</b> per list	
<b>Signed undertakings</b>		
Usage commission:		<i>Specified contractually when arranging the line</i>
• Drawing up a standard deed based on a standard template	<b>€60</b>	(+) any tax charge
• Drawing up a non-standard deed	Minimum <b>€150</b>	(+) any tax charge
• Additional clause	<b>€61</b>	Change made to initial deed
<b>Factoring (in partnership with BNP Paribas Factor)</b>		
• Protection (credit insurance) • Help with management - debt recovery • Receivables finance	Applicable charges vary between the available solutions. Contact your Business Account Manager.	 <b>BNP PARIBAS FACTOR</b>

\*See special terms and conditions for operating an account. (1) Number of assigned invoices, late submission of receivables, etc.

**BNP Paribas Factor**, limited liability company with a capital of €5,718,272. Head office: Seine Way, 12 -14 rue Louise Blériot, CS 10096, Rueil-Malmaison Cedex 92506 – Nanterre RCS registration no. B 775 675 069– VAT FR 69 775 675 069.

# Financing capital investment








You have a choice between fixed- and variable-rate financing for your medium- and long-term investments.

- A fixed rate on the credit principal is appropriate when steep interest rate rises are anticipated, **as you are fully protected on the upside;**
- Conversely, when interest rates are expected to fall sharply, **a variable interest rate applied to the credit principal will position you to take advantage of falling interest rates.**

Our Dealing Room also provides interest rate hedging solutions. Your Business Account Manager will be glad to show you our various service offerings.

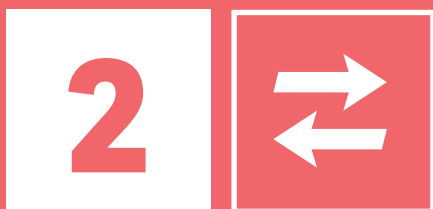
	Non-taxable Commission	Note
<b>Credit financing of investment</b>		
• Setting up investment credits	<b>0.5%</b> of the credit principal amount minimum <b>€150</b>	
• Early repayment penalty	minimum of <b>€404</b> per case	Financial penalty charges are specified in the loan contract
	Commission (excl. VAT)	Note
• Reissuing a repayment plan	<b>€29</b> per plan	
• Early repayment schedule	<b>€48</b> per schedule	

	Commission	Note
<b>Other available options for investment projects (financing or leasing solutions)</b>		
• Equipment leasing, financial leasing, real estate leasing	Various solutions are available. Pricing depends on the solution agreed with the partner. Contact your Business Account Manager.	 <b>BNP PARIBAS LEASING SOLUTIONS</b>
• Long-term leasing of trade vehicles		 <b>ARVAL</b> GROUPE BNP PARIBAS
• Long-term leasing of industrial vehicles		 <b>BNP PARIBAS RENTAL SOLUTIONS</b>
• Management of upgradable IT hardware pools		 <b>BNP PARIBAS 3 STEP IT</b> 

Visit our [banqueentreprise.bnpparibas](https://banqueentreprise.bnpparibas) website and view the “Financements” section for further information on our support solutions for your short- or medium-term projects and the benefits they can bring you.

Also visit our “Change to green” energy transition portal and view the types of assistance which we can offer through our partnership with the Économie d’Énergie company. [changetogreen.fr](https://changetogreen.fr)





# CORPORATE CASH

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# 1. Account and Payment Means

## Right to an account – Basic Banking Services



### → PROVIDED UNDER THE RIGHT TO A BANK ACCOUNT PURSUANT TO ARTICLES L. 312-1 AND D. 312-5-1 OF THE MONETARY AND FINANCIAL CODE

- opening, maintaining and closing an account,
- one address change per year,
- supplying bank identity statements (RIBs) on request,
- providing domiciliation details for bank credit transfers,
- sending monthly account statements,
- cashing cheques and bank credit transfers,
- payments via SEPA direct debits, SEPA interbank payment orders (SEPA TIPs) or via SEPA bank credit transfers, the latter made at a branch or remotely,
- facilities enabling clients to consult account balances remotely,
- cash deposits and withdrawals at a branch of the account provider,
- a payment card, whose repeated use is authorized by the credit institution issuer and can serve for payment transactions on the internet or cash withdrawals within the European Union,
- two bank cheque forms per month or equivalent means of payment offering the same services,
- over-the-counter cash transactions.

No charge

## Account maintenance



Your account statement is generated according to the frequency chosen (monthly or quarterly). Where applicable, this permits the calculation of interest and commissions resulting from account usage.

### → 1 - ACCOUNT OPENING EXPENSES

	Non-taxable Commission	Note
• Current account	No charge	
• Site account	€100 per account	
• Site account via e-chantier	€50 per account	Kindly contact your Business Account Manager for more information on this service.



## → 2 - ACCOUNT MANAGEMENT COMMISSIONS AND EXPENSES ON EURO AND FOREIGN CURRENCY ACCOUNTS

	Non-taxable Commission	Note
<b>Account management commission*</b>	from <b>0.28%</b> to <b>2%</b> minimum <b>€10</b> per month (accounts in euros)	Charged to cover the Bank's own account transaction processing expenses. It is calculated on the basis of non-exempt** debit entries made in the accounts. Paid on each bank statement date.
<b>Overdraft commission*</b>	<b>0.07%</b> minimum	Calculated by taking the highest monthly overdraft amount and is capped at half the debited interest charges. It is paid on each bank statement date. For accounts in euros, the commission amount can be reduced if the APR is higher than the statutory usury rate.
<b>Account management expenses*</b>		Payable to remunerate the Bank for its daily management and monitoring of client accounts. Special rates apply when the Bank handles particular transactions***. These expenses are debited in the account maintenance currency on each bank statement date.
• In euros	<b>€30</b> minimum per month per account	
• In foreign currencies	Minimum of <b>€30</b> per month per account if account management commission payable Minimum of <b>€52</b> per month per account if no account management commission payable	
<b>Inactive account maintenance</b> (as per article L 312-19 of the Monetary and Finance Code)	<b>€30</b> per year**** and per current account	

## → 3 - ACCOUNT MAINTENANCE SERVICES

	Non-taxable Commission				Note
	Monthly	Bi-monthly	10-day	Daily	
<b>Relevés de compte</b>					Categorised by accounting date, value date, type of transaction. Charges for electronic account statements are the same as for hard-copy statements.
• 1 <sup>st</sup> copy	No charge	<b>€1.80</b>	<b>€3.60</b>	<b>€36.00</b>	
• Option					
Additional copy	<b>€1.80</b>	<b>€3.60</b>	<b>€5.40</b>	<b>€37.80</b>	
Copy in English	<b>€0.90</b>	<b>€2.70</b>	<b>€4.50</b>	<b>€36.90</b>	
Additional copy + English	<b>€2.70</b>	<b>€4.50</b>	<b>€6.30</b>	<b>€38.70</b>	
<b>Monthly activity summary</b>					
• Monthly subscription	<b>€3.60 €</b> (payable quarterly if account statements supplied quarterly)				Each additional copy <b>€3.60</b> .

\* See the Particular Conditions in your Account Agreement.

\*\* Exempt entries include loan amortisations, allocations of charges, etc.

\*\*\* Includes stop-payment orders on cheques, bank cards, bill of exchange remittances, direct debit notifications.

\*\*\*\* Up to the available balance on the said account.



	Non-taxable Commission				Note
	Monthly	Bi-monthly	10-day	Daily	
<b>Interest rate schedule</b> • Supply of interest rate schedule	€3.60 per schedule				
<b>Merging interest accounts</b>	€23 per account per month				Commission charged on the main merged account.

## → 4 - SERVICES RELATING TO ACCOUNT INCIDENTS

	Non- taxable Commission	Note
<b>Current account with debit balance</b> • Starting with second reminder letter	€34 per letter	
<b>Loan account incidents</b> • Loan repayment defeasance	€50	Per cancelled amortisation
• Unpaid by due date reminder	€34	
<b>Charges to recover sums owed by means of preventive attachment or seizure of funds</b>	€100 per attachment or seizure	
<b>Charges to recover sums owed through public preventive seizure of funds by a third-party holder</b>	<b>10% of the amount</b> due to the tax authorities Capped at €100 including VAT. Cap per third-party holder notification. <sup>(1)</sup>	
<b>Intervention commission</b> • Amount payable to the bank when a transaction causes an account operating irregularity and requires special processing (non-standard payment order, incorrect bank details, cheque remittance error, signature missing, insufficient or unavailable funds)	€9.50	Maximum monthly charge: €570

## → 5 - ADMINISTRATIVE, LEGAL AND ACCOUNTING MAINTENANCE

	Non- taxable Commission	Note
<b>Administrative and legal updating</b>	from €217.50 to €1,198 per year for all held accounts	Depending on the size of the business and complexity of updating.

(1) New article L262, 5th Livre des Procédures Fiscales (tax procedures manual).

# Payment means in France and Europe (SEPA)



Corporate cash movements are the main focus of our day-to-day relations with clients. We offer solutions which:

## → facilitate cash collections and payments

BNP Paribas helps you to pay suppliers and collect payments from clients in complete security through a range of traditional payment means such as cash, cheques, bills of exchange, direct debit advices, credit transfers and bank cards.

In addition to processing your payment means, BNP Paribas offers a range of value-added products and services:

- for cash receipts: electronic money solutions, e-Commerce/Mercanet, centrally-coordinated revenue management, Lockbox, cheque remittances via electronic file (electronic remittance collection (Télécollecte), electronic transmission (Télétransmission)) and related services (credit via electronic file (Crédit sur Fichier), letter post services (Offre Courrier), pre-stated credits (Crédit Annoncé)), management of unpaid accounts (Gestion des impayés), etc.;
- for cash outgoings: Secure letter cheques, Confidence cheques (Chèque confiance), etc.

## → enable remote account monitoring and management

BNP Paribas permits real-time 24/7 accessing of your accounts, in complete security, without leaving your desk, through a wide range of communications solutions:

- via the Internet: Ma Banque Entreprise Evolution, Ma Banque Entreprise, Connexis Cash;
- or via interbank protocols, e.g. EBICS, SWIFTNet, etc.

## → manage your cash optimally

BNP Paribas' Liquidity Management solutions provide a broad range of value-added services for clients seeking to centralise and to streamline cash management procedures on domestic and international accounts.

## → protect your accounts against fraud

BNP Paribas can provide you with a made-to-measure suite of controls designed to protect your electronic transfers and to alert you to any anomaly in your payment files.

Thanks to our "Secure Flows" ("Flux Sécurisés") service, you can set up fraud protection filters according to the banking domicile of your partners.

The SEPAmail IBAN Check service enables verification of banking details (customer or supplier) supplied to you by a third party.

These solutions and the benefits they offer are detailed on our [banqueentreprise.bnpparibas](https://banqueentreprise.bnpparibas) website. Your Business Account Manager will be glad to examine the solution best suited to your situation.





### General

The concept of the Single Euro Payments Area, or SEPA zone, was introduced in 2014:

- SEPA payment means include credit transfers, direct debits and cards;
- There are no SEPA payment means in the form of cheques, bills of exchange, or cash or currency transfers.

### Applicable area

The SEPA zone comprises the following:

- 30 countries of the European Economic Area: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden;
- Monaco, Switzerland, San Marino, United Kingdom, Andorra, the Vatican.

### SEPA European Credit Transfers

They enable the following:

- Euro-denominated credit transfers to third-party beneficiaries for unlimited amounts between accounts within the SEPA space, including France;
- improved quality of information flows;
- simpler banking reconciliations.

### Instant SEPA European Credit Transfers

An immediate payment solution, available 24/7 and having the following features:

- exclusively in euros;
- between two accounts held in financial establishments\* located in the same country or two countries of the SEPA area;
- in quasi-real time (funds become available on the beneficiary's account in less than 10 seconds);
- capped at 100,000 euros per transfer.

\* Subject to the two financial establishments being able to execute and/or receive instant credit transfers.

### SEPA European direct debits

They enable direct debits in euros for unlimited amounts between accounts in the SEPA space, including France.

There is a version of the European direct debit intended for inter-company transactions, the SDD B2B. It is subject to special rules. Your BNP Paribas Business Account Manager will be glad to provide more information.

SEPA credit transfers and direct debits must include full IBAN details. Since 1<sup>st</sup> February, 2016, the BIC code is optional for all SEPA transactions.

**Contact your Business Account Manager for more information.**



## → 1 - CREDIT TRANSACTIONS

### Payments and collections

	Non-taxable Commission	Note
<b>I. CASH</b> <b>Remittances</b>	No charge	Unless specially agreed conditions apply giving access to a specific service.
<b>II. CHEQUES</b> <b>Remittances</b> • At bank branches	No charge	Unless specially agreed conditions apply giving access to a specific service.
• Customised cheque remittance lists	No charge	
<b>III. BILLS OF EXCHANGE</b>		REFER TO THE CHARGE SCHEDULE FOR ELECTRONIC TRANSMISSION ON PAGES 37 AND 38.
<b>Transmitted electronically</b>	Charge for remittances <sup>(1)</sup> : -If validated by electronic transmission services: no charge -If validated by the bank: <b>€20</b> Charge per bill: <b>€0.55</b>	A minimum additional charge of <b>€5.40</b> covering interest and expenses is added to the service commissions mentioned in this section when bills are discounted.
<b>On hard copy</b>	Remittance charge <sup>(2)</sup> : <b>€15.25</b> Charge per bill: <b>€4.60</b>	
<b>IV. CREDIT TRANSFERS</b>		
<b>SEPA European credit transfers</b>	No charge	see SEPA definition on page 19. Credit transfer in euros from one of the 30 countries of the European Economic Area, Monaco, Switzerland and San Marino.
<b>Instant SEPA European credit transfers</b>	Enquire with us	see SEPA definition on page 19. Instant credit transfer in euros from one of the 30 countries of the European Economic Area, Monaco, Switzerland and San Marino.
<b>V. DIRECT DEBIT NOTIFICATION</b> <b>SEPA European direct debit (Core or B2B)</b> • Issuing charge	<b>€0.42</b> per direct debit	To set up an SDD B2B account, contact your BNP Paribas Business Account Manager so you can jointly devise the solution best suited to your situation.
• Cancellation or alteration charge on a remittance or on a transaction	<b>€14</b> per alteration or transaction	
<b>Standing order direct debit</b> • Set-up • Changes to set-up • Per due date	<b>€5.10</b> <b>€4.30</b> <b>€1.22</b>	
<b>€easyCollect</b> • Registration charge • Monthly subscription • Archiving SEPA direct debit mandates	from €2,000 to €4,000 from €0 to €200 €0.02 / mandate / month	As per chosen option. As per chosen option.
• Electronic signature for SEPA mandates	from €1.50 to €1.80	As per chosen type of signature.

(1) Remittance 6 business days before due date.

(2) Remittance 7 business days before due date.



	Non-taxable Commission	Note
<b>VI. CARDS</b>		
<b>Remittances</b>	The amount charged is a function of the client's requirements based on the following criteria: <ul style="list-style-type: none"> <li>• local or remote sale,</li> <li>• type of card,</li> <li>• number of invoices remitted,</li> <li>• average amount per invoice.</li> </ul>	Feel free to consult your Business Account Manager if you require an Electronic Payment Terminal.
<b>Unpaid transactions all networks</b>	<b>€25</b> per itemised transaction	
<b>Mobo, solution for receiving payments via smartphone and tablet</b> <ul style="list-style-type: none"> <li>• Purchase of card reader</li> </ul>	<b>€95</b>	
<ul style="list-style-type: none"> <li>• Electronic money commission</li> </ul>	Invoiced on a pay-per-use basis	Seek advice from your Business Account Manager
<b>Supplier purchase card contract</b>	By quotation only	Seek advice from your Business Account Manager
<b>Verifiance-FNCI Banque de France Service</b> <ul style="list-style-type: none"> <li>• Annual subscription charge</li> </ul>	<b>€67</b>	
<ul style="list-style-type: none"> <li>• FNCI consultation</li> </ul>	<b>€0.15</b>	
<b>Card Reporting</b> <ul style="list-style-type: none"> <li>• Internet electronic money activity reporting</li> </ul>	<b>€44</b>	Monthly subscription irrespective of number of users.
<b>Merchant's Electronic Money Reporting</b> <ul style="list-style-type: none"> <li>• Statistics of electronic money activity sent by e-mail</li> </ul>	from <b>€44</b> to <b>€113</b> per month	Seek advice from your Business Account Manager
<b>Online restitution of electronic money activity</b>	Starting at <b>€54</b> per month	Seek advice from your Business Account Manager
<b>Dynamic Currency Conversion (DCC)</b>	<p>Dynamic Currency Conversion at the Point of Sale is an on-the-spot electronic money service that enables you to offer foreign (non-Eurozone) customers payment settlement by Visa or MasterCard bank card directly in their own currency. The commission you receive (see below) is offset against any other electronic money commissions charged on transactions.</p> <p>Your Business Account Manager would be glad to show you how this service operates.</p>	

Annual electronic money turnover achieved using foreign cards	Fixed-rate DCC commission rebated to you	
	Transformation rate <sup>(1)</sup> ≤ 50%	Transformation rate > 50%
• Tariff 1 ≤ €1,000,000	<b>0.70%</b>	<b>0.80%</b>
• Tariff 2 > €1,000,000	<b>0.80%</b>	<b>0.90%</b>

(1) Transformation rate =  $\frac{\text{Transactions converted into €}}{\text{Transactions qualifying for DCC}}$  (see definition above)



	Commission (excl. VAT)	Note
<b>Managing merchant contracts</b>		
• Opening, amendments, closure	<b>€20</b> per intervention	
• Contract inactive	<b>€20</b> per month per contract	
• PCI <sup>(1)</sup> questionnaire: absence of questionnaire	<b>€1,000</b> per month	

## DISTANCE SELLING PRODUCT OFFERING

If you are growing your business by the Internet or by mail order and need a safe payment solution, Axepta BNP Paribas Online and Mercanet product offerings enable you to:

- accept customer payments by your customers via different payment methods: bank cards, electronic wallets (Applepay), Paypal account, American Express, instalment payments;
- utilise 3D Secure (3Ds) for payment security, enabling you to control card amounts outstanding and card and anti-carding system usage, in a secure environment protected by anti-fraud monitoring;
- access management and reporting tools which facilitate transaction tracking and management: payment history, transaction cancellations and refunds, etc.

To qualify for these distance selling options, an electronic payment contract specific to distance selling transactions by card must be subscribed beforehand.

## → AXEPTA BNP PARIBAS ONLINE – PRICE LIST EXCL. VAT

		Option 1	Option 2	Option 3		
Sales channel		Internet, Smartphone, Tablets, Mail Order Sales				
Monthly charge rate		€18 100 transactions included	€25 250 transactions included	Billed according to usage per threshold reached (minimum €30)		
Additional transaction / or per transaction (option 3)		€0.20	€0.12	0 to 1,000:	€0.12	
				1,001 to 5,000:	€0.10	
				5,001 to 10,000:	€0.09	
				10,001 to 20,000:	€0.08	
				> 20,001:	€0.07	
Basic services included		Access to Back Office, Payment created, Reimbursement, Subscription, One click, 3D5 2.0 Protocol, Reports				
Optional services	• Anti-fraud pack 1	Included - 7 anti-fraude criteria				
	• Anti-fraud pack 2	€5 - 11 customisable anti-fraude criteria				
	• Anti-fraud pack 3	By quotation only				
	• PPRO service access*	€20 joining fee to access an additional range of local payment means				

Other options are quoted in the Axepta BNP Paribas service contract.

\* PPRO: name of the provider offering complementary local payment means to those of Axepta.

(1) Payment Card Industry.



## → MERCANET - PRICE LIST EXCL. VAT

	Charges and commission (excl. VAT)	Note
<b>Initial fee payable when subscribing</b>		
• Mercanet Essentiel	<b>€200</b>	Registration charge, service initiation, customised payment pages.
• Mercanet Gestion Plus	<b>€1,000</b>	Registration charge, service initiation, customised payment pages.
• Mercanet VPC	<b>€200</b>	Registration charge, service initiation.
<b>Standard price rates irrespective of payment solution</b>		
• Monthly all-in charge	<b>€29.90</b>	Includes 200 transactions per month. Software user rights; services included in the basic product offering; access to the management tool; dedicated back-up assistance. A transaction = all authorisation requests and back-office operations (cancellation, refund, validation, diagnostic test, etc.).
• Additional transactions	<b>€0.15</b> per transaction	More than 200 transactions monthly.
• Personal Finance online credits option	<b>€5</b> per month	Presto (amortisable online credit) and "3 or 4 x CB". Available only via Mercanet Essentiel.
• Banking Reconciliation Journal Option	<b>€31</b> per month	Reconciliation of transactions using your payment solution.
• Unpaid Accounts Reconciliation Journal Option	<b>€85</b> per month	Reconciliation of unpaid accounts with transactions made using your payment solution.
• Anti-fraud control option	<b>€21</b> per month	For determining the boundaries of your customer base.
• Electronic file transfer option	<b>€15</b> per month	To transfer your files or to receive your journals electronically.





## Handling incidents and sundry services relating to payments and collections

	Non-taxable Commission	Note
<b>Non-payment</b>		
• Unpaid cheque	No charge	
• Cheque (other reasons)	<b>€17.50</b>	
• Bill of exchange - information transmitted electronically - information on hard copy	<b>€8.90</b> <b>€19.30</b>	The cost of any notice of protest requested by the beneficiary is for the beneficiary's account.
• SEPA European direct debit	<b>€15</b>	
<b>Miscellaneous transactions with bills of exchange</b>		
• Bill restitution request	<b>€4.60</b>	Plus recovery of any telex or telephone charges, etc.
• Advice of fate	<b>€20.60</b> + claims expenses billed to the bank	
• Other operations (claims, extensions, changes of domicile)	<b>€20.60</b>	
<b>Sundry operations on SEPA European direct debits</b>		
• Change to or cancellation of remittance or transaction	<b>€14</b> per remittance or per transaction	
• Proof requested	<b>€24</b> per request for proof from the debited entity's bank	

## → 2 - DEBIT TRANSACTIONS

### Payments and settlements

	Non-taxable Commission	Note
<b>I. CASH</b>		
<b>Withdrawal</b>	No charge	Unless specially agreed conditions apply giving access to a specific service.
<b>Funds ordered by fax</b>	<b>€6</b> per order	
<b>II. CHEQUES</b>		
<b>Payment of cheques</b>	No charge	Unless specially agreed conditions apply giving access to a specific service.
<b>Security procedures for issued cheques</b> (amount and beneficiary's name verified)	<b>€1</b> per cheque	Cost of set-up, customisations, fax, or data transfer, etc., is extra.
<b>Issuance of certified cheque</b>	<b>€10.30</b> per cheque	



	Non-taxable Commission	Note
<b>Secure issue of letter-cheques</b>	from <b>€0.31</b> to <b>€0.57</b> per cheque	<ul style="list-style-type: none"> <li>Depending on volume and frequency of issuance.</li> <li>Postage charges extra.</li> <li>Price applies to annual volumes of 10,000 to 1,000,000 cheques.</li> </ul>
<b>III. BILLS OF EXCHANGE</b>		
<b>Payment</b>		
• Due date notified	No charge	
• Payment instructions not received	<b>€25.80</b> per due date	
<b>Supply of payment statements for LCRs/BORs</b> (electronic bills of exchange/promissory notes)		
• with payment agreement (unless contested)	<b>€1.95</b> per statement	Refer to charges for electronic transmission pages 37 to 38.
• without payment agreement (unless contested)	<b>€7.60</b> per statement	
<b>IV. CREDIT TRANSFERS</b>		
<b>SEPA European credit transfer</b>		See SEPA definition on page 19.
<b>By online banking</b>		
• Third-party standard transfer	<b>€0.20</b> per credit transfer	No charge for internal BNP Paribas credit transfers between the same client's accounts.
• Third-party urgent transfer	<b>€0.46</b> per credit transfer	
<b>Transmitted electronically</b>		
• Remittance of SEPA European credit transfers		
- Third-party standard transfer	<b>€0.20</b> per credit transfer + electronic data service <b>€0.46</b> per credit transfer + electronic data service.	Refer to the electronic transmission price rates on pages 37 to 38.
- Third-party urgent transfer		
<b>On hard copy</b>		
• Standard third-party credit transfer	<b>€20</b> per transfer	
• Urgent third-party credit transfer	<b>€26.50</b> per transfer	
<b>Standing order credit transfers</b>		
• Due date charge	<b>€1.22</b> per transaction	Charges applied to each due date of a standing order transfer.
• Set-up charge	<b>€5.10</b> per case	
• Set-up alteration charge	<b>€4.30</b> per alteration	
<b>Business credit transfers (EDIVIR+)</b>	This is a specially tailored service and charges are assessed individually.	Contact your Business Account Manager.
<b>Instant European SEPA credit transfers</b>	<b>€1</b> per transfer	See SEPA definition page 19. Instant transfers in euros to countries in the SEPA geographical area.
<b>Non-SEPA European transfers</b>	<b>€3</b> per transfer	Transfers in euros to the EEA zone sent electronically (on-line banking) via the TARGET 2 or EURO 1 payment system.



	Non-taxable Commission	Note
<b>V. DIRECT DEBIT NOTIFICATION</b> <ul style="list-style-type: none"> <li>• Payment of a SEPA European direct debit notification</li> </ul>	No charge	
<ul style="list-style-type: none"> <li>• Registration of a B2B mandate</li> </ul>	<b>€15</b>	
<b>VI. CORPORATE CARDS AND AFFAIRES CARDS</b>		Charges for BNP Paribas Corporate and Affaires Cards are assessed individually. Ask your Business Account Manager to give you a specially-tailored quotation. The prices below are for pools of less than 20 cards, with an average monthly expenditure per card in France of under €600, no cash withdrawal facility and month-end settlement.
<ul style="list-style-type: none"> <li>• Corporate Cards - Affaires Internationale Cards - Affaires Nationale Cards</li> </ul>	Annual subscription <b>€61</b>	
<ul style="list-style-type: none"> <li>• Corporate Gold Cards - Affaires Gold Cards</li> </ul>	Annual subscription <b>€142</b>	
<ul style="list-style-type: none"> <li>• Corporate Platinum Cards</li> </ul>	Annual subscription <b>€450</b>	
<b>Transaction commissions</b>		
<ul style="list-style-type: none"> <li>• Payments</li> <li>- In France or Eurozone</li> </ul>	No charge	
<ul style="list-style-type: none"> <li>- Outside the Eurozone<sup>(1)</sup></li> </ul>	<b>2.90% + €0.90</b> per transaction	
<ul style="list-style-type: none"> <li>• Withdrawals from ATMs</li> <li>- In France and the Eurozone <ul style="list-style-type: none"> <li>&gt; ATMs of the BNP Paribas Global Network and partner banks of the Global Alliance network<sup>(2)</sup></li> <li>&gt; Other ATMs</li> </ul> </li> <li>- Outside the Eurozone<sup>(1)</sup> <ul style="list-style-type: none"> <li>&gt; ATMs of the BNP Paribas Global Network and partner banks of the Global Alliance network<sup>(2)</sup></li> <li>&gt; Other ATMs</li> </ul> </li> </ul>	<p>No charge</p> <p><b>1% with a minimum of €1</b> per withdrawal</p> <p>No banking commission</p> <p><b>2.90% + €3.60</b> per withdrawal</p>	
<ul style="list-style-type: none"> <li>• Withdrawals over the counter at non-BNP Paribas bank branches</li> <li>- In France or the Eurozone</li> <li>- Outside the Eurozone</li> </ul>	<p><b>1% + €5</b> per withdrawal</p> <p><b>2.90% + €5</b> per withdrawal</p>	

(1) Depending on which acceptance network is used, the Visa or MasterCard International Centre converts into euros on the reception date of the debit at the centre in accordance with each network's applicable exchange rate terms, with the above-mentioned commission added.

(2) No banking commission (except for foreign exchange commission) is charged on card operated cash withdrawals from ATMs of the BNP Paribas Group (BNP Paribas Global Network) and foreign partner banks of the Global Alliance agreement. You can find all the countries and banks concerned listed at: [mabanque.bnpparibas/fr/retraitsgratuitsaletranger](http://mabanque.bnpparibas/fr/retraitsgratuitsaletranger)



	Non-taxable Commission unless stated in Notes	Note
<b>Other charges</b>		
• PIN number reissued	<b>€7.50</b> per transaction	Subject to VAT. Free of charge from the Corporate Card website.
• Change to permanent limit for payments or withdrawals	<b>€3.50</b> per transaction	
• Document search, request for card payment slip or proof of cash withdrawal	<b>€12.90</b> per transaction	Subject to VAT.
• Card replaced or reconstituted	<b>€6</b> per transaction	Subject to VAT.
• Stop order	<b>€7.50</b> per transaction	Free of charge from the Corporate Card website.
• Direct debit unpaid due to insufficient funds	<b>€12.50</b> per transaction	
• Charge for unpaid presentation	<b>€3.50</b> per transaction	
• Registered letter charge	<b>€4.10</b> per letter	Subject to VAT.
• Deferred debit fees		Enquire with your Business Account Manager.
• Access via the Entreprise Card websites: - corporatecards.bnpparibas.com - cartesentreprise.bnpparibas.com - onboarding.corporatecards.bnpparibas	No charge	
• Reporting tools - Intellilink (Visa Affaires/Corporate Cards) - SDG2 - Smartdata (MasterCard Corporate Cards)	Per month and per transaction: <b>€0.05</b>	Intellilink and SDG2 are reporting tools developed by Visa and MasterCard respectively. They are aimed at businesses with sophisticated and wide-ranging reporting needs domestically and internationally. Subject to VAT.
• Transaction statements - Electronic statement (pdf) for cardholder - Electronic statement (pdf) for card administrator - ROP (electronic transactions statement)	No charge No charge By quotation only	ROP (electronic transactions statement): supply of transaction statements in BNP Paribas electronic format for Affaires Cards or Corporate Cards. Subject to VAT.



	Non-taxable Commission unless stated in Notes	Note
<b>Corporate Cards (only)</b> <ul style="list-style-type: none"> <li>SMS Alerts</li> </ul>	Per year and per card : - Corporate: <b>€2.50</b> - Corporate Gold: <b>€1.25</b> - Corporate Platinum: no charge	SMS Alerts sent to Corporate Card holders in the following cases: - card activation, - stop-payment, - remote sales transaction, - payment and/or cash withdrawal limits more than 80% utilised. Subject to VAT.
<ul style="list-style-type: none"> <li>Email Alerts</li> </ul>	No charge	For card holders: new statement available on the website and next direct debit on the bank account. For the operators: new document available on the website.
<ul style="list-style-type: none"> <li>Choice of PIN number</li> </ul>	Per year and per card : - Corporate: <b>€5</b> - Corporate Gold: <b>€2.50</b> - Corporate Platinum: no charge	Holders of Corporate Cards can choose their own four-digit PIN number. Subject to VAT.
<ul style="list-style-type: none"> <li>Customised visual design for cards</li> </ul>	Business logo: - per year and per card: <b>€5</b> - fixed set-up cost: <b>€1,000</b> per type of card. Large visual: - per year and per card: <b>€5</b> - fixed set-up cost: <b>€5,000</b> per type of card.	Corporate Cards customised by including company's corporate logo or with a full visual. Subject to VAT.
<ul style="list-style-type: none"> <li>MCC or MCG code blocking</li> </ul>	Per year and per card: - Corporate: <b>€5</b> - Corporate Gold: <b>€2.50</b> - Corporate Platinum: no charge	Limits can be set for certain categories of expenditure with Corporate Cards. Subject to VAT.

## VII. CARTE PROCUREMENT/VIRTUELLE CARDS

<b>Carte Procurement Card</b> <ul style="list-style-type: none"> <li>Set-up costs</li> <li>Annual membership fee</li> </ul>	No charge* <b>€61</b>	Annual membership charge per card holder in euros or in the card issue currency.
<b>Carte virtuelle card manual mode option</b> <ul style="list-style-type: none"> <li>Set-up costs</li> <li>Annual membership fee</li> <li>Monthly subscription (10 users)</li> </ul>	No charge* <b>€61</b> <b>€45</b>	A digital 3Skey needed (except if already a card holder, see page 41, section 5, Security tools). Monthly subscription subject to VAT.
<b>Carte virtuelle card integrated mode</b> <ul style="list-style-type: none"> <li>Set-up costs</li> <li>Annual membership fee</li> </ul>	By quotation only	
<b>Transaction commissions</b> <ul style="list-style-type: none"> <li>Payments               <ul style="list-style-type: none"> <li>In the card's currency</li> <li>In another currency</li> </ul> </li> </ul>	No charge <b>2.90% + €0.90</b> per transaction	

\* Excludes intervention by implementation team which is by quotation only.



<b>VIII. CARTE ACHAT / PURCHASE CARDS</b> <ul style="list-style-type: none"> <li>• Set-up costs</li> <li>• Annual membership fee</li> </ul>	By quotation only <b>€61</b>	Public Sector or requiring information on Level 3 transactions.
<ul style="list-style-type: none"> <li>• Carte virtuelle card <ul style="list-style-type: none"> <li>- Annual membership fee</li> <li>- Monthly subscription</li> </ul> </li> </ul>	<b>€61</b> <b>€45</b>	Monthly subscription subject to VAT.
<b>Transaction commissions</b> <ul style="list-style-type: none"> <li>• Payments <ul style="list-style-type: none"> <li>- In France or in the Eurozone</li> <li>- Outside the Eurozone</li> <li>- Level 3 transaction</li> </ul> </li> </ul>	No charge <b>2.90% + €0.90</b> per transaction <b>€2</b> per transaction	
<b>IX. CARTE VOYAGE / LOGÉE CARDS</b>	By quotation only	A logée card enables the processing of staff business travel expenses to be delegated to your travel agency.



## Handling incidents and various services relating to payments and payment defaults

	Non-taxable Commission	Note
<b>I. NON-PAYMENT</b> <b>Cheque returned for lack of funds</b> <ul style="list-style-type: none"> <li>Unpaid cheque (money withdrawn)</li> <li>Bad cheque ≤ €50</li> <li>Bad cheque &gt; €50</li> <li>Preliminary notification letter for cheque issued with insufficient funds and not returned.</li> </ul>	<b>€30</b> per returned cheque <b>€50</b> per returned cheque  <b>€14</b>	
<b>Other payment means</b> <ul style="list-style-type: none"> <li>Bill of exchange rejected for lack of funds</li> </ul>	<b>€20</b>	For bills of less than €20, these charges are the same as the bill amount.
<ul style="list-style-type: none"> <li>SEPA European direct debit rejected because of a total or partial lack of funds</li> </ul>	<b>€20</b>	These charges are not debited for direct debits of less than €20.
<ul style="list-style-type: none"> <li>Other reasons for SEPA direct debit rejected <ul style="list-style-type: none"> <li>At bank branch</li> <li>Via electronic banking service</li> </ul> </li> </ul>	<b>€14</b> <b>€12</b>	
<b>II. STOP-PAYMENT ORDER</b> <ul style="list-style-type: none"> <li>On issued cheque <ul style="list-style-type: none"> <li>At bank branch</li> <li>Via electronic banking service</li> </ul> </li> </ul>	<b>€16</b> <b>€10.50</b>	
<ul style="list-style-type: none"> <li>On SEPA European direct debit <ul style="list-style-type: none"> <li>At bank branch</li> <li>Via electronic banking service</li> </ul> </li> </ul>	<b>€14</b> <b>€12</b>	
<b>III. CREDIT TRANSFER REJECTED</b> <ul style="list-style-type: none"> <li>Due to incorrect bank details or account closure</li> </ul>	<b>€6.50</b>	
<b>Standing order credit transfer (all-in charge per transaction)</b>		
<ul style="list-style-type: none"> <li>Charges if a standing order credit transfer is insufficiently provisioned or not paid.</li> </ul>	<b>€20</b> (all-in charge comprising a €9.50 intervention commission and €10.50 of other charges)	No charges are levied if the transfer amount is under €20.

# International and non-SEPA payment means



## → INTERNATIONAL CREDIT TRANSFERS: A SIMPLE AND COMPLETE PRODUCT PACKAGE

An international credit transfer consists of a credit transfer to or from a third party:

- in euros to or from a country outside the European Economic Area\*;
- in other currencies irrespective of issuing country or destination country:

### Different charge allocation methods

- **SHARE charges:** the issuer of the credit transfer pays the charges of the issuing bank and the beneficiary of the credit transfer pays the charges of the beneficiary bank and any intermediary bank charges. If nothing else is specified in the payment instructions, this is the default option.
- **OUR charges:** All charges are for the issuer of the credit transfer. When this charging method is selected, the instructing party authorises BNP Paribas to debit it any additional expenses subsequently claimed by the beneficiary's bank or by the foreign correspondent bank.
- **BEN charges:** All charges are for the beneficiary of the credit transfer.

As stipulated by the Payment Services Directive (PSD2), SHARE charges is the default option for all European transactions.

- **Correspondent bank/benededuct charges:** Added to these charges are any expenses billed by BNP Paribas correspondent banks and the beneficiary's bank. These charges are deducted from the initial amount of the payment.

### Exchange rates

The applicable exchange rate on any foreign exchange transaction is the prevailing exchange rate at the time of the transaction as communicated by the BNP Paribas Dealing Room plus a mark-up. This varies with the transaction amount and the currency. For more information, get in touch with us through your Business Account Manager.

### Bank details

- **IBAN:** ("International Bank Account Number"): an internationally recognised number designating an account in a country that has adopted the IBAN standard.
- **BBAN:** "Basic Bank Account Number": a nationally recognised bank account number.
- **BIC Code:** "Bank Identifier" or "SWIFT" code: a standardised code for financial institutions that identifies any bank in a unique way.

BIC and IBAN are mandatory for all payments and payment receipts via credit transfers within the European Economic Area.

### Advisory Space for International Credit Transfers (L'espace Conseil Virements Internationaux)

A specialised BNP Paribas Internet Portal for international credit transfers. Here you will find all the information needed to settle payments abroad including information on bank details by individual country, required and recommended data, a tool for checking BIC/IBAN consistency, a payment simulator, etc.

### Currency Guide

An Internet portal in French and English itemising the recommended and obligatory information to be notified in payments for each currency. It is available at <https://cashmanagement.bnpparibas.com/cg>

\*The countries of the European Economic Area are listed on the website of the European Payments Council (EPC): <https://www.europeanpaymentscouncil.eu/>





When issuing international credit transfers in accordance with regulation (EU) 2015/847 of the European Parliament and Council of 20th of May 2015, the full details of the instructing party (name, address, account number) must now be supplied to the bank of the credit transfer's beneficiary. Also included should be the name of the beneficiary, the beneficiary's account number and a unique identification number for the transaction.

### → NON-SEPA CREDIT TRANSFERS

#### Cash transfers

Cash transfers enable you to transfer or receive funds between accounts within your company or your group.

There are various types of cash transfers:

- **Domestic cash transfer:** in euros to or from an account in France.
- **European cash transfer:** in euros to or from a country of the European Economic Area (EEA) excluding France.
- **International cash transfer:**
  - in euros to or from any country outside the European Economic Area\*
  - in currencies other than the euro regardless of issue or destination country.

\*The countries of the European Economic Area are listed on the website of the European Payments Council (EPC): <https://www.europeanpaymentscouncil.eu/>



## → 1 - CREDIT TRANSACTIONS

	Non-taxable Commission	Note
<b>I. CREDIT TRANSFERS</b> <b>Transfer collection commission</b> <ul style="list-style-type: none"> <li>Domestic and European cash transfers</li> </ul>	No charge	
International third-party and cash transfers	<b>€19</b> maximum	See definition pages 31 and 32.
<b>Any other commissions</b> <ul style="list-style-type: none"> <li>Hard-copy notification for European credit transfers received</li> </ul>	<b>€0.90</b> per credit transfer received	
<ul style="list-style-type: none"> <li>Hard-copy notification for international credit transfers received</li> </ul>	<b>€0.90</b> per credit transfer received	
<b>II. CASHING CHEQUES PAYABLE ABOARD</b> <ul style="list-style-type: none"> <li>Cheques issued in the currency of the country in which the cheque is drawn (including cheques drawn in euros on a Eurozone country)</li> </ul>	<b>1%</b> minimum <b>€17.50</b> maximum <b>€108.70</b>	(+) Any foreign exchange commission (see page 48).
<ul style="list-style-type: none"> <li>Cheques issued in a currency other than the currency of the country in which the cheque is drawn</li> </ul>	<b>1%</b> minimum <b>€18</b> maximum <b>€110</b>	(+) Any foreign exchange commission (see page 48).
<b>III. COLLECTIONS ON BILLS OF EXCHANGE PAYABLE ABROAD</b> <ul style="list-style-type: none"> <li>Clean collection</li> <li>Collection</li> <li>Presented for acceptance</li> <li>Swift message</li> <li>Secure express letter</li> <li>Fate enquiry and miscellaneous action</li> </ul>	<b>1‰</b> per bill minimum <b>€37</b> maximum <b>€705</b> <b>€40</b> per bill <b>€26</b> <b>€31</b> per despatched letter <b>€41</b>	(+) Any foreign exchange commission (see page 48).



## → 2 - DEBIT TRANSACTIONS

	Non-taxable Commission	Note
<b>I. THIRD-PARTY INTERNATIONAL CREDIT TRANSFERS</b>		See definition page 31.
<b>Issuance commission</b> <ul style="list-style-type: none"> <li>Via online banking or electronic transmission</li> <li>On hard copy</li> </ul>	<b>€10</b> per transfer  <b>1‰</b> per transfer minimum <b>€40</b> maximum <b>€65</b>	
<b>Foreign exchange commission</b> <ul style="list-style-type: none"> <li>On hard copy</li> </ul>	<b>1‰</b> per transfer minimum <b>€15</b> maximum <b>€65</b>	
<b>II. CASH TRANSFERS</b>		Cash transfers are exempted from any movement commission.
<b>Issuance commission</b> <ul style="list-style-type: none"> <li>Via online banking or electronic transmission <ul style="list-style-type: none"> <li>Domestic cash transfers</li> <li>European cash transfers</li> <li>International cash transfers</li> </ul> </li> <li>On hard copy <ul style="list-style-type: none"> <li>Domestic cash transfers</li> <li>European cash transfers</li> <li>International cash transfers</li> </ul> </li> </ul>	<b>€7.40</b> per transfer <b>€7.40</b> per transfer <b>€16.50</b> per transfer  <b>€20</b> per transfer <b>€27.40</b> per transfer <b>€36.50</b> per transfer	
<b>Foreign exchange commission</b> <ul style="list-style-type: none"> <li>On hard copy</li> </ul>	<b>1‰</b> per transfer minimum <b>€15</b> maximum <b>€65</b>	
<b>III. OTHER COMMISSIONS</b>		
<ul style="list-style-type: none"> <li>Hard-copy execution advice for issued international transfers</li> <li>Intervention charge for amended instructions</li> <li>No charges for beneficiary (OUR charges)</li> <li>Urgent transfer option</li> <li>Deferred settlement</li> </ul>	<b>€0.90</b> per transfer issued  <b>€14</b> per transfer <b>€21</b> per transfer <b>€6.50</b> per transfer <b>€0.11</b> per transfer	Starting from day 13 of retention. Your Business Account Manager would be glad to provide you with further details.
<b>Non-SEPA European transfer</b>	<b>€3</b> per transfer	Transfers in euros to the EEA zone sent electronically (on-line banking) via the TARGET 2 or EURO 1 payment system.



	Non-taxable Commission	Note
<b>IV. PAYMENT OF CHEQUES IN FAVOUR OF ABROAD</b> <ul style="list-style-type: none"> <li>In euros without currency exchange</li> </ul>	<b>1.5‰</b> minimum <b>€27</b> maximum <b>€255</b>	(+) Any foreign exchange commission (see page 48).
<ul style="list-style-type: none"> <li>In euros with currency exchange</li> </ul>	<b>1.5‰</b> minimum <b>€51</b> maximum <b>€255</b>	
<ul style="list-style-type: none"> <li>In foreign currency without exchange</li> </ul>	from <b>0.5</b> to <b>1‰</b> minimum <b>€27</b> maximum <b>€255</b>	
<ul style="list-style-type: none"> <li>In foreign currency with exchange</li> </ul>	<b>1.5‰</b> minimum <b>€51</b> maximum <b>€255</b>	
<b>V. SETTLEMENT OF BILLS OF EXCHANGE PAYABLE ABROAD<sup>(1)</sup></b> <ul style="list-style-type: none"> <li>Clean collection</li> <li>Collection commission</li> <li>Presented for acceptance</li> <li>Swift message</li> <li>Secure express letter</li> <li>Fate enquiry and miscellaneous interventions</li> <li>Payment in euros in the Eurozone</li> <li>Payment in euros outside the Eurozone or in another currency</li> </ul>	<b>1‰</b> minimum <b>€37</b> maximum <b>€705</b>  <b>€40</b> per bill <b>€26</b> <b>€31</b> per despatched letter <b>€41</b> <b>€5</b> <b>€20</b>	(+) Any foreign exchange commission (see page 48).

(1) All these costs are usually paid by the foreign remitter.  
In exceptional circumstances, they can be payable by the drawee.  
Foreign exchange commission due on currency transactions is payable by the drawee.

## 2. Managing and tracking transactions remotely - Cash optimisation

### Cash Management France



#### Remote banking

The Centre de Relations Télématicques (Online Banking Call Centre) is ready to assist users of our remote banking services by telephone.

01 60 94 26 68 (service gratuit + prix d'un appel local)

#### → 1 - ONLINE BANK

##### Ma Banque Entreprise:

- Via the Internet: <https://mabanqueentreprise.bnpparibas>
- From your mobile or tablet: Ma Banque Entreprise application

Ma Banque Entreprise offers a full range of Internet services, enabling you to consult your accounts (accounts with BNP Paribas and other banks) and manage all your domestic and international transactions:

- consulting outstanding balances, detailed transaction statements, fund movements awaiting book entry, etc.
- inputting, validating and tracking your transactions: credit transfers (single or multiple), direct debit remittances and electronic bill of exchange (LCR) remittances;
- payment vouchers: consulting and responding to electronic bill of exchange (LCR) statements;
- consulting your investment securities portfolios and subscriptions/redemptions of BNP Paribas UCI units, etc.
- administrative: online management of the rights of your users regarding functioning and accounts.

Ma Banque Entreprise particularly allows you to input and validate your European credit transfers for standard, urgent or instant processing\*. Your cash transfers and international credit transfers can also be handled via Ma Banque Entreprise.

Daily monitoring of your cash movements and business activity is also facilitated by access to E-Services. This service enables you to order chequebooks on-line, make stop payment orders on means of payment, generate execution notifications for credit transfers, etc. For any enquiries, contact our help desks via E-Formulaire.

You can authenticate and validate your instructions in a secure environment by using an electronic USB certificate or a Secure Transfer card combined with a reader.

	Commission (excl. VAT)	Note
<b>E-Services subscription</b>	€5 per month	Included in Ma Banque Entreprise subscription
<b>Ma Banque Entreprise subscription</b>	€44 per month	
<b>Additional modules</b>		
• "Payment Means" Module	€26 per month	Your Business Account Manager will be glad to provide you with more information on additional modules.
• "Payment Voucher" Module (responses to electronic bill of exchange (LCR) statements)	No charge	
• "Financing" Module	No charge	
• "Third-Party Banks Consultation" Service	€21 per month for the first 5 accounts	€16 per month starting with the 6 <sup>th</sup> account
• "Confidential Credit Transfers" Service	€8.10 per month	
• "18-Month History" Service	€5 per month	

\*Information on methods and billing on page 20.



### Ma Banque Entreprise Evolution

- Via the Internet: <https://mabanqueentreprise.bnpparibas>
- From your mobile or tablet: Ma Banque Entreprise application

Ma Banque Entreprise Evolution allows you to monitor your professional accounts and manage your payments and collections online in complete security (single or multiple, European SEPA or international credit transfers; direct debit and bill of exchange remittances).

Ma Banque Entreprise Evolution caters to your specific needs thanks to optional modules, e.g. consulting LCR remittance statements, management of payment vouchers, consulting outstanding credit amounts and assigned receivables, BNP Paribas UCI subscriptions and redemptions.

	Commission (excl. VAT)	Note
<b>E-Services subscription</b>	€5 per month	Included in Ma Banque Entreprise Evolution subscription
<b>Ma Banque Entreprise Evolution subscription</b>	€24 per month	
<b>Additional modules</b>		
• "Payment authorisation" module for managing domiciled bills of exchange	€4 per month	
• "UCI" module for managing your BNP Paribas UCIs	€5 per month	
• "Financing" module for viewing your loan accounts	€4 per month	
• "Third-party banks consultation" service	€20.30 per month for the first five accounts	€16 per month and per account starting with the 6th account
• "Confidential credit transfers" service	€8.10 per month	
• 18-Month History Service	€5 per month	

## → 2 - FILE EXCHANGES

### Electronic transmission via the Internet (Transnet, EBICS, E-Link and SWIFTNet)

- **Transnet** is a practical and secure way for your company to exchange electronic files with BNP Paribas using an ordinary Internet browser. With Transnet, you can:
  - transmit your payment and collection orders in CFONB format and also issue European credit transfers in SEPA format (ISO 20022),
  - download your account and transaction statements without any need for electronic transmission software.
- **EBICS** is the most widespread French interbank communications protocol. It offers a high degree of transport security: reciprocal authentication, system integrity and exchanged data sealing.
  - EBICS T relates to split validations: by fax or, for greater security, validation on our Internet portal using our Dematerialised Validation service.
  - EBICS TS (Transport and Signature) ensures more secure remittances thanks to an electronic signature which accompanies the files. The signature is supported by electronic certificates issued by a certification authority recognized by the CFONB. BNP Paribas recommends the use of SWIFT 3SKEY certificates. They are available for purchase separately from the EBICS TS service.
  - EBICS TS Essentiel incorporates two SWIFT 3SKEY electronic certificates and is distributed by BNP Paribas.
- **E-LINK** is an Internet-based file exchange service for banks (payments and reporting) accessible via an FTPS (File Transfer Protocol Secured) connection. Its advantages: flexibility and ease of installation. It is especially suited for high volumes. Payment validation is by a personal electronic signature attached to the file and is a useful alternative to EBICS TS.

\* Information on methods and billing on page 20.



- **SWIFTNet** is a standard international solution for companies using the SWIFT network. SWIFTNet allows companies to send payment files and receive reports in complete security via banks in most countries. File exchanges take place using the FIN single-message and FILE ACT file-exchange systems.

	Commission (excl. VAT)	Note
<b>Client-to-bank</b>		Transmission of instructions for credit transfers, international credit transfers, cash transfers, direct debits, LCR/BOR remittances, LCR/BOR payment vouchers.
<b>TRANSNET, EBICS T</b>		
• Subscription	€23.10 per month	
• Additional file (over and above 20 files per month)	€0.98 per file	The first 20 files per month are free.
• Validation of remittances - Validation by fax of electronically transmitted remittances - Electronic validation of electronically transmitted remittances	€20 per remittance  No charge	Non-taxable commission
<b>EBICS TS Essentiel</b>		
• Subscription	€37.90 per month	
• Additional file (over and above 20 files per month)	€0.98 per file	The first 20 files per month are free.
<b>EBICS TS</b>		
• Subscription	€55.50 per month	
• Additional file (over and above 50 files per month)	€1.06 per file	The first 50 files per month are free.
<b>E-Link</b>		
• Subscription	€55.50 per month	
• Additional file (over and above 50 files per month)	€1.06 per file	The first 50 files per month are free.
<b>SWIFTNet (excluding set-up charges)</b>		
• FIN - Subscription	€124 per month	
• FILE ACT - Subscription - Per file	€55.50 per month €1.06 per file	
• Rerouting option for debiting the account of a third-party bank		See Cash Management International, page 44.
<b>Bank-to-Client</b>		Account statements, transaction notices and PSR applications reports in CFONB or XML format, LCR/BOR statements, cash movements for subsequent booking, etc. Book entries: recording useful information for the company's operation.



	Commission (excl. VAT)	Note
<b>TRANSNET, EBICS T, E-Link</b>		
• Subscription	€64.30 per month	
• Per 100 entries in CFONB format	€7.73	Billing adjusted for exact number of entries.
• Per 100 XML tag sequences	€7	Billing adjusted for exact number of tags.
<b>SWIFTNet (excluding set-up costs)</b>		
• FIN		
- Subscription	€64.30	
- Per 100 entries	€11.50	
• FILE ACT		
- Subscription	€64.30	
- Per 100 entries in CFONB format	€7.73	Billing adjusted for exact number of entries.
• Per 100 XML tag sequences	€7	Billing adjusted for exact number of tags.
<b>Taolink</b>		
• SWIFTNet Service Bureau	Enquire with us	

### Services relating to SWIFTNet, E-Link and EBICS file exchange channels

Cash Management International services are accessible via the following channels: SWIFTNet FIN, SWIFTNet FileAct, E-Link, EBICS TS and EBICS T (in reporting mode only for the latter).

- **Outgoing delocalised credit transfer (MT101 OUT)** is a credit transfer instruction routed through BNP Paribas France to a partner bank (one that has signed an MT101 exchange agreement with BNP Paribas). With this service, businesses can make domestic or international credit transfers from accounts which they have opened abroad. This service works in several formats: MT101, ISO XML V2 or XML V3 or special local formats used for processing local means of payments in the destination country.
- **Incoming international reports (MT940 IN)** are daily account statements produced by one of our BNP Paribas international sites or a third-party bank. Clients of BNP Paribas France can receive daily reports of any accounts opened abroad via this service.

	Commission (excl. VAT)	Note
<b>Incoming international reports (MT940 IN)</b>		
• Assistance and Repairs at time of issuing an MT101 OUT	€55.90 per month	Delocalised transfers (Third-Party or Cash)
• Assistance and Repairs at time of issuing an MT101 OUT		Outsourced cash transfers (special service with coupled account)
<b>BNP Paribas Group</b>		
• Issue of a delocalised credit transfer to an account held at BNP Paribas Group	€9 per month	Per account held with BNP Paribas Group <sup>(1)</sup> .
• MT940 international format report received from a BNP Paribas Group account		
<b>Third-Party Banks</b>		
• Issue of a delocalised credit transfer to an account held at a Third-Party Bank	€20 per month	Per account held with a third-party bank <sup>(2)</sup> .
• MT940 international format report received from a Third-Party Bank		
Converting MT940 to CFONB120	€7.73 per 100 entries	
Converting MT940 to CAMT053 XML	€7 per 100 tag sequences	

(1) The BNP Paribas site is likely to invoice the output of MT940 reports starting at €5 per month.

(2) The third-party bank is likely to invoice the output of MT940 reports according to its own price list.





## Évolution File Exchanges

- Service for Very Small Enterprises.
- Solution for sending and receiving credit transfers, direct debits, bills of exchange, statements, etc., between the Client and the Bank using two electronic transmission protocols:
  - **Transnet Evolution** when you deal only with BNP Paribas;
  - **EBICS** when you deal with BNP Paribas as well as other banks.

	Commission (excl. VAT)	Note
<b>Basic subscription</b>	<b>€19.90</b> per month	
<b>Additional options</b>		
• Direct debit and SEPA direct debit remittances	<b>€4.50</b> per month	
• Remittances of international credit transfers		
• Unpaid direct debit advices		
• Enhanced account statements		
• Cash movements for subsequent booking		
• Credit transfers rejected		
• Bad cheques		
• Advice notes for unpaid direct debits and rejected CAMT XML direct debits		
• Transaction notices for credit transfers and direct debits		
• PSR ARA 560 application or XML reports		
• EBICS TS Essentiel Service	<b>€15</b> per month	

## → 3 - INTEGRATED MANAGEMENT SOLUTIONS (PAYMENTS/COLLECTIONS, REPORTING, LIQUIDITY AND BANKING COMMUNICATIONS)

### NetCash

A multi-bank web solution for payment management, reporting, liquidity management and banking reconciliation. Three versions are available:

	Commission (excl. VAT)	Note
<b>Formule Simplicité</b>	from <b>€54</b>	Multi-bank payment management and reporting.
<b>Formule Performance</b>	Enquire with us	
<b>Formule Amplitude</b>	Enquire with us	
<b>User support/Implementation</b> (recommended)	Enquire with us	Two types : - Remotely - On-site (daily lump-sum fee)

#### The basic subscription comprises:

- processing of bank statements;
- order inputting and sending;
- mobile application for all users;
- EBICS T and TS protocol management;
- support, maintenance and regular updates.

#### Additional options exist subject to your requirements:

- Management of SEPA SDD direct debit mandates;
- SEPA SCT credit transfer conversions;
- banking reconciliation;
- liquidity forecasting;
- liquidity management;
- ERP Connect.

## → 4 - CANAL MAIL

### Alertes mail

This service enables you to be rapidly informed of important events concerning your accounts, i.e. receipt of domestic and international transfers, rejected transactions, unpaid cheques, bills of exchange, direct debits, balances exceeded, etc. It facilitates the optimal management of your cash, as BNP Paribas automatically informs you by e-mail of any transaction on your account.

	Commission (excl. VAT)	Note
<b>Subscription</b>	<b>€12.50</b> per month	.
<b>Usage</b>	<b>€0.50</b> per email	

## → 5 - SECURITY TOOLS

### MAKING YOUR INTERNET FILE EXCHANGES AND ON-LINE BANKING SECURE

#### 3SKey

The 3SKey electronic certificate is a dedicated personal banking signature with the following features:

- accepted by several French banks;
- multi-protocol: SWIFTNet, EBICS TS, FTPs;
- multi-applications.

	Commission (excl. VAT)	Note
USB PRO	<b>€92</b> per certificate	Single payment

#### Transfert Sécurisé card reader

The BNP Paribas Transfert Sécurisé card is a private smart card for personal use only. It serves to self-authenticate and validate orders and instructions on the Ma Banque Entreprise portal.

	Commission (excl. VAT)	Note
• Club card reader	<b>€28</b> per card reader	Single payment
• Transfert Sécurisé card	<b>€40</b> per card	Two-year rate



## → 6 - FRAUD PREVENTION

### Protect your credit transfers against fraud

This service enables made-to-measure checking of your credit transfers as needed and according to your business risks. You are alerted in the event of a suspect transfer.

	Commission (excl. VAT)	Note
<b>Secure money flows</b>		
• By electronic transmission	from <b>€20.30</b> per month	
• Inputted online	from <b>€5</b> per month	

### SEPAmail IBAN check: making bank details more reliable

This service makes it possible to verify the reliability of bank details transmitted by a third party (customer or supplier). It does so by checking that the indicated account exists and corresponds to the holder as identified when the account was set up by the bank which holds the account. Verification requests are directed to the banks belonging to the SEPAmail DIAMOND service at SEPAmail.eu<sup>(1)</sup>.

	Commission (excl. VAT)	Note
• Verification request	Enquire with us	One-time charge rate on request.
• Exchange channel		
- SEPAmail Designer	Enquire with us	Our Web Interface to facilitate your verifications.
- Electronic transmission channel: EBICS TS, FTPS, SWIFTNET FA	Refer to your electronic transmission subscription	Via your existing electronic transmission channels.
• Web Service (API)	Enquire with us	Interactive connection directly into your ERP/TMS systems.

## → 7 - CASH MANAGEMENT CONTRACT INTERVENTIONS

	Commission (excl. VAT)	Note
• Setting up and implementing a Cash Management service	From <b>€200</b> to <b>€2,000</b> depending on contract implementation and type of subscriber service	Contact your Business Account Manager.
• Modifying an existing contract: additions, changes, removal of entities, mandated persons, accounts or services.	<b>€20</b> per intervention	
• Contract close-out	<b>€200</b> per contract	

(1) ) SEPAmail.eu now numbers seven partner banking groups in DIAMOND: BNP Paribas, BPCE group (Banque Populaire and Caisse d'Épargne), Crédit Agricole, Crédit Mutuel, CIC, La Banque Postale and Société Générale and Banque Publique d'Investissement (BPI). These represent about 80% of personal and corporate bank accounts in France. Note from the 1st quarter of 2022, all retail bank accounts in the Netherlands will also join the SEPAmail Diamond network.



## → 1 - WEB BANKING (CONNEXIS)

### Connexis Cash

This is a comprehensive range of services (Reports/Transfers/File Exchanges) for globally managing corporate cash via a dedicated, secure Internet portal.

	Commission (excl. VAT)	Note
<b>Main modules</b>		
• Implementation service	<b>€2,000</b>	
• Consulting balances and statements/inputting and validation of your payment transactions	<b>€30</b> per account per month (BNP Paribas accounts) <b>€40</b> per account per month (third-party banks)	Your Business Account Manager can provide details of invoicing and available options.
• Encryption tokens	<b>€30</b> per token	The first is free.
• Token update (assigned to a user)	<b>€10</b> per update	
• Token unblocking	<b>€10</b> per unblocking	
• Additional training	<b>€500</b> per day (on-site) + travel expenses or <b>€200</b> remotely	
<b>Liquidity management module</b>		
• Physical pooling	<b>€200</b> per month per contract	
• Notional pooling	<b>€50</b> per month per contract	
• Cash Intercompany	<b>€20</b> per month per contract	
• Selfcare	No charge	
<b>Connexis Gateway</b>		
• Implementation Service	<b>€2,000</b>	
• Consulting balances and statements • Inputting and validation of your payment transactions	<b>€30</b> per account per month (BNP Paribas accounts) <b>€40</b> per account per month (third-party banks)	
<b>Gateway On-line</b>	<b>€350</b> per month	



## → 2 - THIRD-PARTY BANK SERVICES (SWIFT ALL-IN PRICE)

- **MT101 Instruction received from a third-party bank** is a credit transfer instruction which will be carried out by BNP Paribas France based on a credit transfer instruction issued by a partner bank (a bank that has signed an MT101 exchange agreement with BNP Paribas). The credit transfer order gives rise to a debit in the account opened in BNP Paribas France's books. This service gives foreign businesses access to their French accounts, enabling debit entries for cash transfers, as well as SCT SEPA or international transfers (receiving MT101 INs).
- **MT940 reporting to a third-party bank** consists of a daily French account statement produced by BNP Paribas France and sent to one of our international sites or to a third-party bank. This service provides business groups with statements of their accounts at BNP Paribas France.

	Commission (excl. VAT)	Note
<b>Subscription for incoming MT101 instructions</b>	<b>€124</b> per month	
<b>Third-party banks</b> <ul style="list-style-type: none"> <li>• Receipt of instructions for a delocalized credit transfer from a third-party bank</li> </ul>	<b>€20</b> per month	Per account held with a third-party bank
<b>Subscription for issued MT940 reporting</b> <ul style="list-style-type: none"> <li>• Subscription to reporting service</li> <li>• Per 100 accounting entries</li> </ul>	<b>€64.30</b> per month <b>€11.50</b> per month	

## → 3 - OPENING AN INTERNATIONAL ACCOUNT

The **International Cash Management Desk** can help you open an account abroad with a BNP Paribas Group subsidiary bank (BNL in Italy, BNP Paribas Fortis in Belgium, BGL in Luxembourg, Bank of the West in the United States, BMCI in Morocco, UBCI in Tunisia, TEB in Turkey, etc.) or with one of the 14 world-class partner banks with which BNP Paribas has concluded special agreements.

The International Desk provides a value-added service enabling you to access:

- direct, customised assistance with your paperwork by a team of experts,
- a simplified account-opening procedure<sup>(1)</sup>,
- a global network of 40,000 branches in more than 60 countries.

	Commissions (excl. VAT)	Note
• Opening an international account	<b>€700</b>	Contact your Business Account Manager for information about our international solutions.
• Two accounts opened in different countries	<b>€1,320</b>	
• More than two accounts opened in different countries	<b>€1,630</b>	

(1) Where permitted by national regulations.



## → AUTOMATED CENTRALISATION OF LIQUIDITY

If you are seeking to optimise liquidity by tightly managing your cash, or to reduce your interest charges or to rationalise your banking processes, BNP Paribas can offer you a made-to-measure Liquidity Management solution based on a wide range of banking products. Our **Cash Concentration** service allows you to consolidate all your positions in a single account. This comprehensive service can be flexibly adapted to your company's format:

- it is available domestically and internationally;
- it can be utilised to manage accounts opened with other BNP Paribas Group entities and our partner banks.

Our **Cash Intercompany** service provides a range of reports for the simple and efficient management of intra-group lending-borrowing relations resulting from liquidity centralisation.

Whatever the project, our cash management specialists are ready to help identify the solution you require, assist with its implementation and monitor your daily transactions.

Your Business Account Manager will be glad to provide further details.

3



# INTERNATIONAL COMMERCE

48 Foreign exchange

49 Trade

For International payment means, please refer to Corporate cash-  
International payment means on page 31.



Handling your international transactions is a key focus of our attention.

We can offer you the following solutions:

- execution of your Cash Management International transactions;
- hedging certain types of default risk associated with international instructing parties, issuing and receiving international contract guarantees;
- foreign exchange risk hedging (imports and exports);
- optimised management of your international transactions;
- remote monitoring and management of your transactions.

We can also assist you in growing your business abroad. Thanks to their extensive local knowledge and markets expertise, BNP Paribas specialist staff can offer tailor-made solutions to meet all your international business challenges:

- "Trade Solutions", BNP Paribas' international trade portal, can provide answers on a whole range of questions: country information sheets, market research studies, calls for tenders, importers, customs duty calculations, import-export cost simulations, etc.
- "Trade Development", a team of specialists able to design and implement high-quality made-to-measure client support.

We can also arrange more structured deals, e.g. issuance of syndicated guarantees, refinancing and pre-financing, non-recourse discounting, forfaiting, purchases of export receivables.

Speak about it with your International Business Account Manager.

Find a description of these solutions and how you can benefit from them in the International Business space on our **[banqueentreprise.bnpparibas](https://banqueentreprise.bnpparibas)** website.

You can also find BNP Paribas' international commerce portal, Trade Solutions, at **[tradesolutions.bnpparibas.com](https://tradesolutions.bnpparibas.com)**

You have access to a valuable source of nearby help, namely your Business Account Manager. He or she is ready to assist you and, working with BNP Paribas Group specialists, to offer individually tailored solutions.





The foreign exchange market is an over-the-counter market. The cost of exchanging currency can vary according to market liquidity and order size.

## Buying and selling foreign currencies

(excluding charges for issuing or receiving "European" or "International" credit transfers)

	Non-taxable Commission	Note
<b>Foreign exchange commission</b> <ul style="list-style-type: none"> <li>Exchange value ≤ €75,000</li> </ul>	<b>0.50‰</b> minimum <b>€18</b>	
<ul style="list-style-type: none"> <li>Exchange value &gt; €75,000                             <ul style="list-style-type: none"> <li>First €75,000 band</li> <li>Beyond first band</li> </ul> </li> </ul>	<b>0.50‰</b> <b>0.25‰</b>	
<b>Forward purchases/sales</b> <ul style="list-style-type: none"> <li>Analysis and set-up costs</li> </ul>	<b>€37</b>	Plus any foreign exchange commission.
<ul style="list-style-type: none"> <li>Alteration or extension, delivery or early release</li> </ul>	<b>€37</b>	
<b>Foreign currency advances,</b> <ul style="list-style-type: none"> <li>Analysis and set-up costs</li> </ul>	<b>€45</b>	Charged at set-up.
<ul style="list-style-type: none"> <li>Alteration, extension, early reimbursement</li> </ul>	<b>€45</b>	Charged by event.
<ul style="list-style-type: none"> <li>Rate for advances</li> </ul>		Consult your International Commerce Account Manager.
<b>Manual currency exchange</b>		Consult your Business Account Manager.



## → 1 - EXPORT DOCUMENTARY COLLECTIONS

Documentary collections	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>• Opening commission               <ul style="list-style-type: none"> <li>– With Connexis Trade</li> <li>– Without Connexis Trade</li> </ul> </li> </ul>	<b>0.15%</b> <b>0.20%</b>	Opening commission is a minimum of <b>€74</b> and a maximum of <b>€1,410</b> paid at the time of opening and charged against the total remittance amount.
<ul style="list-style-type: none"> <li>• Acceptance fee</li> </ul>	<b>€38</b>	Fee paid at time of event.

## → 2 - IMPORT DOCUMENTARY COLLECTIONS

Documentary collections	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>• Opening commission</li> </ul>	<b>0.20%</b>	Opening commission is a minimum of <b>€74</b> and a maximum of <b>€1,410</b> paid at the time of opening and charged against the total remittance amount.
<ul style="list-style-type: none"> <li>• Acceptance fee</li> </ul>	<b>€38</b>	Fee paid at the time of event.
<ul style="list-style-type: none"> <li>• Payment charges in euros in the Eurozone</li> </ul>	<b>€5</b>	Charges paid at time of event.
<ul style="list-style-type: none"> <li>• Payment charges in euros outside the Eurozone or in another currency</li> </ul>	<b>€20</b>	Charges paid at time of event.

## → 3 - EXPORT DOCUMENTARY CREDIT

Standard price rates	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>• Notification of opening</li> </ul>	<b>0.10%</b>	Minimum <b>€125</b> . Commission paid on the initial amount of the documentary credit including if confirmed.
<ul style="list-style-type: none"> <li>• Confirmation</li> </ul>	Percentage varies according to country	Commission calculated on the initial amount of the documentary credit and paid per whole month for the period opening date/validity date. For usance documentary credits, a second commission is calculated on the amount used and is paid at the time of settlement per whole month for the period validity date/settlement date.
<ul style="list-style-type: none"> <li>• Amendment               <ul style="list-style-type: none"> <li>– Excluding amount or duration</li> <li>– Relating to amount or duration</li> </ul> </li> </ul>	<b>€115</b> <b>€115</b> + adjustment to commission or notification fee	Commission paid at time of event. Commission paid at time of event.
<ul style="list-style-type: none"> <li>• Document verification</li> </ul>	<b>0.15%</b>	Minimum <b>€150</b> Commission paid at time of settlement and charged against amount used.
<ul style="list-style-type: none"> <li>• Irregular documents</li> </ul>	<b>€125</b> per set of documents	Deducted from the amount at the time of settlement



All-in price packages	Non-taxable Commission	Note
Documentary export credits with simplified pricing schedule		Please consult your International Commerce Account Manager for more information about this service.

## → 4 - IMPORT DOCUMENTARY CREDIT

Standard price rates	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>Opening commission               <ul style="list-style-type: none"> <li>With Connexis Trade</li> <li>Without Connexis Trade</li> </ul> </li> </ul>	<p><b>€30</b></p> <p><b>€80</b></p>	<p>Paid at time of opening.</p> <p>Paid at time of opening.</p>
<ul style="list-style-type: none"> <li>Commitment commission</li> </ul>	<p>from <b>1% per year</b></p> <p>minimum <b>€95</b></p>	<p>Commission charge calculated on the documentary credit principal amount and payable per whole month for the period opening date/validity date. For usance documentary credits, a second commission is calculated on the amount used and is paid at the time of use per whole month for the period validity date/settlement date.</p>
<ul style="list-style-type: none"> <li>Amendment               <ul style="list-style-type: none"> <li>Excluding amount or duration</li> <li>Relating to amount or duration</li> </ul> </li> </ul>	<p><b>€120</b></p> <p><b>€120 +</b> adjustment to the commitment commission</p>	<p>Paid at time of event.</p> <p>Paid at time of event.</p>
<ul style="list-style-type: none"> <li>Document verification</li> </ul>	<p><b>0.125%</b></p>	<p>Minimum <b>€125</b>. Commission paid at time of settlement and calculated on amount used.</p>
<ul style="list-style-type: none"> <li>Irregular documents</li> </ul>	<p><b>€125</b></p>	<p>Per set of documents and payable by the beneficiary. Deducted from the amount at the time of settlement.</p>
<ul style="list-style-type: none"> <li>Payments in euros in the Eurozone</li> </ul>	<p><b>€5</b></p>	<p>Paid at time of event.</p>
<ul style="list-style-type: none"> <li>Payments in euros outside the Eurozone or payments in another currency</li> </ul>	<p><b>€20</b></p>	<p>Paid at time of event.</p>

(1) All-in price package includes notification charges, two document inspections, two modifications of up to a €100,000 limit, two irregular documents fees, Swift and secure express letter fees.

All-in price package does not include: any additional document inspection, any additional amendment, confirmation commission, confirmation commission adjustment fee following an amendment, and fees for transferrals, blocking letters, drafting assistance for a documentary credit, preliminary verifications and additional irregularities.



Options	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>Drawing fee (payable by the beneficiary)</li> </ul>	<b>€65</b>	Paid at time of event and only when the charges under the UPAS option are payable by the beneficiary. Deducted from the amount at the time of settlement.
<ul style="list-style-type: none"> <li>Financial terms that apply when payment at sight requested</li> </ul>	Variable percentage	Find out more from your Business Account Manager.
<b>All-in price packages</b>		
<b>Documentary import credits with simplified pricing schedule<sup>(2)</sup></b>		Please consult your International Commerce Account Manager for more information about this service.

## → 5 - COMMUNICATION CHARGES (IMPORT AND EXPORT)

	Non-taxable Commission	Note
<ul style="list-style-type: none"> <li>SWIFT credit transfer charge</li> </ul>	<b>€26</b>	Per letter sent
<ul style="list-style-type: none"> <li>Secure express letter charge</li> </ul>	<b>€31</b>	

(2) All-in price package includes commitment commission, opening fee, two document inspections, two amendments of up to €100,000, and fees for Swift, secure express letter, payment, acceptance and deferred payment.  
All-in price package does not include: any additional document inspection, any additional amendment, fees for special services and, if the amendment takes the documentary credit above the all-in price band, the applicable price charge for the documentary credit amount. In that case, standard pricing will apply after deducting the all-in price amount already paid.



## → 6 - MISCELLANEOUS OPTIONAL EXPENSES (IMPORT AND EXPORT)

	Non-taxable Commission	Note
• Change to documentary collection	<b>€45</b>	Paid at time of event.
• Advice of fate request or miscellaneous interventions on documentary collection	<b>€41</b>	Paid at time of event.
• Release of funds from bank custody	<b>0.16%</b>	Minimum <b>€125</b> Paid at time of settlement.
• Special interventions (particular processing requested)	<b>€70</b>	Paid at time of event.
• Drafting a documentary Letter of Credit	<b>€135</b>	Paid at time of event.
• Prior checking of Export documentary credit	<b>€125</b>	Paid at time of event.
• Transfer of Export documentary credit	<b>0.16%</b>	Minimum <b>€230</b> Paid at time of event.
• Letter blocking an Export documentary credit	<b>0.125%</b>	Minimum <b>€230</b> Paid at time of event.
• Guarantee for missing bill of lading	Starting at <b>1%</b> per annum	Per whole quarter with a minimum of <b>€130</b> per quarter.
• Analysis of trade deal		On a case-by-case basis. Enquire with your Business Account Manager.
• Trade deal support commission		
• Trade deal arrangement commission		
• Trade deal line commission		



## → 7 - INTERNATIONAL GUARANTEES

International bank guarantees are signed commitments usually in the form of a first request guarantee or Standby Letter of Credit. They can be of different types:

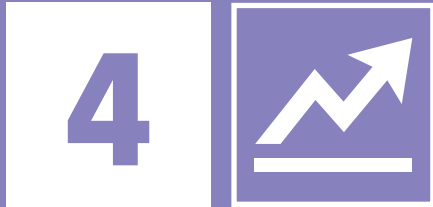
- Contract guarantees (mainly bid, advance payment or performance bonds) generally for export contracts;
- Payment guarantees generally for import contracts (goods or services).

	Non-taxable Commission	Note
<b>Guarantees issued</b>		
• Issuance commission	Annual percentage rate with a minimum of <b>€310</b> per year	Commission paid quarterly in advance. Enquire with your Business Account Manager.
• Commission for verification of request for payment	<b>1.55%</b> with a minimum starting at <b>€185</b>	Per item.
• Amendment/Additional clause	<b>€160</b>	
• Administrative fee	With a minimum starting at <b>€155</b>	
• Delivery charges	<b>€17.50</b>	
• Express letter	<b>€31</b>	
• Swift messages	<b>€26</b>	
• Supply of detailed statement of outstanding international guarantees and other signed commitments	Less than 10 lines: <b>€50</b> From 10 to 30 lines: <b>€105</b> From 31 to 150 lines: <b>€155</b> More than 150 lines: <b>€255</b>	Per event based on the number of commitment lines.
• Planning and structuring fee		On a case-by-case basis. Enquire with your Business Account Manager.
• Awareness letter	Starting at <b>€160</b>	
• Request not acted upon	<b>€255</b>	When case closed.
<b>Guarantees received</b>		
• Guarantees or SBLCs from abroad for notification (authentication, without any commitment on our part)	<b>1%</b> up to <b>€1,600,000</b> and <b>0.5%</b> on any fraction over and above. Minimum <b>€155</b> Starting at <b>€155</b>	Per event.
- Notification commission		
- Administrative charge		
- Alteration charge	<b>€155</b>	
• Planning and structuring fee		On a case-by-case basis. Enquire with your Business Account Manager.

## → 8 - SERVICE TRADE VIA THE INTERNET

### CONNEXIS TRADE: MANAGING INTERNATIONAL DOCUMENTARY REMITTANCES, DOCUMENTARY CREDITS AND GUARANTEES

	Commission (excl. VAT)	Note
• Set-up fee	<b>€270</b>	1 x when put in place per legal entity.
• Monthly subscription	<b>€18</b>	Per module and legal entity.
• Token	<b>€15.50</b>	Per token.
• Connexis Trade L/C Export	<b>NO CHARGE</b>	Pricing included in the Ma Banque Entreprise subscription.



# FINANCIAL INVESTMENTS

- 55 Bank Savings
- 56 Undertakings for Collective Investment (UCIs)
- 57 Stock Exchange Transactions

# Bank savings



We provide made-to-measure solutions for managing your cash surpluses based on your:

- investment profile,
- investment time horizon,
- expected level of returns,
- management constraints.

You can then select from our range of solutions with any help needed from the Dealing Room.

## → BANK SAVINGS

	Client's remuneration	Note
<b>Term deposit (Dépôt à terme)</b> <ul style="list-style-type: none"> <li>• DAT Potentiels Marché (from 1 to 24 months)</li> </ul>	Varies according to market conditions	<b>Minimum subscription amount:</b> <ul style="list-style-type: none"> <li>• €7,500</li> </ul>
<ul style="list-style-type: none"> <li>• DAT in a foreign currency (from 1 to 12 months)</li> </ul>		<ul style="list-style-type: none"> <li>• €7,600</li> </ul>
<b>Negotiable debt securities</b> <ul style="list-style-type: none"> <li>• Negotiable short-term securities issued by major companies</li> </ul>	Varies according to market conditions	<b>Minimum subscription amount:</b> <ul style="list-style-type: none"> <li>• €150,000</li> </ul>
<ul style="list-style-type: none"> <li>• Negotiable short-term securities issued by BNP Paribas</li> </ul>		<ul style="list-style-type: none"> <li>• €200,000</li> </ul>
<b>Structured deposits</b>		<b>Minimum subscription amount:</b> <ul style="list-style-type: none"> <li>• €150,000</li> </ul>
<b>Livret A savings passbook</b>	<b>2%</b> from 01/08/2022 (interest not subject to tax or social security deductions)	<b>Eligibility criteria for legal entities:</b> this is a savings product intended for associations as defined in section 5 of article 206 of the General Tax Code, co-ownership management committees and HLM subsidised-housing institutions.
<b>Passbook saving accounts</b>	Varies according to market conditions	Savings product intended for non-profit making legal entities.

These solutions and the benefits that they offer are detailed in the Investment (Placements) section of our [banqueentreprise.bnpparibas](https://banqueentreprise.bnpparibas) website.

Your Business Account Manager is available to examine with you the solution best suited for your circumstances.



# Undertakings for collective investment (UCIs)



## → UCIs

BNP Paribas distributes a wide range of diversified Undertakings for Collective Investments (UCIs) to suit every type of client.

Your Business Account Manager can show you a range of UCIs suitable for managing your cash surpluses from overnight to 6 months. These UCIs are invested in money-market and bond instruments that generally offer low volatility albeit without any guarantee of capital preservation.

A range of longer-term UCIs is also available.

The Dealing Room can advise you of the features of these UCIs and supply any relevant prospectuses.

Maximum front-load fees, exit fees and current expenses including VAT:

Financial instrument category	Maximum service fees		Maximum fee per type of instrument (producer's share)	Retrocessions (distributor's share)	Total
	One-off fees		Recurrent fees*	Recurrent fees*	
	Front-load fee	Exit fee	Current fees excluding retrocessions		
Money market UCIs**	0%	0%	0.09%	0.03%***	0.12%
Bond UCIs**	3%		0.44%	0.81%***	4,25%
Equity UCIs**			0.93%	1.72%***	5.65%
Diversified UCIs			0.69%	1.12%***	4.81%

\* Generally annual.

\*\* Definitions of financial instruments appear in the glossary below.

\*\*\* Retrocessions equate to between 28% and 65% of management expenses.

## Glossary:

**Front-load charges or fees:** a commission expressed as a percentage of the subscription amount paid by the investor each time units/shares of a UCI are purchased.

**Management fees:** management fees serve to remunerate the services of the management company. They are deductible from the net asset value, payable annually and specified in each UCI's key information document.

**Exit charges or fees:** a commission expressed as a percentage of the subscription amount paid by the investor each time the investor redeems units/shares in a UCI.

**UCI:** An undertaking for collective investment that gives access to a diversified portfolio of securities jointly owned by many investors. UCIs may be UCIs in transferable securities ("UCITS") or Alternative Investment Funds ("AIFs").

**Equity UCI:** An equity UCI portfolio consists mainly of shares.

**Money market UCI:** the portfolio of a money market UCI consists mainly of money market securities with a short-term maturity (less than two years). In most cases, these securities represent debt issued by the government, financial institutions and large corporations. The main aim of these UCIs is capital preservation albeit without any guarantee.

**Bond UCI:** A bond UCI portfolio is composed mainly of bonds.

**Retrocession:** a portion of the management fees levied by the UCI may be retroceded to BNP Paribas to remunerate its advisory and distribution role.

# Stock exchange transactions



## → STOCK EXCHANGE TRANSACTIONS

Your stock market orders are billed according to the trading platform on which the securities are traded, the order size, the order type and the available liquidity in that market. The rates below apply to securities traded on the financial markets.

### Securities listed on Euronext Paris, Amsterdam and Brussels

Stock exchange orders are undertaken on the following terms:

	Non-taxable charge per order
• Fixed fee	<b>€3.47</b>
• BNP Paribas commission on transaction amount	<b>1.13%</b> per order ≤ <b>€8,000</b> <b>0.92%</b> per order > <b>€8,000</b>
The total, comprising fixed fee plus commission, is subject to a minimum charge per order of:	<b>€10.41</b>

### Custodial fees

**Free of charge:** no custodial fees are charged on any securities issued by the BNP Paribas Group (including OEICs (SICAVs), closed-end investment funds (FCPs) and bonds) or shares issued by privatised companies if subscribed during the initial securities offering with a free share entitlement.

**Standard terms and conditions:** custodial fees are payable in February based on the previous year's portfolio at December 31st. Custodial fees consist of:

- 1) a fixed fee amount based on the securities' valuation on that date,
- 2) a proportional commission that is calculated by taking the arithmetic average of proportional commissions at the end of each calendar quarter.

	Commission (excl. VAT)
• Fixed fee per line	
- Bearer securities	<b>€4</b>
- Registered securities	<b>€10</b>
- Securities held abroad	<b>€11.75</b>
• Proportional commission calculated on the value of the chargeable lines only and levied by portfolio valuation band:	
- Portfolio ≤ €50,000	<b>0.233%</b>
- Portfolio > €50,000 and ≤ €100,000	<b>0.192%</b>
- Portfolio > €100,000 and ≤ €150,000	<b>0.142%</b>
- Portfolio > €150,000	<b>0.075%</b>
Minimum proportional commission per account	<b>€24.92</b>

### Miscellaneous securities transactions

	Non-taxable Commission
• Capital gains service	<b>€75</b> per year
• Transfers of securities to competitor firms	
Fixed fee per line	
- Securities held in France	<b>€12</b>
- Securities held abroad	<b>€41</b>

# **ADDITIONAL SERVICES**

# Additional services

	Commission (excl. VAT)	Note
Safe deposit box rental		
• From	€108.33 per year	Charges vary depending on size of safe compartment and/or value of contents.
Services related to payment transactions		
• Chequebook sent by post	€2.80	Plus postage and registered letter costs.
• Sending transaction advice notices	€21.20 per month	
• Recovery charges	€21.20	Notification when a payment transaction is impeded.
• Notification charges		
• Bank transaction revocation charges		
• Supplied information charges		
• Preventive and corrective measure charges		
Services linked with the supply of information		
• Providing information for the statutory auditor's annual company audit	€140	
Issuing of certificates		
• Balances, transfers, RIBs, secondary account closures, special limit exceeded letters	€35	
• Affidavits, conformity documents, standard lists of signatories, Employment Centre	€50	
• Detailed lists of signatories, capital increases	from €150	Depending on complexity of requested certificate.
• Other certificates		Kindly contact your Business Account Manager.
Document or information search services		
• Search per account statement	€12.90	
• Search for document or information issued < 1 year ago	€15.90	1 photocopy included.
• Search for document or information issued > 1 year ago	€33.90	1 photocopy included.
• Additional photocopy	€0.85	
	Non-taxable Commission	Note
• Address search and resending of mail	€18	

**BNP Paribas will gladly provide any information needed:**



**Your business account manager**



The website at  
**[banqueentreprise.bnpparibas](http://banqueentreprise.bnpparibas)\***

\*Internet provider access charges apply.

**BNP Paribas**, a limited liability company with a capital of 2,468,663,292 euros - Head Office: 16 boulevard des Italiens 75009 Paris. Paris RCS registration no. 662042449 - EC Identifier FR76662042449. ORIAS no. 07 022 735 - ([www.orias.fr](http://www.orias.fr)).

**Artegy**, S.A.S. (simplified share company) with a capital of €1,600,000 - Head Office: 12 rue du Port, 92000 Nanterre. Nanterre RCS registration no. 424 261 642

**Arval Service Lease**, a limited liability company with a capital of €66,412,800 - Head Office: 1 boulevard Haussmann, 75009 Paris. Paris RCS registration no. 352 256 424. Orias no. 07 022 411 ([www.orias.fr](http://www.orias.fr)).

**Natiocrédibail**, a limited liability company with a capital of €32,000,000 - Head Office: 12 rue du Port, 92022 Nanterre Cedex. Nanterre RCS registration no. 998 630 206. Code NAF 6491 Z. EU intracommunity VAT: FR 40 998 630 206. Orias no. 10 054 005 ([www.orias.fr](http://www.orias.fr)).

**Natiocrédimurs**, a partnership with a capital of €62,800,016 - Head Office: 12 rue du Port, 92000 Nanterre. Tel.: 01 41 97 20 00. Nanterre RCS registration no. 332 199 462. NAF Code 6491Z. EU intracommunity VAT: FR28332199462. Orias no. 07 023 146 ([www.orias.fr](http://www.orias.fr)).

**BNP Paribas 3 STEP IT**, S.A. a limited liability company with a capital of €14,000,000 - Nanterre RCS B 383 759 289 - Ape Code 4651Z - Intracommunity VAT no.: FR 11383759289.

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