



Parce que le monde bouge



TERMS AND CONDITIONS

CORRESPONDENT BANKS

1st of August 2011

This edition cancels and supersedes any previous editions.

<p>Crédit Industriel et Commercial 6, avenue de Provence 75009 PARIS France</p> <p>Bank Relations Tel : + 33 1 45 96 94 11 Fax : + 33 1 45 96 94 15 E-Mail: cic-international@cic.fr</p> <p>Share Capital: Eur 608 439 888 Trade Register: RCS Paris B 542 016 381 Swift Code: CMCIFRPP http://www.cic.fr</p>	<p>Banque Fédérative du Crédit Mutuel 34, rue du Wacken 67000 STRASBOURG France</p> <p>Tel : + 33 3 88 14 64 59 Fax : + 33 3 88 14 70 90 E-Mail: cminternational@cmcee.creditmutuel.fr</p> <p>Share Capital: Eur 1 302 192 250 Trade Register: RCS Strasbourg B 335 801 929 Swift Code: CMCIFRPA http://www.bfcm.creditmutuel.fr</p>
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Processing Centres:

Paris- Cergy-Pontoise

c/o Crédit Industriel et Commercial
3, allée de l'Etoile
95091 CERGY-PONTOISE cedex France

Lille

c/o CIC Nord Ouest
33 avenue Le Corbusier
59000 LILLE France

La Roche sur Yon

c/o Caisse Fédérale du Crédit Mutuel Océan
34 rue Léandre Merlet
85001 LA ROCHE SUR YON France

Lyon

CM-CIC Services
14 rue Gorge de Loup
69009 LYON France

Nantes

c/o CIC Ouest
2, rue Jean-Claude Bonduelle
44040 NANTES cedex 1 France

Strasbourg

c/o Caisse Fédérale du Crédit Mutuel CEE
34, rue du Wacken
67913 STRASBOURG cedex 9 France

CM-CIC Banks

	SWIFT CODE
Banque Fédérative du Crédit Mutuel: - 6 avenue de Provence, 75009 PARIS - 34 rue du Wacken, 67000 STRASBOURG <i>Vat Registration Number: FR48355801929</i>	CMCIFRPA
Banque de l'Economie du Commerce et de la Monétique: 34 rue du Wacken, 67000 Strasbourg <i>Vat Registration Number: FR48379522600</i>	CMCIFRPA
Crédit Mutuel: all branches	CMCIFR2A
Crédit Industriel et Commercial: 6 avenue de Provence, 75009 PARIS <i>Vat Registration Number: FR34542016381</i>	CMCIFRPP
CIC Banque Transatlantique: 26 avenue Franklin Roosevelt, 75008 PARIS <i>Vat Registration Number: FR13302695937</i>	CMCIFRPP
CIC Est: 31 rue Jean Wenger Valentin, 67000 STRASBOURG <i>Vat Registration Number: FR04754800712</i>	CMCIFRPP
CIC Lyonnaise de Banque: 8 rue de la République, 69001 LYON <i>Vat Registration Number: FR35954507976</i>	CMCIFRPP
CIC Nord Ouest: 33 avenue Le Corbusier, 59000 LILLE <i>Vat Registration Number: FR79455502096</i>	CMCIFRPP
CIC Ouest: 2 rue Jean-Claude Bonduelle, 44000 NANTES <i>Vat Registration Number: FR50855801072</i>	CMCIFRPP
CIC Sud Ouest: 42 cours du Chapeau Rouge, 33000 BORDEAUX <i>Vat Registration Number: FR20456204809</i>	CMCIFRPP
CIC Iberbanco: 8 rue d'Anjou, 75008 PARIS <i>Vat Registration Number: FR76384122123</i>	CMCIFRPP

SUMMARY

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I - ACCOUNT SERVICES

A. Account Maintenance	Subject to arrangement
B. Reporting	
• MT 950	Free
• Paper based interest statements	Free
• Paper based account statements	Free
• MT 940	Subject to arrangement
• E-reporting FILBANQUE/CYBERMUT	EUR 25 per month
C. Investigations : enquiries (on posted entries or on payments received via a European Payment System)	
• Up to 5 days	Free
• Between 5 days and 2 months after entry date	EUR 40
• Between 2 and 6 months after entry date	EUR 60
• More than 6 months after entry date	Subject to arrangement on real cost basis mini EUR 150

II - PAYMENT OF DRAFTS

A. Drawn on CM-CIC in France	
• In EUR (service provided under specific agreement)	
– Mandatory control with reception of MT110	
- non encoded cheques	EUR 7
- encoded cheques	EUR 1
B. Stop Payments	EUR 40

III - PAYMENTS

- All EUR instructions must be received before 12:00 CET for same day processing

A. Interbank Transfers (MT 20x)	Subject to arrangement
B. Customer Transfers (MT 103, MT 103 +)	
B.1. For orders with particular instructions (For example: request for receipt, phone advice ...)	
Additional fee	EUR 30
B.2. For payments made by cheque	
Fee charged to ordering bank	EUR 30
Fee charged to beneficiary	EUR 30



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B.3. PSD eligible payments (✳)

1. EU Regulated Payments according to Regulation CE 924/2009 (up to € 50,000.00)

CM CIC Banking Group's customers			Third Bank's customers		
SHA	BEN	OUR	SHA	BEN	OUR
Free for the sending bank and the beneficiary		€ 3	€ 5	will be processed as payment received with SHA option	STP € 5
NSTP € 10		NSTP 13	NSTP € 15		NSTP € 7 with BBAN € 20 without BBAN

2. Other payments (in € and foreign currencies ✳)

CM CIC Banking Group's customers			Third Bank's customers		
SHA	BEN	OUR	SHA	BEN	OUR
Free for the sending bank		€ 10	€ 10	will be processed as payment received with SHA option	STP € 15 (subject to arrangement)
NSTP € 10		NSTP € 20	NSTP € 20		NSTP € 20 with BBAN € 30 without BBAN

✳ if Countries AT: Austria, BE: Belgium, BG: Bulgaria, CY: Cyprus, CZ: Czech Republic, DE: Germany, DK: Denmark, EE: Estonia, ES: Spain, FI: Finland, FR: France, GR: Greece, HU: Hungary, IE: Ireland, IS: Iceland, IT: Italy, LI: Liechtenstein, LT: Lithuania, LU: Luxembourg, LV: Latvia, MT: Malta, NL: Netherlands, NO: Norway, PL: Poland, PT: Portugal, RO: Romania, SE: Sweden, SI: Slovenia, SK: Slovakia, UK: United Kingdom

✳ and if Currencies: BGN, CHF (Liechtenstein), CZK, DKK, EEK, EUR, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK

✳ fees are subject to arrangement

B.4. Non PSD eligible payments

CM CIC Banking Group's customers			Third Bank's customers		
SHA	BEN	OUR	SHA	BEN	OUR
Benededuct		€ 10	Benededuct		STP € 15
		NSTP € 20			NSTP € 20 with BBAN € 30 without BBAN

✳ OUR fees are subject to arrangement

For transfers up to EUR 50, fees are limited to 40 % of the payment order with a maximum of EUR 10 if BBAN is present, or EUR 20 if BBAN is incorrect, missing or incomplete

Applicable to all payments: payment could be automatically rejected if there is no agreement or account with CM-CIC or in case of unpaid invoices.

C. COMMERCIAL PAYMENT (MT103, MT103⁺, MT102) Subject to contractual agreement

D. REQUEST FOR TRANSFER (MT 101) Subject to contractual agreement

**E. AMENDMENTS, CANCELLATIONS, REJECTS, RETURNS,
(Applicable to EU Regulation compliant payments and non EU Regulation compliant payments)**

Prior to execution	EUR 28
After execution (on a best efforts basis)	EUR 50

IV - SWIFT TO CHEQUE SERVICE Subject to contractual agreement

V - COLLECTIONS

A. Cheques payable in France for immediate credit under usual reserve *

- In EUR (service provided subject to arrangement)
Value: 1 business day after receipt of remittance

Fee per cheque	Subject to contractual agreement
Unpaid cheques	EUR 20

B. Cheques and clean bills in EUR or other currencies remitted for credit after final payment when drawn on CM-CIC banks *

- Cheques EUR 40 per cheque
- Bills
 - Presentation for collection 1,5 ‰ per bill
mini EUR 40, maxi EUR 200
 - Presentation for acceptance EUR 40 per bill
- LCR Electronic Bill Collection Subject to arrangement

* All items must be addressed to the Processing Centre of STRASBOURG as indicated on the front page

C. Documentary bills in EUR or other currencies **

- Acceptance EUR 40
- Collection 2 ‰ per bill
mini EUR 45, maxi EUR 450
- Every subsequent presentation EUR 45 per bill
- Release of goods shipped and put at our disposal (endorsement of note of receipt or issuance of a letter of availability). Additional fee EUR 85

** All items must be addressed to the Processing Centre of PARIS CERGY-PONTOISE as indicated on the front page

D. Sundry Charges

- Return of bills recalled, return of remittance slip when bill or cheque is missing, return of non compliant items
dispatch of bills for perusal and return,
extension at your request or any other requested action EUR 60 per action
- Unpaid cheques remitted for credit after final payment or bills returned (protestable or not protestable) EUR 60 per item
- Tracer, inquiries on cheques EUR 40 per item
- Collection of lost cheques or bills drawn on CM-CIC on basis of photocopy and letter of guarantee EUR 40
- All charges will be paid before execution

VI - DOCUMENTARY CREDITS

For CIC Group: documentary credits must be sent to CMCIFRPP

For Crédit Mutuel: documentary credits must be sent to CMCIFRPA

A. Notification of opening of documentary credit, and standby letter of credit	1 ‰	mini EUR 90
B. Confirmation of documentary credit		
• For 3 months or part thereof		Subject to special agreement
C. Amendment of unexpired credit		
• Except in cases of increase of amount, confirmation or extension of a confirmed credit going beyond the period covered by the original fee	EUR	95
D. Taking up of documents		
• For each time documents are taken up	1,5 ‰	mini EUR 125
E. Acceptance or undertaking to pay on a deferred basis		
• Charged in addition to taking up fee		Subject to special agreement

VII - GUARANTEES

- | | | |
|---------------------------|-----|------------------|
| • For simple transmission | EUR | 110 |
| • With our guarantee | | As per agreement |

VIII - REIMBURSEMENT TO A THIRD BANK

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|---|-----|-----|
| • At its request, for its payments made according to previous instructions received from the issuing bank, whether the reimbursement is related to utilization of a documentary credit or not | EUR | 110 |
| • Fee charged to the principal in the event of non utilization | EUR | 65 |

IX - MISCELLANEOUS COMMUNICATIONS

- | | | |
|--|-----|-----|
| • Communication of accounting information for the auditing of accounts | EUR | 170 |
| • Confirmation of balances of accounts on specific request | EUR | 28 |
| • Interest statements other than usual issuance | EUR | 50 |

X - OUT OF POCKET EXPENSES

- To all our terms and conditions must be added, where appropriate, taxes, postage or cost of Telecommunications and all disbursements resulting from the services of our correspondents

XI – OTHER SERVICES As per agreement

The Terms and Conditions are subject to change without notice