



Pricing Conditions for Corporates

Commerzbank Paris

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1. Current Account Services

Account opening/closing	Free of charge
Account Maintenance* Per month per account	27,00 EUR
Commission on debit entries <i>Commission calculated by applying a % of all debit transactions excluding international and treasury payments, perceived at the end of each period</i>	0,07%
Highest Debit fee <i>Calculated on the largest overdraft balance during the month, capped at 50% of that month's debit interest charge</i>	0,07%
Account statement or Credit advice* <i>Per mail sending</i>	1,50 EUR
Account statement or Credit advice* <i>Per email sending</i>	1,50 EUR
<i>Set-up fee</i>	30,00 EUR
Annual fee for administrative, legal and accounting regulation*	min.200,00 EUR max.1200,00 EUR
Confirmation of balance, business creation confirmation, capital increase	150,00 EUR

2. Account Package Solution (APS)

CB International Account (Basic)	250,00 EUR
CB International Account (Premium)	600,00 EUR
For more information, please liaise with your usual commercial contact.	

*Not charged if APS is applied

3. Payment Services	
3.1 Local	
SEPA payment <i>Per batch</i>	2,50 EUR
<i>Per operation</i>	0,20 EUR
Urgent payment <i>Per operation</i>	4,00 EUR
Treasury Payment <i>Per operation</i>	4,00 EUR
Incoming SEPA Payment <i>Per operation</i>	0,10 EUR
SEPA Core Direct Debit <i>Per batch</i>	2,50 EUR
<i>Per operation</i>	0,30 EUR
SEPA B2B Direct Debit <i>Per batch</i>	2,50 EUR
<i>Per operation</i>	0,35 EUR
Bill of Exchange <i>Per batch</i>	4,00 EUR
<i>Per LCR/BOR</i>	0,50 EUR
Outgoing SEPA Direct Debit <i>*if subject to Commission on debit entries, otherwise 0.30 EUR</i>	Free
Outgoing Bill of Exchange <i>*if subject to Commission on debit entries, otherwise monthly fee</i>	Free
Cheques - Debit	contact us
Cheques for collection <i>Per remittance (max. 50 cheques per remittance)</i>	15,00 EUR
3.2 International payments	
Payment outside of the SEPA zone in EUR and currency <i>Per operation</i>	0,10 % min.15,00 EUR max.100,00 EUR
Urgent payment <i>Per operation</i>	0,10 % min.15,00 EUR max.100,00 EUR +3.80 EUR
Treasury payment <i>Per operation</i>	0,10 % min.15,00 EUR max.100,00 EUR
Incoming payment from outside the SEPA zone in EUR and currency <i>Per operation</i>	15,00 EUR

4. Other Services	
4.1 Your requests and queries	
"Repair" - manual	15,00 EUR
Additionnal document research	
- < 12 mois	15,00 EUR
- > 12 mois	25,00 EUR
Request for return of funds	15,00 EUR
"Repair" - electronic payments	15,00 EUR
"Repair" - Wrong BAN	15,00 EUR
4.2 Cheques	
Cheque books	contact us
Cheque book sending (2 Max per sending)	50,00 EUR
4.3 Lockbox	
Set-up fee	2500,00 EUR
Automatic processing of checks and bills of exchange	contact us
4.4 Cards	
Corporate Card VISA <i>Prepaid Card</i>	contact us
4.5 SEPA Standing Order	
Set-up fee	15,00 EUR
Monthly fee	1,50 EUR
4.6 Direct Debit Mandates	
Set-up fee	10,00 EUR
Cancelation fee	10,00 EUR
4.7 Unpaid & Rejects	
Charge for each rejected transaction due to insufficient funds - Per cheque	35,00 EUR
Unpaid received <i>Per payment</i> <i>Per Direct DEbit</i> <i>Per LCR/BOR</i> <i>Per cheque</i>	15,00 EUR
Instruction to block <i>Per cheque</i> <i>Per Direct Debit</i> <i>Per LCR</i>	15,00 EUR
Signature default <i>Per cheque</i> <i>Per payment</i> <i>Per missing endorsement</i>	15,00 EUR
4.8 Postal Services	
National (Chronopost)	45,00 EUR
International (TNT)	60,00 EUR

4.9 Other Operations	
Account statement MT940 to third party bank	
<i>Set-up fee</i>	150,00 EUR
<i>Monthly fee</i>	30,00 EUR
Court order charge	95,00 EUR
SEPA Creditor Identifier	
<i>Request Banque de France</i>	80,00 EUR
<i>Set-up</i>	20,00 EUR
<i>Black List</i>	15,00 EUR
Currency conversion fee	0,05% min.14,00 EUR max.75,00 EUR
"OUR" instruction surcharge	0,10 % min.15,20 EUR max.35,00 EUR
Contract amendment	90,00 EUR

5. Cut-off	
5.1 Local Payments	
SEPA Direct Debit	11:00
Cheque collection	12:00
Urgent / Treasury payments	15:30
LCR / BOR collections	16:00
SEPA Credit Transfer	16:00
5.2 International Payments	
International	
<i>USD</i>	16 :00
<i>GBP</i>	15 :00
<i>CHF</i>	15 :00
Other currencies	contact us
Urgent International	
<i>USD</i>	15:30
<i>GBP</i>	14:00
<i>CHF</i>	09:00
Other currencies	contact us

6. Value Dates	
Incoming payment in international currency (receipt before 15:00 h)	
<i>No conversion</i>	+1
<i>With conversion</i>	+2
Outgoing international payment	
<i>No conversion</i>	+1
<i>With conversion</i>	+2
Cheque collection	+1
Bill of exchange remittance	
<i>Remittance 6 days before booking date</i>	+2
SEPA Direct Debit (CORE & B2B)	
<i>Remittance 1 business day before date execution</i>	+0

7. E-Banking	
7.1 Software Multicash*	
Set-up fee	60,00 EUR
Access to Multicash - per month	35,00 EUR
7.2 GTRS (MT101)	
Set-up fee	60,00 EUR
Access to GTRS - per month	25,00 EUR
7.3 Internet Banking : Global Payment Plus*	
Set-up with PhotoTan - per user	75,00 EUR
Access to GPP - per month - 1 to 5 users	45,00 EUR
Access to GPP - per month - 6 to 10 users	65,00 EUR
Access to GPP - per month - over 10 users per user	+ 10,00 EUR
Set-up / edit / delete - per User	15,00 EUR
GPP training (3 hours)	150,00 EUR
7.4 EBICS*	
Set-up fee	120,00 EUR
Access to EBICS - per month	65,00 EUR
Set-up / edit / delete - per User	15,00 EUR
7.5 SWIFTNET	
Set-up fee	3500,00 EUR
Service FIN - per month	90,00 EUR
Service FileACT - per month	90,00 EUR
Service FIN and FileACT - per month	160,00 EUR
7.6 Electronic Statements	
Set-up fee	60,00 EUR
Statement MT940 / MT942 / CFONB120 - per month per account	25,00 EUR
Statement MT940 Third party bank - per month per account	25,00 EUR
Statement CAMT052 & CAMT053 - per month per account	25,00 EUR
Statement CAMT054 - per month per account	25,00 EUR
Statement CAMT086 - Set-up fee	contact us
Set-up / edit / delete - per User	15,00 EUR

*Not charged if APS is applied

8. Cash Pooling	
8.1 Domestic within Commerzbank	
Set-up fee	300,00 EUR
Fee per master account <i>per month</i>	contact us
Fee per centralized account <i>per month</i>	150,00 EUR
Fee per transaction	Free of charge
8.2 International within Commerzbank	
Set-up fee	500,00 EUR
Fee per master account <i>per month</i>	contact us
Fee per centralized account <i>per month</i>	150,00 EUR
Fee per transaction	Free of charge
8.3 Domestic/International with third party banks	
Set-up - per third party bank	500,00 EUR
Fee per master account <i>per month</i>	150,00 EUR
Fee per centralized account <i>per month</i>	50,00 EUR
Fee per transaction	Free of charge

9. Documentary Business	
9.1 Letter of Credit	
9.1.1 General	
Taking up of documents	0,15% min.150,00 EUR
Transfer commission	30,00 EUR
Refund commission	90,00 EUR
Amendment commission	95,00 EUR
Commission for non compliant documents	90,00 EUR
Cancellation commission	95,00 EUR
Pre-advising commission	95,00 EUR
9.1.2 Import	
Charges for irrevocability	% of risk commission
Editing commission	95,00 EUR
Deferred payment commission	% of risk commission
Release of goods sent to our address or at disposal	0,15% min.110,00 EUR
9.1.3 Export	
Advising commission only applicable if L/C not confirmed by Commerzbank	0,10% min.150,00 EUR
Negotiation commission	140,00 EUR
Confirmation commission - per quarter (depending on the country risk)	min.150,00 EUR
Deferred payment commission (depending on the country risk)	min.150,00 EUR
Supervisory commission (deferred payments, L/C's without confirmation)	0,10% min.110,00 EUR
9.2 Documentary Collection	
9.2.1 General	
Release of documents without payment	0,15% min.95,00 EUR max.400,00 EUR
Commision of documents return	0,20% min.95,00 EUR
Amendment commission	95,00 EUR
Cancelation commission	95,00 EUR

9.2.2 Import

Collection or acceptance commission	0,20% min.80,00 EUR max.1000,00 EUR
Collection and acceptance commission	0,20% min.160,00 EUR
Release of goods sent to our address or at disposal	0,15% min.100,00 EUR max.1.000,00 EUR

9.2.3 Export

Collection or acceptance commission	0,20% min.90,00 EUR max.350,00 EUR
Collection and acceptance commission	0,20% min.160,00 EUR

9.3 WTS : Web Trade Services

Set-up fee	250,00 EUR
Access to WTS – per annum up to 2 users	100,00 EUR
Access to WTS – per annum – per additional user	50,00 EUR

10. Guarantees

Issuing simple guarantees	110,00 EUR
Issuing of complex guarantee (according to a draft) Stand-by L/C Indirect guarantee	195,00 EUR
Risk commission - per quarter plus possible fee of the foreign bank if indirect guarantee	% variable min.150,00 EUR
Amendment commission	95,00 EUR
Cancellation commission on request	95,00 EUR
Advising guarantee without commitment	150,00 EUR
Statements of guarantees	95,00 EUR

11. Explanatory Notes

IBAN International Bank Account Number/BIC Code Bank Identifier code (code SWIFT)

- The IBAN is composed of 27 digits.
- Format IBAN: FRkk BBBB BGGG GGCC CCCC CCCC CKK
FR = Ländercode, kk = clé de contrôle, B = code banque, G = code guichet, C = n° de compte, K = clé RIB
- BIC: Bank Identifier Code (code SWIFT)

SEPA Direct Debit

All SEPA direct debits are subject to the prior signing of a service agreement aimed at specifying the conditions under which the Bank must receive and execute SEPA Direct Debit Orders by remitting them for collection at the Debtor's Bank.

Before any operations, it is the customer's responsibility to check that their account is sufficiently funded or have a line of credit, to provide readable, complete and correct data.

Any illegible, incomplete or missing data may give rise to delays or processing errors, which may therefore cause damage to the customer. In the event of illegible, incomplete or missing data, the bank may also refuse to process the transaction.

If the customer wishes a transaction to be processed urgently, he must expressly notify the bank. For transfer orders given via a form, this information must be specified separately.

Charges for courier services vary depending on the rates agreed with the service providers.

Conversion rate for operations in foreign currency

During transactions in foreign currencies (e.g. receipt of payments and issuance of payments) the bank reserves the right to invoice the purchase and sale of currencies, except for any other agreement, at the exchange rate defined daily at 1:00 p.m. (local Paris time) and published on the bank's website:

<https://www.commerzbank.de/en/hauptnavigation/kunden/kursinfo/devisenk/devisenkurse.htm>

The purchase and sale of currencies whose realization is not possible until the appointed time will be invoiced at the exchange rate defined on the following day.

Interest rate for unauthorized overdrafts

Rate applied for debit interest for all unauthorized overdrafts: Base Bank Rate + 3%

Glossary

- The calendar of days when the systems are closed in addition to Saturdays and Sundays are available at the following address : <http://www.fbf.fr/fr/files/9PQCTJ/Calendrier-de-place-2018.pdf>
- DSP : Directive européenne sur les Services de Paiement
- Base Bank Rate: the interest rate applying as Base Bank rate is the average Base Bank Rate applying in the French banking market. The interest rate, unchanged since October 1st 2001, is currently at 6.60% per year.
- Urgent Payment: transfer with value date D