

TERMS, CONDITIONS AND CHARGES



Products and services
for individuals

JANUARY 2018



BNP PARIBAS

The bank for a
changing world

Contents

Below are the details of the terms and conditions and charges for our products and services (excluding customers in Monaco).

These charges are shown in euros and before tax if subject ask to VAT.

Please ask your BNP Paribas Customer Advisor for any further information or any operation that is not covered in this document.

The contents of this brochure can be found on our Internet site mabanque.bnpparibas

Pg. 03	STANDARD EXTRACT OF CHARGES
Pg. 03 to 05	OPENING, OPERATING AND MANAGING YOUR ACCOUNT <ul style="list-style-type: none"> • Opening, changing, closing • Account statements • Account administration • In branch services • Value dates
Pg. 05	REMOTE BANKING
Pg. 06 to 10	PAYMENT OPTIONS AND OPERATIONS <ul style="list-style-type: none"> • Cards • Transfers • SEPA/TIP SEPA direct debits • Cheques • Mobile payments • Value dates • Products and services no longer on sale
Pg. 10 to 12	SERVICE PACKAGES <ul style="list-style-type: none"> • Esprit Libre • Other service packages
Pg. 13	UNPLANNED OPERATIONS AND OTHER INCIDENTS <ul style="list-style-type: none"> • Intervention fees • Special operations • Payment incidents
Pg. 14 to 15	OVERDRAFTS AND CREDIT FACILITIES <ul style="list-style-type: none"> • Overdraft facilities • Consumer credit • Mortgage credit
Pg. 16 to 19	SAVINGS AND INVESTMENTS <ul style="list-style-type: none"> • Savings accounts • Investments • Other services • Value dates • Products and services no longer on sale
Pg. 19 to 21	INSURANCE AND CONTINGENCY PLANNING <ul style="list-style-type: none"> • Insurance • Contingency protection insurance • Health insurance • Bank product related insurance • Products and services no longer on sale
Pg. 21	OTHER SERVICES
Pg. 21	INHERITANCES
Pg. 22	INSURANCE INTERMEDIATION
Pg. 22	DISPUTE RESOLUTION

STANDARD EXTRACT OF CHARGES*

The following charges exclude packaged services, promotions and/or charges for specific customer groups.

List of services	Prices in euros
• Registering for remote banking services (Internet) (excludes Internet service provider charges)	Free
• Subscribing to a product that includes account status SMS alerts	€2/month for 15 SMS alerts per month i.e. €24 a year
• Registering for a immediat debit international bank card (Visa Classic Card)	€44.50/year
• Registering for a deferred debit international bank card (Visa Classic Card)	€44.50/year
• Registering for an account authorisation bank card (Visa Electron card)	€38/year
• Fee for withdrawing cash from an ATM at another bank (for withdrawing euros in the euro zone with an international bank card (Visa Classic Card))	€1 per withdrawal as of 4th withdrawal per month
• Fees per one-off transfer (for a SEPA transfer)	
- In branch	€3.90 per transfer
- By Internet	Free
• Paying a SEPA direct debit:	
- Fee for setting up direct debit	Free
- Fee per direct debit payment	Free
• Fee for intervention	€8 per operation with a ceiling of €80/month
• Registering for insurance for loss or theft of payment cards (BNP Paribas Sécurité)	€26.50/year
• Account management charge	€2.50/month i.e. €30 per year

*Credit institutions are committed, within the framework of the Financial Sector Consultative Committee (CCSF), to show at the top of their lists of fees and charges and on the Internet, a standard extract of fees and charges.

OPENING, OPERATING AND MANAGING YOUR ACCOUNT

Opening, changing, closing

• Opening an account	Free
• Transferring an account to another BNP Paribas branch	Free
• Closing an account	Free
• Facilimouv bank account transfer assistance service (covered by the Law of 6 August 2015) This service makes it possible to automatically move all your direct debits and standing orders within the last 13 months at one bank to another bank.	Free
• Facilidom bank account domiciliation change You select who is to be informed of your new bank account particulars	Free
• Notice of account closure	€39

The fees apply from the anniversary date of the contract for Situation and Panorama account statements.

Account statements

Standard statement (online on our Internet site mabanque.bnpparibas or paper)	
- Monthly	Free
- Other statement period: Ten days, daily (per statement)	€1.80
- Monthly in Braille	Free
Summary annual statement of charges	Free
Situation statement option (online on our Internet site mabanque.bnpparibas or paper, quarterly)	
- Option 1: Includes savings accounts (excluding securities), defined by level of liquidity (available or future) and credit available.	€8.50
- Reflets option: Includes 5 statements (Holdings in 6 categories including credit and debt, financial instrument accounts including PEA and CIF, Income deposited, Custody fees and Coupons).	€11.50
Online statement option: View all your account statements (deposits, savings, investments) and execution notices online, in PDF format	Free
Panorama statement: holdings and income (quarterly)	€17.50
- Other statement periods (per statement)	€4.50
- Additional holdings groupings (per grouping)	€8.70
Panorama ISF (tax) statement (yearly subscription)	
- Panorama subscriber	€51.50
- Non-Panorama subscriber	€68

Account administration

Account charges if customer has opted for the "Online statements" option	€2/month
- Account without an "Esprit Libre" service package	Free
- Account with an "Esprit Libre" service package	
Account charges if customer has not opted for the "Online statements" option	€2.50/month
- Account without an "Esprit Libre" service package	€1.25/month
- Account with an "Esprit Libre" service package	-50%
For customers under 26 years of age	Free
For dependent adult customers	Free
For customers who are subscribers to the Priority programme	Free
Fee per inactive account (cf. Article L.312-19 of the French Monetary and Financial Code)	€30/year ⁽¹⁾
Charges for searching for and/or changing missing or incorrect address details	€18

(1) Up to the limit of the amount available in the account.

In branch services

Cash payment	Free
Cash withdrawal from a branch without cheque issue	
- In your branch (or another branch if service unavailable)	Free
- At another branch	€4.80
Request for funds to be made available at another branch (per operation)	€20.50
Paying in cheque	Free
Mail made available in branch (per item)	€7.50
Annual inclusive fee (unlimited number)	€75
Document search fee (per item)	
- Account statement duplicate	Free
- Document within the year	Free
- Document older than a year	Free
- Additional photocopy	€1

Delivery of certificate (per item)	
- Simple certification	€20.50
- Complex certification (involving in-depth searches covering several years or several accounts)	€41
Safe deposit box hire: depends on size and chosen guarantee (per year)	
- Volume up to 35 dm3 and guarantee limited to €30.500	€111
- Other sizes and/or guarantees	Please ask
Manual foreign exchange operation: purchase/issuing of banknotes (per operation)	Buy/Sell rate +€5

Value dates

Cash deposit or withdrawal	Day of the transaction
Deposit of euro cheque drawn in France:	Day of posting + 1 working day ⁽¹⁾⁽²⁾

(1) The day of posting may be the day of your deposit before 15:00 if you make the deposit at an automated terminal or the following working day in other cases.


(2) Working day: Based on Banque de France criteria, Monday to Friday, even if the BNP Paribas branch is open on Saturday.


REMOTE BANKING

Registering for remote banking services (Internet, land line telephone, mobile phone, SMS, etc.):

	Internet⁽¹⁾	
	Registering on our Internet site mabanque.bnpparibas	Free

	Mobile Internet⁽¹⁾	
	Registering for the "Mes Comptes" app	Free

	Telephone	
	Contact your Customer Advisor	
	Either in person in the Branch, using the dedicated phone number (standard rate), or using the messaging service on our Internet site mabanque.bnpparibas ⁽²⁾	
	Contact your Customer Service Centre	
	0 820 820 001 <small>Service € 0.12 / min. * price call</small>	
	Access the voice server (24 / 7) or talk to a customer consultant (Monday to Friday, 08:00 to 22:00 and Saturday 08:00 to 18:00, excluding public holidays).	
	Contact a Savings Specialist	
	0 820 820 012 <small>Service € 0.12 / min. * price call</small>	
	(Monday to Friday, 08:30 to 19:30 and Saturday 09:00 to 17:00, excluding public holidays)	

	Mobile phone	
	Subscribing to a product that includes account status SMS alerts (per month)	
	Monthly fee (up to 15 SMS)	€2
	For 18-24 year olds	€1.20
	Beyond the inclusive monthly limit, per SMS	€0.20
	Subscribing to the Balance Messaging Service (BMS, account balance once a month)	€1

(1) Not including Internet service provider/mobile operator charges.

(2) Connection cost charged by your operator.

Your customer number and PIN allow you to access, at any time, the remote banking services using the Internet, your mobile and by telephone. This means you can remotely view, monitor and manage your accounts and easily carry out your day-to-day banking operations.

YOUR PAYMENT OPTIONS AND OPERATIONS

Cards

• Visa bank card options (annual fees)

- Visa Infinite Card	-50% 2 nd card)))	€340
- Visa Premier Card	-50% 2 nd card -50% 18-24)))	€134
- Visa Classic Card	-50% 2 nd card -50% 18-24)))	€44.50
- Visa Electron Card	-50% 2 nd card -50% 18-24	€38
- MyB's Card (for 12-17 year olds only)		Free
- BNP Net Card	-50% 2 nd card -20% 16-24	€52

• Provisio Option (linked with revolving credit arrangement)

For Visa Classic, Premier and Infinite cards (excluding debit interest charges)

Free

• Personal picture (visual card, subscription per year)

- "Galerie" or "downloaded photo" option	€12
- Cinema option (cinema Visual + access to WE LOVE CINEMA programme) for 16 - 29 year olds	€24
	-50% 16-29

• Cashcard range (annual fee)

- Cirrus Card (MasterCard network)	€26
Free with Visa Infinite and Visa Premier cards	Free
- Visa Plus Card	-50% 2 nd card -50% 18-24
- Livret Jeune, Livret A Card and Automatique Card (BNP Paribas France network)	Free

• American Express Card range (annual fee)

A card of the same level is available to your spouse

- Platinum Card	€590
- Gold Card	-50% 1 st year
- Green Card	-50% 1 st year

• Supplementary card services (annual fee)

- BNP Net Option: electronic purchase protection and insurance included with Visa Electron, Visa Classic and Visa Premier Cards	€26
Free with Visa Infinite Card	-20% 16-24

Offer cannot be combined with any promotional rates

-50% 2nd card

50% on the 2nd card (reduction in the lowest fee of the 2 cards operating on the same account)

-50% 18-24

50% reduction for 18-24 year olds

-20% 16-24

20% reduction for 16-24 year olds

-50% 1st year

50% reduction in the 1st year

-50% 16-29

50% reduction for 16-29 year olds

)))

Cards with Contactless technology

• Cash withdrawal by bank card from ATMs part of the BNP Paribas Global Network and Global Alliance*

- **BNP Paribas Global Network** : worldwide network of automated teller machine of the BNP Paribas Group

Free

- **Global Alliance**: agreement between international banks covering their ATMs in other countries

Free

• Fees for withdrawing cash from an ATM at another bank

In the Euro Zone and French Overseas Territories (per operation)

Number of free cash withdrawals	Without Esprit Libre	With Esprit Libre
Infinite, Premier (and Cirrus linked with these cards)	Unlimited	Unlimited
Visa Classic and Provisio Card	3	6
Visa Electron Card	0	1
Visa Plus and Cirrus Card	0	0
Withdrawal, in excess of the above number of withdrawals	€1	
For under 25 year olds	Free	

Outside the euro zone and French Overseas Territories (per operation)

Visa Infinite Card	2% + €2.20
Other card	2.90% + €3

• Cash withdrawal in branch without cheque issue

In the euro zone and French Overseas Territories (per operation)

Visa Infinite Card	€3
Other card	€5

Outside the euro zone and French Overseas Territories (per operation)

Visa Infinite Card	2% + €3
Other card	2.90% + €5

• Payment by card

In the euro zone and French Overseas Territories (per operation)

Free

Outside the euro zone and French Overseas Territories (per operation)

Visa Infinite Card	2% + €0.60
Other card	2.90% + €0.90

• Other services (per transaction)

Stop fees (hold) for the card by the bank	Free
Re-issuing of PIN code	€9
Re-issuing of PIN code and password for Visa Infinite Card	Free
Replacement of card before expiry	€15
- Holder of a BNP Paribas Sécurité type policy	Free
- Visa Infinite, Visa Premier (and Cirrus linked with these cards)	Free
- Weezbee, Livret Jeune and Livret A Cards	Free
Fees for document searches, requests for credit card slips or proof of withdrawal	€12.90
Sending card to home address (excluding recorded delivery charges)	€6

Nearly 52,000 cash machines available in more than fifty countries.

The list of countries, banks and the number of ATMs may change and is updated and available at:

• mabanque.
bnpparibas/fr/
retraitsgratuits
aletranger

Foreign currency payments, by card or mobile, are converted into euros by the Visa International Centre in London on the day of receipt of the debit, subject to the currency exchange terms and conditions of the Visa network.

The operations shown below are dependent on the conformity of the details of the beneficiary, in particular the **IBAN** (International Bank Account Number), the **BBAN** (Basic Bank Account Number) and the **BIC** (Bank Identifier Code).

The SEPA zone consists of the 28 countries of the European Union, the four countries of the EFTA (Iceland, Liechtenstein, Norway and Switzerland), Monaco and San Marino.

On our Internet site **mabanque.bnpparibas**, non SEPA transfer can be issued in euros or in the currencies of the 41 countries (list available on our Internet site **mabanque.bnpparibas**)

▶ **SEPA direct debits/SEPA Titre Interbancaire de paiement (TIP)**

• Fee for setting up a direct debit	Free
• Fee per direct debit payment	Free
• Authorisation and stop for a direct debit	Free

• Payment of a cheque	Free
• Charge for sending chequebook to home address by registered delivery (excluding postal costs, per item)	€3.30
• Charge for sending a chequebook to home address by tracked delivery (including postal costs)	Free
• Issuing a bank cheque (per item)	€9.90

	Branch/CRC	Internet
• Charge to stop cheque(s) by the issuer (per operation)	€16	Free
• Charge to stop chequebook(s) by the issuer (per operation)	€16	Free

<ul style="list-style-type: none"> - Request for photocopies of issued cheques (per item) <ul style="list-style-type: none"> - Document within the year - Document older than a year - Additional photocopy 	<p>Free</p> <p>Free</p> <p>€1</p>
--	-----------------------------------

• Issuing a euro cheque payable in another country (per operation)	
- Cheque ≤ €150	10%
- Cheque > €150	1% minimum €27

• Deposit of cheque payable in another country	
(excluding correspondent fees, per transaction)	
Cheque ≤ €150	10%
Cheque > €150	1‰ minimum €17.50
- Cheque without exchange	max. €58
- Cheque with exchange	max. €107
+ currency exchange commission(1), up to €75,000	0.50‰
above €75,000	0.25‰
Minimum per transaction	€17.50

Mail charges (per transaction)	€16.95
--------------------------------	--------

Paylib is a solution that allows you to easily and securely pay for your online and in-store purchases ⁽¹⁾ using your mobile without having to get your payment card out.

- You can activate Paylib with a **free download** of the "Mes Comptes" app, you then just create your Paylib identifiers and your card will then be automatically attached.

- Paylib can already be used with leading online merchants (list available at www.paylib.fr) and with all shops that accept contactless payment cards.

Payment card	Depending on the card debiting chosen
Receipt of a SEPA transfer	Day of the transaction
Issuing a non SEPA transfer	
- In euros or other currency	Date of execution of the transaction

(1) Product available on NFC (Near Field Communication) smartphones running a version higher than 4.4.

Receipt of a non SEPA transfer - in euros or another currency	Settlement date of the transaction
Receipt of a SEPA transfer	Date of execution of the operation
Payment of a TIP SEPA direct debit	Date of execution of the operation
Payment of a cheque in France	Date of execution of the operation
Payment of a cheque abroad	Date of execution of the transaction -1 calendar day
Depositing of a euro cheque abroad	Date of execution of the transaction + 1 calendar day
Depositing of a foreign currency cheque abroad	Date of execution of the transaction + 2 working days

► Products and services no longer on sale / ways of paying and payment operations

Registering for a Provisio MasterCard (per year)	€30
Registering for a Weezbee Card	Free

• For Visa Classic, Premier and Infinite cards

(excluding debit interest charges)

- Tercéo Option (payment in 3 instalments) with Visa Infinite, Premier and Classic Cards **Free**
In-store choice: option to activate at time of payment
Threshold: triggered above an agreed threshold (also with the BNP Net Card)

N.B.: Tercéo payment facilities are credits for periods of less than or equal to 90 days. The annual APR is 4.50% as at 01/11/2016.

SERVICE PACKAGES

► Esprit Libre

Esprit Libre is a package of basic everyday services and other optional services.

With Esprit Libre you are entitled to certain fee discounts (cannot be combined with promotional or special offers) on the products you have chosen.

► Young persons

Main card	Visa Plus	Visa Electron/MyB's
■ Overdraft (16-17 year olds)		
Card	Free	Free
Options		
Balance Messaging Service	Free	Free
BNP Paribas Sécurité	€1.98	€1.98

► The Basics

Main card	Visa Plus	Visa Electron	Visa Classic	Visa Premier	Visa Infinite	No card
■ Initiative (18 - 24 years of age)						
Card	€0.85	€1.58	€1.85	€5.50	-	-
BNP Paribas Sécurité	€1.10	€1.10	€1.10	-	-	-
BNP Paribas Sécurité Plus	-	-	-	€1.52	-	-
Monthly fee per option	€1.95	€2.68	€2.95	€7.02	-	-
Annual fee per option	€23.40	€32.16	€35.40	€84.24	-	-
■ Référence, Premier, Infinite (as of 25 years of age)						
Card	-	€3.00	€3.52	€10.61	€26.92	-
BNP Paribas Sécurité	-	€2.10	€2.10	-	-	-
BNP Paribas Sécurité Plus	-	-	-	€2.89	€2.89	€2.89
Assurcompte	-	€0.95	€0.95	€0.95	€0.95	€0.95
Situation Option 1	-	-	-	-	-	€2.69
Monthly fee per option	-	€6.05	€6.57	€14.45	€30.76	€6.53
Annual fee per option	-	€72.60	€78.84	€173.40	€369.12	€78.36
Cascade	Additional free services					
Balance Messaging Service						
2 branch standing orders ⁽¹⁾						
2 bank cheques per year						

► The Optional Extras

Esprit Libre Initiative / Référence Premier, Infinite Options (additional monthly charges)						
2 nd Visa Plus Card	€1.08	€1.08	-	-	-	-
2 nd Visa Electron Card	-	€1.58	€1.58	-	-	-
2 nd Visa Classic Card	-	-	€1.85	€1.85	€1.85	-
2 nd BNP Net card (18-24 years of age)	-	-	€1.73	€1.73	-	-
2 nd BNP Net Card	-	-	€2.17	€2.17	€2.17	-
2 nd Visa Premier Card	-	-	-	€5.56	€5.56	-
2 nd Visa Infinite Card	-	-	-	-	€14.17	-
Personalised Overdraft Facility ⁽²⁾						
Age 25 and over	-	€2.21	€2.21	€2.21	€2.21	€2.21
Between 18 and 24 years of age	€1.16	€1.16	€1.16	€1.16	-	-
BNP Paribas Sécurité Plus						
Age 25 and over	-	€0.79	€0.79	-	-	-
Between 18 and 24 years of age	€0.42	€0.42	€0.42	-	-	-
Assurcompte Plus	-	€2.30	€2.30	€2.30	€2.30	€2.30
Situation Option 1						
Age 25 and over	-	€2.69	€2.69	€2.69	€2.69	-
Between 18 and 24 years of age	€2.55	€2.55	€2.55	€2.55	-	-
Situation Reflets						
Age 25 and over	-	€3.64	€3.64	€3.64	€3.64	€0.95
Between 18 and 24 years of age	€3.45	€3.45	€3.45	€3.45	-	-
Servissimes	€3.40	€3.40	€3.40	€3.40	€3.40	€3.40
Couple Option ⁽³⁾	€1.08	€1.58	€1.85	€5.56	€14.17	€1.10

(1) Only between euro accounts held in France and Monaco. (2) Operation and prices are described on page 14.
Couple Option: overdraft facility and second card of same level as the 1st, on a 2nd account.

Esprit Libre "A", with a Visa Plus Card or a Visa Electron Card and without Overdraft Facility, subsequent to a account payment incident: monthly fee from €1.95 to €6.84 for Les Essentiels.

Other service packages

Forfait de compte

(product intended for customers experiencing financial difficulties)

Deposit account agreement reserved for any natural person not acting for his professional needs in a situation of financial fragility within the meaning of Articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code. This specific product, designed to limit charges for account incidents, includes:

- The holding, closing and, as required, the opening of a deposit account,
- An account authorisation bank card (Visa Electron Card),
- The paying in and withdrawal of cash in the account holding branch,
- Four monthly SEPA transfers, including at least one standing order,
- An unlimited number of SEPA direct debits and TIP SEPA direct debits,
- Two Bank cheques per month,
- The possibility of remote access to the account as well as the ability to carry out remote account management operations for another account held by the holder at the same bank.
- SMS account balance alerts (maximum 4 per month),
- The supply of bank particulars forms (RIB),
- One change of address per year,

Free

Intervention fees:	
Per operation	€4
Limit of 5 operations per month	A ceiling of €20

Charges for failed direct debit for lack of funds:	
Per operation	€10
Limit of 3 rejections per month	A ceiling of €30

Services Bancaires de Base

Provided under the provisions of Articles L. 312-1 and D. 312-5-1 of the French Monetary and Financial Code:

- The opening, the holding, and closing of the account,
- One change of address per year,
- The issuance upon request of bank particulars forms (RIB),
- The domiciliation of bank transfers,
- A monthly statement of account operations,
- The paying in of cheques and bank transfers,
- Payments using SEPA, SEPA TIP direct debit arrangements or by SEPA bank transfers, with the latter possible using ATMs or remotely,
- The possibility of remote consultation of the balance of the account
- Cash deposits and withdrawals at the counter of the agency of account
- A payment card for which each use is authorized by the credit institution that issued it, notably allowing the payment of transactions on the internet and the withdrawal of cash in the European Union (Visa Electron Card),
- Two forms of bank cheques per month or equivalent means of payment offering the same services,
- The realization of cash transactions,

Free

Intervention fees:	
Per operation	€4
Limit of 5 operations per month	A ceiling of €20

Charges for failed direct debit for lack of funds:	
Per transaction	€10
Limited to 3 rejections per month	A ceiling of €30

UNPLANNED OPERATIONS AND OTHER INCIDENTS

Intervention fees

Charge made by the bank to rectify the outcome of an operation resulting in an irregular situation in the account necessitating a specific processing (issuing of an irregular payment order, incorrect banking particulars, lack or insufficient funds, etc.)

The debit operations resulting in the exceeding of the authorised amount are taken into account as of the 26th of the previous month to the 25th of the billed month.

Per operation, with a ceiling of 10 operations per month €8

Special operations

Charges for third-party notification	}	€130
Charges for third-party stop		
Charge per attachment		
Charges per official stop injunction	10% and maximum €160 (proportional commission applied to the amount owed to the Tax Authorities, if ≥ €50)	
Charges for notification letter for unauthorised overdraft		€20
Charges for notification letter for court ordered closure		€20
Charges subsequent to notification from the Banque de France of a prohibition on issuing cheques		€33.50

Payment incidents

By cheque (per transaction)

Fees for prior notification letter for cheque issued without sufficient funds €14

Fees for cheques rejected for insufficient funds	
Cheque ≤ €50	€30
Cheque > €50	€50

The set charge includes: non-payment fees, the order letter, the prior notice letter for unfunded cheques, stopping the funds, drawing up the non-payment certificate, the intervention fees and the recorded delivery charges.

Returned cheque unpaid for reasons other than lack of funds (plus any protest costs)	€17.50
Request for non-payment certificate	€20

Against Card (per transaction)

Charges for notifying the Banque de France of a decision to withdraw a bank card €25

Against SEPA direct debit (per transaction)

Charges for non-execution of direct debit for insufficient funds	
- Amount < €5	Free
- Amount ≥ €5	
	Ceiling amount for direct debit set at €20

Against standing order (per transaction)

Charges for non-execution of standing order for insufficient funds (amount ≥ €20) €20

OVERDRAFTS AND CREDIT FACILITIES

Overdraft facilities

Automatic overdraft facility

(Not available for Services Bancaire de Base and Forfait de Compte agreements)

The Automatic Overdraft Facility allows you to go €100 overdrawn for a maximum period of 15 days per 30 day period subject to the following conditions:

- Nominal annual percentage interest as at 01/12/2017 15.90%
- Minimum interest payment per quarter (not included in the APR) €7
- Annual arrangement fee **Free**

Example: If you use your automatic overdraft facility for 15 days, at a rate of 15.90% as above, the APR comes to 17.13%. If you exceed your authorised limit by 10% for 10 days, at a rate of 18.40% including the following penalties, the APR comes to 17.31%.

Personalised Overdraft Facility

- Nominal annual percentage interest rate Personalised⁽¹⁾
- Annual arrangement fee €28 (or €26.52 as part of the Esprit Libre package)

The Personalised Overdraft Facility allows you to be overdrawn up to an arranged personal amount subject to a maximum length of 15 days a month, subject to the interest charges as defined in your contract. You are also exempted from the interest payments subject to the threshold limit which is based on the amount of your personalised Overdraft Facility (exempt amount is defined in your contract).

Overdraft

- Nominal annual percentage interest rate Personalised⁽¹⁾
- Charge for arrangement in the amount of < €5,000 €45
- ≥ €5,000 €60

Overdraft Facility (automatic or personalised) and unauthorised overdraft or overdraft limit exceeded

- Increase applied to the nominal annual percentage debit interest rate for your contract (subject to the maximum rate of interest as defined by the Banque de France) +2.50%
- Arrangement fee for overdraft repayment < €3,000 €32
- ≥ €3,000 €64

Consumer credit

Optional Borrower Insurance on personal loans

- Per year, on the borrowed capital from 0.384% to 1.584%

Online Personal Loan application

- (See the proposed loans available on our Internet site mabanque.bnpparibas)
- Arrangement fee **Free**

Personal Loans

- Arrangement fee in proportion to loan amount 1%
- minimum €60 maximum €150

Energibio, Auto Écologique and Départ en retraite loans

- Arrangement fee proportional to the amount borrowed 0.50%
- min. €30 max. €76

Student loans

- Arrangement fee **Free**

Depending on your school or university, ask your customer advisor about the rate available to you.

Other Services (per transaction)

- Changing the instalment payment day (depending on type of loan) €41 or 0.25% of outstanding amount
- New edition of instalment plan **Free**
- Restructuring arrangement €36.50
- Status letter €16.10
- Balance confirmation letter **Free**
- Annual guarantee information (per year, per guarantee and per loan > €200,000) €47

Provisio (revolving one year credit) arrangement charge

- Free**
- Assurance facultative Provisio
- Per month, on the proportion of credit used from 0.50% to 0.65%

Mortgage credit

BNP Paribas offers a wide range of mortgage loans. Your customer advisor can help to provide a personalised assessment for you.

BNP Paribas Atout emprunteur per year on the loan amount

- Repayment loans from 0.03% to 1.11%

Opening fees (in proportion with the amount borrowed)

- Mortgages loans 1.10%
- Accession Sociale loans min. €400 max. €1,000
- Online application through our Internet site mabanque.bnpparibas min. €400 max. €500
- Prêts Épargne Logement and Taux Zéro+ 50% reduction
- Free**

Loan Restructuring (in proportion with the outstanding capital)

- Mortgages loans 2%
- Accession Sociale loans min. €630 max. €2,100
- max. €500

Other Services

- Contractual modification or suspension of instalments **Free**
- Changes to the instalment payment date (in proportion with the outstanding capital) 0.25%
- Reissuing repayment schedule €33
- Mortgage discharge €56
- Request for loan analysis (for loans started before 01 July 2016) €30
- Request for loan analysis (for loans started after 01 July 2016) **Free**
- Mortgage restructuring agreement €50
- Annual guarantee information (per year, per guarantee and per loan) €47

Your account balance must be in credit. Your BNP Paribas customer advisor is always available to discuss personalised cash management arrangements with you.

The total cost of your overdraft facility or overdraft depends on the amount and the length of time for which your account is in deficit. This cost also includes the application fees, if any.

The APR (Annual Percentage Rate) is based on the specific characteristics of your arrangement and subject to approval of your application by BNP Paribas. Speak to your customer advisor or go on our Internet site mabanque.bnpparibas

(1) Subject to the maximum legal interest rate as published each quarter by the Banque de France, and available on its website at www.banque-france.fr (subject to ISP connection charge) in the "Short-term credit" category.

SAVINGS AND INVESTMENTS

In addition to your savings accounts, you can find out about longer term investments, such as term deposits or REIT investments, with your customer advisor, in order to best meet your needs.

Savings interest rates may be subject to change during the year. Find out about these in Branch or on our Internet site mabanque.bnpparibas.

For each of your personal projects, from building or maximising your assets, to preparing for your retirement, BNP Paribas can provide a range of personalised solutions.

► Savings accounts

• Ordinary and regulated savings accounts, gross nominal annual rate applicable as at 01/12/2017

Livret A	0.75% net ⁽¹⁾
Livret de Développement Durable et Solidaire	0.75% net ⁽¹⁾
Livret d'Épargne Populaire	1.25% net ⁽¹⁾
Compte Épargne (rates applicable as at 01/12/2017)	0.10% net ⁽¹⁾
Livret Jeune	2.00% net ⁽¹⁾

• Épargne logement, gross nominal annual rate applicable as at 01/12/2017

Compte Épargne Logement	0.50%
Plan Épargne Logement	1.00%
Transfer to another bank	€65

• Cascade (automatic savings service), annual fee

€9.50

► Investments

• BNP Paribas OPC Investment Fund (managed by BNP Paribas Asset Management): SICAV and FCP excluding Banque Privée France and retirement product

	Maximum entry fee	Maximum direct management charges incl. taxes	Maximum indirect management charges incl. taxes
OPC Investment Fund - Shares	0.50% to 2.40% (sliding scale)	0.30% to 2%	0% to 1.50%
OPC Investment Fund - Bonds and other Securities	0.25% to 2% (sliding scale)	0.96% to 1.20%	0%
OPC Investment Fund - Cash	0%	0.50%	0%
Others OPC Investment Fund	0.50% to 2% (sliding scale)	1.20% to 1.60%	0% to 1.60%

Please note that some of the operating and management charges may be paid to BNP Paribas for its advisory and investment services.

Supplementary commission for subscribing to an associated OPC Investment Fund, per order €25

• Life insurance

The entrance fees are determined according to the amount of the payments and are 4.75% maximum. Other fees may be charged, they are detailed in the contract notice.

You can find more about the BNP Paribas life insurance with your advisor at the agency on our Internet site mabanque.bnpparibas.

• Stock market investments

With BNP Paribas you can select for each of your accounts, a price according to your activity on the stock market: Start, Active or Basic.

The "Basic" stock market option is intended for customers who only trade infrequently

	Branch	Internet
	BASIC STOCK MARKET	
Shares listed on the Stock Market / Dealing fees		
Euronext Paris – Amsterdam – Brussels		
Fixed fees	€4.15	Free
+ proportional Commission		
Up to €8,000	1.36%	-
More than €8,000 to €50,000	1.10%	-
More than €50,000 to €150,000	0.90%	-
More than €150,000 to €300,000	0.68%	-
More than €300,000	0.45%	-
Or + sliding scale proportional Commission based on the number of orders executed in a calendar quarter and entered by the holder using his/her personal identifier		
1 to 5 orders	-	0.55%
6 to 15 orders	-	0.495%
More than 15 orders	-	0.44%
Minimum per order (fixed fees + commission)	€12.45	€7.30
Other foreign markets		
Fixed charges	€17	€16
+ sliding scale commission Europe	1.50%	0.48%
Other international markets	1.70%	0.48%
Minimum per order (fixed fees + commission)	€40.90	-

The broker's fee billed by foreign stock brokers as well as any local taxes are calculated during the forwarding of the order and added to the fees and commission as stated above.

• Custody fees

Custody fees are levied in February for the current year and are calculated on the value of the portfolio as at December 31 of the previous year.

Custody fees include:

- Fixed charges, calculated on the basis of the number of billable lines present in your share portfolio on that date,
- proportional commission, determined by applying the arithmetic mean of the proportional commission payments calculated at the end of each calendar quarter.

These custody fees are nil for all securities issued by the BNP Paribas Group (including SICAV, FCP, bonds) as well as for shares in privatised companies purchased during the share offer with attached free allocation rights.

Proportional Commission for other securities

up to €50,000	0.28%
More than €50,000 to €100,000	0.23%
More than €100,000 to €150,000	0.17%
More than €150,000	0.09%

+ Fixed portfolio charge

Bearer	€4.80
Nominative	€12
Pure nominative for PEA or SME-ETI IT	€31.50
Foreign deposits	€14.10

Minimum charge per account €29.90

The maximum amount of an order placed online is €50,000 under reserve of an available provision.

⁽¹⁾ Annual nominal rate net of income tax and social contributions.

- **Annual management fees**
 - Compte d'Instruments Financiers (CIF) €15
 - Free** if at least one Stock Market buy order or OPC investment fund subscription is executed in the calendar year.
 - Plan Épargne en Actions (PEA) or Plan Épargne en Actions PME-ETI (PEA PME) €15
- **Share transfer outside BNP Paribas (CIF and PEA or PEA PME)**
 - Fixed fees per line of shares on deposit in France €12
 - Fixed fees per line of shares on deposit abroad €41
 - Minimum charge for a PEA or PEA SME €61

“Start” and “Active” stock market products for active share trading customers

	Internet	
	START STOCK MARKET	ACTIVE STOCK MARKET
	If you place more than 4 orders a year and orders for ≤ €3 000	If you place more than 8 orders a year and for orders > €3,000
Brokerage fees Euronext Paris – Amsterdam and Brussels	€5.99/order up to €1,500 €10.99/order up to €3,000 0.48% for orders beyond this	€17.99/order up to €8,000 0.35% for orders beyond this
Other markets: Additional Commission NYSE and NASDAQ Frankfurt, Milan, London, Zurich and Madrid Other markets	+ €15.00 + €25.00 + 0.55% with minimum of €100	
Custody fees (Free for BNP Paribas Group shares and shares in privatised companies purchased during share offers and with attached right to free share allocation)	Sliding scale commission 0.288% a year up to €150,000 (free beyond this) pro-rata to the number of months without any executed orders + Fixed fees per line of securities: free for bearer lines, €7.32 per line deposited abroad, €31.50 per line of pure nominative securities; minimum billing of €28.80 for direct shares and €29.90 for the OPC part with a maximum charge of €500	Free
Monthly subscription	FREE	€8/Month unless 1 direct share order executed the previous month
Annual management fees	FREE if more than 4 direct share orders executed per year otherwise €75	FREE if more than 8 direct share orders executed per year otherwise €150

Foreign local taxes are calculated during the forwarding of the order and added to the fees and commission payments as stated above.

- **Specific pricing**
 - Additional Commission for orders submitted by telephone (Net Bourse platform⁽¹⁾) +€11.90/order
 - Charges for operations with unlisted securities 0.10% minimum €150
- **Transfers**
 - Transfer of French or foreign securities to another establishment in France (per line) €25
 - Transfer of French securities to another establishment outside France (per line) €25
 - Transfer of foreign securities to another establishment outside France (per line) €50
- **Gold Operations**
 - Purchase and sale of gold, in coins or bullion:
 - Commission on the gross amount of the negotiation 2.50%

- Minimum perception per order €40/order
- A commission in euros, is added to the costs mentioned above of our intermediary.
- Other ancillary costs (Sealed bag, Expertise fees, Revision of bulletin) can be invoiced through us and will be added to the amount of the transaction.

Other services

- **Change Stock Market package**
 - Free** for the first annual change €120
- **Changing holding to nominative**
 - Fixed fees per line of securities €50
- **Digitisation of foreign securities**
 - Fixed fees per line of securities €150
- **Recovery of withholding at source or deductions for foreign securities**
 - Fixed fees per line of securities €25
- **Plus-Values Service**
 - Includes a monthly statement and an annual declaration of disposals and capital-gains, useful for tax declaration form n°2074
 - Panorama subscriber **Free**
 - Non-Panorama subscriber, per year €75
- **Investment Advisor Agreement** **Free**
 - (available as of 01/01/2018)

Value dates

Stock Market order	Day of execution of the order + 2 working days
Investment Fund OPC order	Day of execution of the order

Products and services no longer on sale / savings and investments

Weezbee account, gross nominal annual rate applicable as at 01/12/2017	
0 to 11 years of age, up to €1,600	0.75% gross
12 to 17 years of age, up to €500	0.75% gross
Beyond the above ceilings	0.15% gross
Retirement overview (annual subscription)	€20

INSURANCE AND CONTINGENCY PLANNING

Insurance

- **Car insurance** Ask for details
- **Home insurance** Ask for details
- **Protection investissement locatif** (unpaid rent insurance)
 - Annual premium proportional to the amount of the annual rent, charges and taxes 2.70%
- **School insurance** (annual premium)
 - With Civil Liability Insurance €28.40
 - Without Civil Liability Insurance €13.40
- **Insurance for family mobile devices, Mobileo** (monthly premium) €9.90

(1) Access to the Stock Exchange platform “Start” and “Active” stock market from monday to friday from 8:30 to 19:30 and saturdays from 9:00 to 17:00 at + 33 (0) 1 43 63 12 12 (connection cost can be charged by your operator).

Get a personalised Family Protection Diagnostic from your BNP Paribas customer advisor. It's free and there's no commitment.

Contingency protection insurance

Protection Accidents de la vie (monthly premium)	
Solo Option	€9.90
Couple Option	€14.85
Family option (supplement per child, free as of 3rd)	€1
BNP Paribas Protection Familiale	
Prices vary depending on the capital covered and your age	Talk to us
BNP Paribas Obsèques	
Prices vary depending on the capital covered and your age	Talk to us
BNP Paribas Protection Vie Active (monthly subscription)	
Prices vary depending on selected options	from €9.50 to €37
Assistance Rapatriement de Corps (annual premium)	
Adult Option	€48.90
Family Option	€120.40
Per additional child (as of 4 th child)	€12.40

Health insurance

BNP Paribas Protection Santé	
Prices vary depending on the level of cover and age,	talk to us

Bank product related insurance

Cost of insurance product for loss or theft of payment cards:	
BNP Paribas Sécurité	€26.50/year
BNP Paribas Sécurité Plus	€36.50/year
Account insurance cover (annual premium)	
Assurcompte	€12
Assurcompte Plus	€30.70
Protection Compte (monthly premium)	
€2.80	
Assistance Global Student Prices depend on the zone, length of stay and options chosen	
	Talk to us
Protection Épargne (premium per contract and per month)	
Protection for PEL, CEL, Livret de Développement Durable et Solidaire, Compte Épargne, LEP or Livret A	€3
Protection for Placements (Multiplacements 2), Plan Épargne Actions or Compte d'Instruments Financiers	€5
BNP Paribas Protection Budget (proportional to the capital cover, per year)	
	0.80%

Products and services no longer on sale / Insurance and Contingency Planning

Protection Accidents de la vie (subscription until November 05, 2017) (monthly premium)	
Solo Option	€9.90
Couple option	€17.80
Family option (supplement per child, free from 3rd)	€1
BNP Paribas Protection Accidents 2 (monthly premium)	
Solo Option	€8.50
Couple option	€16
Family option (supplement for children)	€1
Insurance for family mobile devices, Mobileo 2 (monthly premium)	
	€7
BNP Prévoyance and BNP Prévoyance Plus	
(Prices vary depending on the capital covered and your age)	Ask us
Téléassistance Aveilla (monthly premium)	
	€35.12
BNP Paribas Legal Protection (annual premium, depending on selected options)	
	Talk to us

BNP Paribas Sécurité Family Option (annual premium)		€40
BNP Paribas Sécurité Plus Family Option (annual premium)		€54
BNP Protection Accident (monthly premium, depending on the chosen options and number of insured persons)		From €8.50 to €49.50
Relais Obsèques (monthly premium, depending on cover, options selected and your age)		Talk to us
Option Prévoyance		Talk to us
Assurbudget (annual premium):	Option 1	€24.39
	Option 2	€48.78
	Option 3	€73.18
Assurfutur (six monthly premium):	Option 1	€15.24
	Option 2	€19.82
	Option 3	€24.39
Assurevenus (annual premium)		€18.29
Assurpel (annual premium)		€18.29
Assurpep (annual premium)		€18.29
Home Protection (previous options):		
Installation charge		€145
Monthly fee (from):		
Essentielle Option		€32.60
Confort Option		€38.60
Confort + Option		€44.60

OTHER SERVICES

Les Servissimes (personal services, annual subscription)		€81.60
Protection Habitat Télésurveillance ⁽¹⁾ (Alarm and remote surveillance)		
Installation cost		€145
Monthly subscription (from):		€32.70
Protection Habitat Vidéosurveillance ⁽¹⁾		
Monthly subscription (from):		12.99 €

INHERITANCE

Fees are calculated on the basis of the value of the estate on the date of death. up to 100% of the individual accounts and 50% of the joint accounts.

Domestic inheritance		
Estate up to €200		Free
From €201 to €3,000		€90
Greater than €3,000		€90 + 1% (Maximum €750)
International inheritance		
Processing fee	€250 + 0.50% (Maximum €3,500)	
Other charges		
Management fees for longer than a year (yearly subscription)		€60
Expert costs		Based on costs incurred

(1) Protection 24, a subsidiary company of BNP Paribas, holds a license to operate No. AUT-041-2112-12-11-20130362101 issued on 12 December 2013 by the National Council of Private Security Businesses. "The prior administrative permit does not in any way confer any prerogative of public authority upon the firm, or upon the persons who benefit from it". Remote Surveillance Centre compliant with APSAD standard P3, Certificate no. 162.00.31. Protection 24 - SA with share capital of € 3,672,000. Trade and Companies Register no. 420 127 128. Registered office: 628 avenue du Grain d'Or, 41350 Vineuil, Blois. Protection 24 operates its activity in France, excluding Corsica and Monaco.

INSURANCE INTERMEDIATION

BNP Paribas distributes insurance contracts as a broker or agent.

- As an insurance brokerage company BNP Paribas offers insurance contracts of several insurance companies, and in particular:
 - Life insurance and/or capitalization contract:** Axa France Vie, Axa Life Europe Limited, Cardif Assurance Vie, Cardif Lux Vie, Generali Luxembourg, Generali Patrimoine, La Mondiale Europartner, La Mondiale Partenaire, Lombard International Assurance, Sogelife.
 - Property insurance:** Allianz IARD, Avanssur, Axa Assistance, AXA Assurances IARD Mutuelle, AXA France IARD, Cardif Assurances Risques Divers, CGAIM Assurances, Generali IARD, ICARE assurance, IMA-Inter Mutuelles Assistance, Inter Partner Assistance, MADP (Mutuelle d'Assurance des pharmaciens), Natio Assurance.
 - Insurance for persons:** ACE Europe Inter Partners Assistance, ACE EUROPE, APRIL International Assistance, APRIL International Expat, Axa Assistance France, Axa France Vie, Axa France, Cardif Assurance Vie, Cardif-Assurances Risques Divers, Euler Hermes Crédit France, Euler Hermes Recouvrement France, Europ Assistance France et Europ Assistance, Filassistance International, Fragonard Assurances, Groupama Gan Vie, Malakoff Médéric Prévoyance, MGARD (Mutuelle Générale d'Assurances de Risques Divers), Mondial Assistance France, Natio Assurance, Solucia PJ.
 - Insurance against accidents of everyday life:** Axa Assistance France Juridica, Axa France Vie, Cardif Assurance Risques Divers, Chubb Insurance Compagny of Europ, Inter Partners Assistance, Natio Assurance.
- The bank, as an insurance agent, is bound by an exclusive contract with the insurance companies Natio Assurance and Avanssur for car insurance, motorcycle insurance, school insurance and a home multi-risk contracts.
- In the event of a claim relating to the distribution of the insurance product the Customer can resort to the procedure "DISPUTE RESOLUTION" defined below. If this claim relates specifically to the insurance contract the Client can contact the insurance contract manager if there is any, or the insurer whose contact details and the terms of claim and recourse are mentioned in the insurance's general conditions or in the information sheets submitted upon enrollment or subscription.

DISPUTE RESOLUTION

First step

The Branch

The Customer can contact the normal Customer Advisor or the Branch Manager directly, to submit a complaint in person at the branch, by telephone on the dedicated line (standard rate), by letter or using the messaging service within the Personal Space on the Internet site mabanque.bnpparibas⁽¹⁾

Customer Complaints Manager

If the Customer does not receive a satisfactory response to the complaint, the matter can be referred to the Customer Complaints Manager for the Branch. The Customer Complaints Manager's contact details are available in branch or on our Internet site mabanque.bnpparibas⁽¹⁾

The Customer will receive a confirmation acknowledgement within 10 working days of receipt of the complaint by BNP Paribas. If further investigation is required, a final response will be sent within a maximum of 2 months.

In the particular case of a claim relating to a payment service⁽²⁾, BNP Paribas will provide to the customer a response within 15 working days after the reception of the claim, except in exceptional situations where the response is provided at the latest within 35 days.

Final amicable resolution stage

The Ombudsman is the last amicable appeal before taking legal action. The Client, free of charge and in writing, may have recourse to one of the following Ombudsman, depending on his / her area of expertise, and provided that:

- Either to disagree with the response provided beforehand by his agency and by the Customer Claims Manager⁽³⁾;
- Or not having obtained an answer to his complaint within 2 months, or 35 working days for a claim relating to a payment service⁽²⁾.

The BNP Paribas Ombudsman

must receive the complaint in French (inadmissible otherwise) and is used exclusively for disputes of a contractual nature relating to banking and financial products and services, as well as all other products sold by the bank, including disputes over the marketing of insurance products⁽⁴⁾,

- Either by post: **Médiateur auprès de BNP Paribas**
Clientèle des particuliers
TSA 62000
92308 Levallois-Perret Cedex

- Or by email: <https://mediateur.bnpparibas.net>⁽¹⁾

The Customer can consult the Mediation Charter at the Ombudsman Service site:

<https://mediateur.bnpparibas.net>⁽¹⁾. This can also be obtained on written request.

Referring the matter to the BNP Paribas Ombudsman automatically and expressly authorises the lifting of the banking secrecy requirement for BNP Paribas.

The Autorité des Marchés Financiers (AMF) Ombudsman

Exclusively⁽⁵⁾ for disputes relating to the marketing of financial products, the management of portfolios, the forwarding of stock market orders, the operation of ordinary share or PEA accounts, investment fund and alternative investment fund accounts, employee savings schemes and transactions involving FOREX financial instruments,

- Either by post: **Le Médiateur**
Autorité des Marchés Financiers
17 place de la Bourse
75082 Paris Cedex 02

- Or by email: www.amf-france.org/Le-mediateur-de-l-AMF⁽¹⁾

By referring the matter to the AMF Ombudsman, the Customer authorises BNP Paribas to communicate all necessary information required for the investigation to the Ombudsman.

The Insurance Ombudsman

Exclusively for disputes relating to insurance products not subject to marketing,

- Either by post: **Le Médiateur de l'Assurance**
TSA 50110
75441 Paris Cedex 09

- Or by email: www.mediation-assurance.org⁽¹⁾

Any disputes, arising from an online contract of sale or online services, can also be submit by email to the Online Dispute Resolution (ODR) platform at: <https://webgate.ec.europa.eu/odr/>

(1) Cost of Internet access. (2) Transfer, debit or credit card transaction. (3) In the event of the rejection or refusal to accept all or part of the complaint. (4) The process excludes disputes arising from the General Policies of the Bank (for instance: its pricing policy, refusal of credit, product design, etc.), those relating to the performance of products linked with changes in the markets, and those concerning measures enacted in the context of excessive debt proceedings by the Judge and/or the Commission de Surendettement. (5) If there is a cooperation agreement between the AMF Ombudsman and the BNP Paribas Ombudsman, disputes that are the exclusive domain of the AMF Ombudsman can then be handled either by the BNP Paribas Ombudsman, or by the AMF Ombudsman, at the choice of the Customer. This choice is final for the dispute in question.

**For more information,
BNP Paribas is at your service:**



Your Customer Advisor's direct line
(standard rate)



Your Customer Relations Centre

0 820 820 001

Service € 0,12 / min.
+ price call



On our Internet site
www.mabanque.bnpparibas*



Your "Mes Comptes" app
smartphones and tablets

*Connection cost charged by your operator.

Prices current as at 01 January 2018, can be changed at any time, subject to advance notice of two months (Article L. 312-1-1-II of the French Monetary and Finance Code). These are stated inclusive of taxes.



Avec Ecofolio
tous les papiers
se recyclent.

This document has been printed on certified paper.



BNP PARIBAS

**The bank for a
changing world**