GENERAL PRICING TERMS AND CONDITIONS APPLICABLE TO BUSINESS CUSTOMERS

SBA/JUD/GEN-TAR-COND-APP-BUS_CLI/ENG/03-2021

BANQUE SBA

BANQUE LIBANO-FRANÇAISE GROUP

General Pricing Terms and Conditions Applicable to Business Customers

PREAMBLE

This new edition of Pricing Terms and Conditions applicable to business customers contains changes in the form and the content compared to the previous edition. New conditions will be applicable as of October 1st, 2020.

The amounts are expressed in Euros. VAT is added, when due, at the effective rate on the date of the transaction.

Value dates are calculated in working days (5 days a week).

Conditions applicable to loans may vary depending on their nature, duration, reimbursement modes and the guarantees provided. All loans will bear interests payable to the Bank.

Operations not mentioned in the document will be subject to a prior agreement between the Bank and the Client.

The present Pricing Terms and Conditions applicable to business customers may be modified at any time, with a two-month notice.

Note: In case of any wording discrepancies between the English and French versions of the Pricing Terms and Conditions applicable to business customers, the French version takes precedence.

SUMMARY

Page	Category
3-4	**Opening, operating and managing your account** Opening, closing Account statements Account management Branch services
4	**Online banking**
5-7	**Payment means and transactions** Cards Transfers Direct debit / Interbank payment slip Cheques
7	**Bills transactions** Bills for collection Discounted bond Domiciled bond Dailly Law
7-8	**Letters of credit** Documentary collection: import and export Import documentary credits Export documentary credits Letters of guarantee
9	**Irregularities and incidents** Intervention commission Special transactions Payment incidents
10	**Overdrafts and loans**
10	**Savings and financial investments** Savings accounts Financial investments
11	**Other services**
11	**Resolving disputes**

OPENING, OPERATING AND MANAGING YOUR ACCOUNT

OPENING, CLOSING

- Account opening	Free
- Account closing	Free

ACCOUNT STATEMENTS

	by mail	by fax/e-mail
- Daily	€ 250/month	€ 300/month
- Fortnightly	€ 50/month	€ 80/month
- Monthly, quarterly, biannually or annually	Free	€ 40
- Upon request		
Up to 10 pages		€ 40
Each additional page		€ 5/page
- Certification		€ 100

ACCOUNT MANAGEMENT

- Interest capitalization fees	
If debit interest	€ 50/quarter
If credit interest > € 50	€ 50/quarter
- Monthly fee for account management	
Assets[1] > € 250,000 or if ongoing credit facility	€ 13/month
Assets[1] between € 100,001 and € 250,000	€ 25/month
Assets[1] ≤ € 100,000	€ 45/month
- Movement commission	Free
- Inactive account fee (See Article L.312-19 of the French Monetary and Financial Code)	€ 30/year[2]

[1] Total credit balance at end of month.

[2] Depending on available account balance.

BRANCH SERVICES

	Value date	
- Cash deposit in Euros	D	1% of the amount Min. € 10
- Cash deposit in foreign currency	D + 3	1% of the amount Min. € 30 in c/v
- Cash withdrawal in Euros	D	1% of the amount Min. € 10
- Cash withdrawal in foreign currency	D - 1	2% of the amount Min. € 30 in c/v
- Foreign exchange transaction	D on debit side D + 2 on credit side	
- Funds held at disposal		2% of the amount Min. € 50, Max. € 200
- Photocopy or scan fee		€ 1/page
- Document inquiry fee		Min. € 150/file
- Miscellaneous certificates		€ 150
- Rental guarantee		
Issuance		€ 250
Adjustement fee		€ 100
Quarterly commission		3%/year, Min. € 300/quarter

ONLINE BANKING

Website: www.banque-sba.com	
E-banking subscription fee	€ 15/quarter

PAYMENT MEANS AND TRANSACTIONS

CARDS

Supply of an international payment card

Fees per service or event	
- Visa Classic subscription	€ 200/year
- Visa Premier subscription	€ 300/year
- American Express domiciliation	€ 150/year
- Delivery of a card and/or PIN code	€ 120 (€ 60/delivery)
- Request for a new PIN code	€ 40
- Urgent card order	€ 50
- Ceiling amendment	€ 40
- Card blocking (stop payment) fees	€ 60
- Investigation fee	€ 80
- Fee per claim	€ 50
- Card cancellation fee	€ 60

Fees per transaction in foreign currency	
- Cash withdrawal in foreign currency	1.5% of the amount Max. € 50
- Purchases and payments in foreign currency	2.5% of the amount Min. € 10, Max. € 100

TRANSFERS

		Value date
Internal transfers		
- Standard	D	Free
- Special transaction	D	0,5‰ to 2‰ Min. € 50 or the c/v
(depending on the complexity, the destination of the goods and/or the country risk)		
SEPA[3] credit transfers (Single Euro Payment Area)		
- Outward SEPA transfer fees (case of occasional or regular transfer)	D	0.05% of the amount Min. € 30, Max. € 80
- Request for return of funds (regardless of the outcome)		€ 50
- Inward transfer	D	Free
- Investigation/inquiry/due diligence fees (outward or inward transfer)		0.05% Min. € 25, Max. € 150

[3] The SEPA (Single Euro Payment Area) covers 36 countries (includes some non-Euro area and non-EU countries) (Status on March 1st, 2019).

	Value date	
International transfers outside SEPA		
- Outward transfer fees		
Standard	D - 1	0.05% of the amount Min. € 40, Max. € 250
Special transaction	D - 1	0.5‰ to 2‰ Min. € 50
(depending on the complexity, the destination of the goods and/or the country risk)		
If same value date	D	0.025%
(additional fees)		Min. € 15
- Inward transfer		
Standard	D + 1	€ 15
Special transaction	D + 1	0.5‰ to 2‰ Min. € 50
(depending on the complexity, the destination of the goods and/or the country risk)		
If same value date	D	0.025%
(additional fees)		Min. € 15
- Interbank inquiry about a transfer made by SWIFT		€ 50
- Investigation/inquiry/due diligence fees		0.05%
(outward or inward transfer)		Min. € 25, Max. € 150

DIRECT DEBIT / INTERBANK PAYMENT SLIP

- SEPA direct debit set-up fees	€ 5
- Direct debit SEPA	
Up to 10 direct debits	€ 5/month
Each additional direct debit (dd)	€ 1/dd
- Request for cancellation upon Client's request	€ 40
- Reject or return of direct debit for insufficient funds	€ 20

CHEQUES

	Value date	
- Cheque deposit (subject to final payment) in Euro		
Drawn on us	D + 1	€ 5
France	D + 1	€ 5
- Cheque payment		
(account debit)	D – 1	€ 1
- Banker's cheque issuance	D – 1	€ 60
- Cheque book postage in France		€ 30

	Value date	
- Collection of cheque payable abroad		
Drawn in the currency of the drawee country		
Commission per cheque	D + 1	1‰ of the amount
Deposit		Min. € 60, Max. € 130
Drawn in another currency than the drawee country		
Commission per cheque	D + 1	1.25‰ of the amount
Deposit		Min. € 80, Max. € 180
- Cheque returned unpaid (other than uncovered cheque)		€ 60
- Issuing a cheque payable abroad		€ 60/transaction

BILLS TRANSACTIONS

BILLS FOR COLLECTION

- Collection fee per bill	€ 30
- Maturity extension, claimed or unpaid bill	€ 30
- Change of domiciliation	€ 30
- Fate advice	€ 30

DISCOUNTED BILLS

- Collection fees	€ 30
- Discount rate	as per agreement

DOMICILED BILLS

- Domiciliation advice received 5 days prior to maturity	Free
- Domiciliation advice claimed by the Bank	€ 40
- Rejected bill for diverse reasons	€ 40

DAILLY LAW

- Per invoice assignment	€ 80
- Per notice	€ 50

LETTERS OF CREDIT

DOCUMENTARY COLLECTION: IMPORT AND EXPORT

- Collection fee	
Standard	0.25%, Min. € 250
If risky country	0.5% to 1%, Min. € 250
(Depending on the destination of the goods and the country risk)	
- Endorsement fees per indivisible month	2.5%/year, Min. € 250
- Returned unpaid collection	€ 250
- Extension, fate advice, additional presentation	€ 250

IMPORT DOCUMENTARY CREDITS[4]

- Opening fees per indivisible quarter	3‰, Min. € 300
- Amendment fees (to the exception of amount increase or validity extension, beyond the period covered by the initial fees)	€ 250
- Handling fees or levy charges	2‰, Min. € 250
- Acceptance or deferred payment fee	2.5%/year
Per indivisible month	Min. € 250
- Cancellation or expiration of unused credit	€ 150
- Pre advice documentary credit opening fees	€ 150

[4] Miscellaneous expenses if applicable / correspondent fees.

EXPORT DOCUMENTARY CREDIT[5]

OECD and assimilated countries

- Handling fees for documentary credits drawn on other Banks	€ 200
- Advising fee	
Prior notice	€ 150
Credit opening	1.5‰, Min. € 200
- Confirmation commission per indivisible quarter	
L/C up to 3 months	3‰, Min. € 250
L/C over 3 months	case by case
- Amendment fees (to the exception of amount increase or validity extension, beyond the period covered by the initial fees)	€ 200
- Handling fees or levy charges	2‰, Min. € 250
- Discrepant document fees	€ 150
- Acceptance or deferred payment fees (Min. 2 months)	2.5%/year, Min. € 250
- Transfer of L/C fees	2.5‰, Min. € 250
- Assignment of proceeds	1.25‰, Min. € 200
- Payments under conditions	1.25‰, Min. € 200
Other countries	case by case

[5] Miscellaneous expenses if applicable / correspondent fees.

LETTERS OF GUARANTEE

- File preparation flat fee	€ 250
- Quarterly commission received in advance	2.5%/year
	Min. € 300/quarter
- Letter of indemnity	2.5%/year, Min. € 250/quarter
- Letter of intent	€ 150
- Amendment (except extension or increase)	€ 150

IRREGULARITIES AND INCIDENTS

INTERVENTION COMMISSION

Amount received by the Bank as a result of a transaction causing problems on the account and requiring special treatment (presenting an irregular payment order, erroneous bank details, no or insufficient funds, etc.)	€ 8/transaction

SPECIAL TRANSACTIONS

- Receipt of an administrative third-party notification	10% of the due amount Max. € 100
- Cost of attachment order	€ 150

PAYMENT INCIDENTS

- Cheque unpaid due to insufficient funds Pre-notification letter fee for uncovered cheque + certificate of non-payment	
Cheque ≤ € 50	€ 30
Cheque > € 50	€ 50
- Stop payment of a cheque by the issuer	€ 40
- Certificate of settlement	€ 30
- Direct debit returned due to insufficient funds	amount of the direct debit Max. € 20
- Stop payment of a direct debit notice	€ 40
- Notification of unauthorized overdraft balance	€ 75
- Reminder fees	€ 50

OVERDRAFTS AND LOANS

Your Banque SBA advisor remains at your disposal to study, your personal cash funding.

- Authorised overdraft	as per agreement
- Unauthorised overdraft or overdraft excess	
In Euro	annual debit interest rate (up to usury rate) Standard Rate[6] + 5%
In other currencies	annual debit interest rate Standard Rate[6] + 5%
- Intervention fees	€ 8/transaction
- Commission on highest quarterly overdraft	1.5‰/quarter
- Opening a loan	1%, Min. € 1000
- Renewal or extension	0.5%, Min. € 500
- Excess application	0.25% of the amount, Min. € 250
- Setting a loan agreement	case by case, Min. € 500
- Setting a guarantee agreement	case by case, Min. € 500
- Releasing a guarantee	case by case, Min. € 500

[6] As an indication, the annual Standard Rate on June 30th, 2020 is 5% p.a. in Euro and 7.5% p.a. in other currencies. This rate is subject to change depending on market conditions.

SAVINGS AND FINANCIAL INVESTMENTS

SAVINGS ACCOUNTS

Demand and/or term deposits: interests are calculated based on market rate, duration and amount. Please refer to your Banque SBA advisor for current interest rates.

FINANCIAL INVESTMENTS

Refer to your Banque SBA advisor.

OTHER SERVICES

- SWIFT[7], fax and postage fees	case by case
- Information to statutory auditors	€ 250
- Commercial enquiries	€ 150
- Change of address	Free
- Annual report to guarantors	€ 200/file
- Transfer confirmation by e-mail or fax	€ 20
- Request to decrease a Forex margin (if Forex line not used)	€ 150
- Concierge services	€ 25/service
- Domiciliated invoices fee	€ 10/settlement
- Transaction blocked by the correspondant bank	€ 100
- Commission relating to a commercial procedure	€ 100

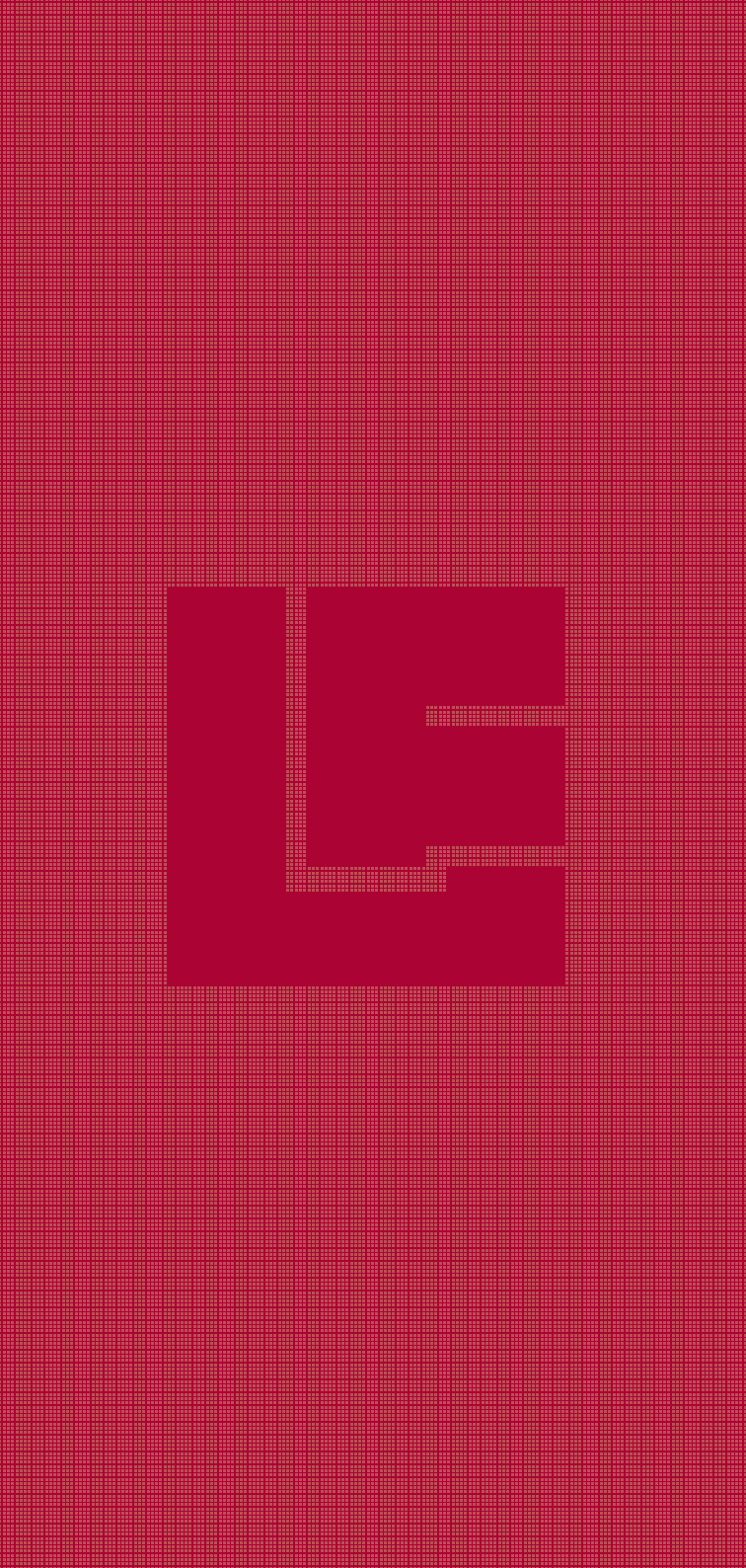
[7] Additional fees may be applied by correspondant foreign banks.

RESOLVING DISPUTES

Banque SBA aims at offering you the best quality of service. However, some difficulties might occur in the management of your account or offered services.

1) THE BRANCH: YOUR FIRST POINT OF CONTACT

Kindly contact, at first, your advisor at Banque SBA, either by phone or mail. He will give you full attention to resolve your problem.

2) THE CLAIMS DEPARTMENT AT YOUR SERVICE

If no solution is found, please contact the Claims Department:
- either by phone: 00 33 (0)1 53 93 26 18/19
- or by e-mail: reclamations@eblf-sbaparis.com
- or by courier at the following address: Banque SBA, 68 Av. des Champs Elysées 75008 Paris - France.