

Scale of Charges

As at December 1st 2024

This document details the scale of charges applied to the banking operations for Europe Arab Bank SA (EAB SA) customers. It cancels and replaces the latest scale of charges.

The rates presented in the following document comprise all taxes (TTC).

This document lists the most representative services related to a bank account as defined in Article D 312-1-1 A of the "Code monétaire et financier".

This document shall be presented both in French and in English. However, in the event of problems of interpretation, only the French text shall serve as the authentic document.

If you do not find in this document the information about an operation you wish to carry out, please contact your Relationship Manager.

Bank account

Opening, transformation, closing

Account opening (sole or joint or non-personal)	Free
Bank Mobility Support Service	Free
Registration of a change of address	Free
Disassembly of joint account	Free
Converting a sole account to a joint account	€40
Closure of account	Free

Bank statement

Monthly	Free
Regular email (more than once a week)	€100 per quarter
Summary of Annual account fees	Free

Account maintenance

Account maintenance fees	\$100 or currency equivalent per quarter if account balance averages less than €150,000 or currency equivalent (not applicable for customers for whom we hold mortgage facilities).
Account maintenance fees as part of the right to an account "droit au compte"	Free

Inactive accounts¹

Charges per account ²	Free
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Foreign Exchange Deals

Purchase/sale of currency:	Foreign exchange transactions are subject to the EAB exchange rate at the time of transaction
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Branch services

Hold mail	€400 per year
Bill / Invoice payment service	€100 per quarter
Bank details document	Free
Bank Certificate (e.g. account balance certificate)	€100 per certificate

¹ After 12 months of inactivity within the meaning of Article L.312-19 of the Monetary and Financial Code.

² Up to the available account balance

Copy / Advice (account statement, cheque, swift message...)	€5 per document or currency equivalent
Registered mail France	€20 or currency equivalent
Registered mail overseas	€30 or currency equivalent
Express courier	Dependent on courier rate
Appeal for funds	€40 or currency equivalent
Opening of the succession case	€1,000 per case
Annual succession file fees from the 2nd year onwards	0.50% of total assets
Audit Letter	€50 / \$60 / £40

Online banking

OnlineBanking services subscription	Free
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Transactions

Cash (Euros or in currency)

Cash deposit in branch (if authorized)	Free
Cash withdrawal in branch (For any withdrawal equal to or greater than €10,000 or its equivalent, please notify us 48h in advance and provide us a proof of the withdrawal)	1% for amounts of €20,000 and above or currency equivalent

Transfer

Transfer to accounts within Europe Arab Bank plc	€10 / \$10 / £10
Transfer to accounts within Arab Bank Group	€40 / \$40 / £20
Electronic funds transfer	0.1% Minimum €40 / \$40 / £20 Maximum €90 / \$90 / £45
SEPA transfer	€15
Incoming credit	Free

Direct Debit

SEPA direct debit	Free
SEPA direct debit mandate	Free
SEPA direct debit cancellation	Free
SEPA direct debit revoke	Free
SEPA direct debit rejection due to insufficient balance	€20 per transaction

Visa Card

Issuing of a debit card (international debit card)	Free
Visa Gold card with immediate debit	Free
Card payments outside the Euro zone:	1.8% Foreign Exchange fee
Cash Withdrawal in the euro zone	Free + plus any courier cost
Re-issuing of the PIN:	Free
Card re-issuing (in case of loss for example)	€90 + plus any courier cost

Cheque

Chequebook issuing	Free
Issued cheque	Free
Stopped cheque or chequebook	€40 cheque / chequebook
Value dates	
- IssuedCheque	D-1 working day
- Cheque deposit	D + 1 working day
Cheques collection (in euro) France	Free
Cheques collection (in euro) overseas	€40 per cheque + plus any courier cost
Collection of foreign currency cheques	0.2% Minimum €50 / \$60 / £40 Maximum €75 / \$90 / £60 plus any other bank fees
Banker's draft	€50
Banker's draft for the beneficiary of the right to the account "droit au compte"	Free up to 2 banker's draft per month

Fixed Term deposit

Minimum balance for fixed term deposit	€100,000 / \$100,000 / £100,000 Other currencies are available on application
Minimum addition to a fixed term deposit	€20,000 / \$20,000 / £10,000
Fixed term deposit breakage fee	Where in its discretion, EAB permits customers to break fixed term deposits, the fee for breaking a term deposit is determined by the fixed term deposit amount, prevailing interest rates and remaining term, subject to a minimum charge of €150 / \$200 / £125. Please contact your relationship manager to determine any attributable fee
Fixed term deposit interest rates	Illustrative interest rates will be included in the pre-contractual document that we provide before the account is opened. The actual rate will be confirmed before placement of the fixed term deposit

Real estate loans

Arrangement Fees	1% (minimum €1000)
Interest rates	Please contact your relationship manager to determine the interest rate applied for real estate loans

Irregularities and incidents

Clients in financial fragility

Bank incident fees are capped at:

- €25 per month for customers who are financially fragile;
- €20 per month and 200 € per year for customers who have subscribed (by 30 June 2019) to the specific offer for this type of customer.

These fees shall cover:

- The fees of blocking the card by the Bank;
- Advance information letter fee for bounced cheques;
- Information letter fees for unauthorized debit accounts;
- The cheque fee package rejected for lack of provision;
- The fees of rejecting the direct debit for lack of provision;
- Intervention fees;
- Fees following notification by the Banque de France of a ban on the customer issuing cheques;
- The fees for declaring to the Bank de France a decision to withdraw a bank card.

Special transactions

Third-party notices, seizure of assets, administrative opposition	10% of the amount due, up to a ceiling of €100
Information letter for unauthorized overdraft facilities	€50 + plus any courier cost

Payment incidents

Fee for information letter prior to cheque rejection	Free
Cheque returned to us unpaid	€25

Corporate and Institutional Banking offer

For any inquiry related to this offer (current account, term account, financing operations through letters of credit or letters of guarantee, cash transactions, etc.) please contact our CIB team at the following address: CIB@eabsa.eu

Overdraft facility

Authorized overdraft facility	Subject to formal application. Interest rates and fees available on request
Unauthorized overdraft facility Interest rate	15% per year

Resolving a dispute

The Bank is constantly concerned to provide you with the best possible quality of service. However, difficulties may occasionally arise in the management of your account or in the utilization of the services made available to you.

Europe Arab Bank SA undertakes to acknowledge receipt of your request within 10 working days and to provide you with a response within 2 months, barring exceptional circumstances.

In the event of a complaint about payment services, the Bank undertakes to provide you with a response within a maximum of 15 days following the date on which the written complaint is sent, except in exceptional situations where this period may not exceed 35 days.

The Bank: your first point of contact

To report your complaint, your first point of contact is your Relationship Manager or the Customer Service Manager,

If you have not received a satisfactory response to your complaint, you can send a letter to the following address:

Europe Arab Bank SA Service des Réclamations 41 Avenue de Friedland 75008 Paris

As a last resort: the Mediator of the “ Fédération Bancaire Française ”(FBF)

In the absence of a reply from us at the end of two months or in the event that you are not satisfied with the Bank's handling of the complaint, you have the possibility to refer the matter to the Mediation officer:

- Either by filling an online form at the following address: ***Lemediateur.fbf.fr***
- Or by sending a letter to the following address: ***The Ombudsman to the FBF, CS 151, 75422 Paris Cedex 09***

Europe Arab Bank SA, 41 Avenue de Friedland, 75008 Paris www.eabsa.eu

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