



### List of Prices and Services

## CAIXABANK S.A., SUCCURSALE EN FRANCE

December 2018

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## Current Accounts

DESCRIPTION	COMMISSION
<b>Maintenance of current accounts</b>	
<b>EUR account</b>	28,00 EUR per month
<b>GBP account</b>	48,00 GBP per month
<b>USD account</b>	50,00 USD per month
<b>Issuance of account balance certificate</b>	15,00 EUR
<b>Issuance of copy of monthly statement</b>	25,00 EUR each one

## Domestic & SEPA Transfers

DESCRIPTION	TRANSFERRED ISSUED AT BRANCH	TRANSFERS ISSUED VIA ONLINE BANKING
Internal transfer in EUR between CaixaBank France accounts	1,00 EUR	Exempt
SEPA transfers in EUR <sup>(1)</sup>	8,00 EUR per transfer	0,20 EUR per transfer
Bulk Payment Service	8,00 EUR per transfer	4,00 EUR per transfer
Urgent transfers in EUR	30,00 EUR per transfer	15,00 EUR per transfer

<sup>(1)</sup> Transfer executed in EUR and sent to the beneficiary's account at a bank in the EEA territory (including other domestic banks) and:

- with BIC code of the beneficiary's bank indicated.
- with the beneficiary's bank number indicated in the IBAN standard.
- with costs option specified as SHA (i.e. the costs of the sender bank are covered by the sender and the cost of third part banks are covered by the beneficiary).

## *SEPA Direct Debit received*

DESCRIPTION	COMMISSION
SEPA Direct Debit	0,00 EUR

### *International transfers issued*

DESCRIPTION	TRANSFERS ISSUED AT BRANCH	TRANSFERS ISSUED VIA ONLINE BANKING
<b>Transfers in EUR to non-EEA countries</b> <sup>(1)</sup>	0,10% min 10,00 EUR	10,00 EUR
<b>Transfers in any currency</b> (except EUR)	0,10% min 20,00 EUR + change commission	20,00 EUR
<b>Urgent transfer in any currency</b> (except EUR) (Same-day value)	30,00 EUR in addition to the transfer cost	20,00 EUR

<sup>(1)</sup> EEA: European Economic Area. The countries in the EEA are detailed in the Processing Guide document.

### *International transfers received*

DESCRIPTION	COMMISSION
Transfers in EUR from EEA countries	Free
<b>All other international transfers</b> (EUR from countries outside the EEA and all countries in any other currency)	20,00 EUR + change commission

## CaixaBanknow (Online banking)

DESCRIPTION	COMMISSION
Registration of contract and access to CaixaBanknow	Exempt
Monthly maintenance	5,00 EUR
Change of identification codes	Exempt
Delivery of initial token	Exempt
Token replacement/substitution	20,00 EUR



## Cash Concentration Service

DESCRIPTION	COMMISSION
Up-front fee for registration of the service for an account	50,00 EUR per account
Monthly maintenance	120,00 EUR per month
Issuance of MT101 message generated by the service	10,00 EUR per message
Issuance of the generated transfer	15,00 EUR per transfer

### *Payment order MT101 (Request for transfer)*

DESCRIPTION	COMMISSION
Up-front fee for registration of the service for an account	50,00 EUR per account
Monthly maintenance	25,00 EUR per month
Receipt of MT101 for execution	10,00 EUR per message

## Loans

DESCRIPTION	COMMISSION
<b>Up-front fee for arrangement:</b> (over amount of principal)	Min 1% and EUR 170,00
<b>Early repayment</b> (over the repaid amount)	Min. EUR 400,00
<b>Amendment of conditions</b> (including an increase and/or extension of the available limit)   (over the amount of the principal)	Min 1% and EUR 170,00
<b>Stand-by fee - of the undrawn principal amount</b>	Max 5% per year
<b>Credit conditions certificate</b>	10,00 EUR per document
<b>Repayment schedule, at customer request</b>	25,00 EUR per document

## Guarantees

DESCRIPTION	COMMISSION
<b>Guarantees issued</b> (over amount of the guarantee) <sup>(1)</sup>	Max 3%, Min. 350,00 EUR
<b>Guarantees issued</b> (quarterly risk fee per forecast period)	Max 2%, Min. 200,00 EUR
<b>Modification of guarantee</b> (limit or conditions)	Max 3%, Min. 100 EUR of the guarantee amount or the current limit
<b>Execution of the guarantee</b>	300 EUR of the established tariff which will be applied to the payment claimed
<b>Other services</b>	Max 100,00 EUR

<sup>(1)</sup> Charged per each issued guarantee

## Export Letters of credit

DESCRIPTION	COMMISSION
<b>Notification of opening of letter</b>	1% min 100 EUR <sup>(1)</sup>
<b>Review of documents</b> (of the amount of the documents)	0.2% Min. 50,00 EUR <sup>(1)</sup>
<b>Presentation of discrepancies in the documents</b> (charged to the beneficiary)	100,00 EUR <sup>(1)</sup>
<b>Delivery of documents to issuing bank</b> (courier costs)	50,00 EUR <sup>(1)</sup>
<b>Increase to amount of letter</b> (over the increased amount)	0.3% Min. 50,00 EUR quarter prepaid <sup>(1)</sup>
<b>Other changes to letter</b>	100,00 EUR <sup>(1)</sup>
<b>Payment of the letter</b> (of the amount of the letter)	0.3% Min. 50,00 EUR <sup>(1)</sup>
<b>Early cancellation of the letter before the maturity date</b>	50,00 EUR <sup>(1)</sup>
<b>Transfer of letter to secondary beneficiaries</b>	50,00 EUR <sup>(1)</sup>
<b>Confirmation of the letter</b>	Min 155,00 EUR + premium negotiated individually (case by case basis)

<sup>(1)</sup> Equivalent in the currency of the Letter of Credit

## Import Letters of credit

DESCRIPTION	COMMISSION
<b>Opening of the letter</b>	0.15% (of the amount of the letter). Min. 100,00 EUR quarter prepaid <sup>(1)</sup>
<b>Review of documents</b> (of the amount of the documents)	0.2% Min. 50,00 EUR <sup>(1)</sup>
<b>Presentation of discrepancies in the documents</b> (charged at time of payment)	100,00 EUR <sup>(1)</sup>
<b>Endorsement / Transfer</b>	100,00 EUR <sup>(1)</sup>
<b>Increase to amount of letter</b> (over the increased amount)	0.25% Min. 50,00 EUR quarter prepaid <sup>(1)</sup>
<b>Other changes to letter</b>	100,00 EUR <sup>(1)</sup>
<b>Payment of the letter</b> (of the amount of the letter)	0.15% Min. 100,00 EUR <sup>(1)</sup>
<b>Early cancellation of the letter before the maturity date</b>	100,00 EUR <sup>(1)</sup>
<b>Arrangement fee for the concession or increase to limit of the letter</b> (up-front)	50,00 EUR <sup>(1)</sup>

## *Remittances in collection management: Export and documentary*

DESCRIPTION	COMMISSION
<b>EXPORT: Management of bills of exchange and promissory notes payable in another country other than France</b>	
<b>Remittances of bills of exchange and promissory notes <sup>(1)</sup></b>	0.1% Min. 30,00 EUR
<b>Reimbursements <sup>(1)</sup></b>	0.2% Min. 50,00 EUR
<b>Collection management of documentary remittances:</b>	0.2% Min. 30,00 EUR
• Remittances payable on demand	0.3% Min. 50,00 EUR
• Remittances remitted for acceptance	0.4% Min. 50,00 EUR
• Unpaid remittance	

(1) Additional expenses from other banks participating in collection management may be charged

## Factoring and Confirming services

DESCRIPTION	COMMISSION
<b>FACTORING</b>	
Up-front fee over amount of the assigned receivables non-recourse factoring or recourse factoring	0.1% Min. 5% Max.
Extension fee (monthly)	0.1% Min. 0.5% Max.
Debtor's study fee	30,00 EUR
<b>CONFIRMING</b>	
Client (payer) <ul style="list-style-type: none"><li>Up-front fee over the postfinancing amount</li></ul>	0 Min. 0.3% Max.
Supplier <ul style="list-style-type: none"><li>Up-front fee over the amount of the assigned invoices</li></ul>	0.15% Min. 0.3% Max.



## ***Exchange Rates***

If the Customer instructs or receives a payment in a different currency from that of the paying or receiving Current Account, then, unless an exchange rate has been agreed with the Customer, CaixaBank may convert the payment to the currency of the payment or account at its currency exchange rate at the time of the payment or receipt, available via CaixaBanknow or in the offices of CaixaBank upon request. The exchange rates may change during the course of a day.

Charges and commission rates for foreign currency transactions are available via CaixaBanknow or in the offices of CaixaBank upon request.

## Other services

DESCRIPTION	COMMISSION
<b>Other services not indicated in this fee schedule or fees that have not been detailed in specific agreements</b>	Max. 100,00 EUR
<b>Issuance of certificate issued upon customer request</b>	50,00 EUR
<b>Statements via SWIFT MT 940</b>	12,50 EUR per month for the service
<b>Issuance of additional MT 940 statement</b>	2.50 EUR for each additional message
<b>Statement via SWIFT MT 942</b>	12,50 EUR per month for the service
<b>Postage costs</b>	In accordance with current fees of the service provider
<b>Urgent postage costs</b>	In accordance with current fees of the service provider