



Pricing Conditions for Corporates

Commerzbank Paris

Valid from 01.04.2023

Address :

COMMERZBANK AG
Succursale de Paris
86, boulevard Haussmann
75008 Paris
Telephone: +33 (1) 44941700
Fax: +33 (1) 44941800

www.commerzbank.fr

Table of Content

1. **Current Account Services**
2. **Account Package Solution**
3. **Payment Services**
 - 3.1 Local
 - 3.2 International
4. **Other Services**
 - 4.1 Requests and queries
 - 4.2 Cheques
 - 4.3 SEPA Standing Order
 - 4.4 Direct Debit Mandates
 - 4.5 Unpaid & Rejects
 - 4.6 Other Operations
5. **Cut-off**
 - 5.1 Local
 - 5.2 International
6. **Value Dates**
7. **E-Banking**
 - 7.1 Internet Banking: Global Payment Plus
 - 7.2 EBICS
 - 7.3 GTRS (MT101)
 - 7.4 Swiftnet
 - 7.5 Electronic Statements
8. **Cash Pooling**
 - 8.1 Domestic within Commerzbank
 - 8.2 International within Commerzbank
 - 8.3 Domestic/International with third party banks
9. **Documentary Business**
 - 9.1 Letter of Credit
 - 9.2 Documentary Collections
10. **Guarantees**
11. **Explanatory notes**

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
Provision of certified PDF account and interest statement via existing electronic access (EBICS-GPP-SWIFT FileAct) <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
Certified bank details certificate	20,00 EUR
Other certified certificates (miscellaneous)	20,00 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 Basic or Premium is applied

** Not charged if APS Premium 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
3.2 International payments	
Payment outside of the SEPA zone in EUR and currency	0,10 %
<i>Per operation</i>	min.15,00 EUR max.100,00 EUR
Urgent payment	0,10 %
<i>Per operation</i>	min.15,00 EUR max.100,00 EUR +3.80 EUR
Treasury payment	0,10 %
<i>Per operation</i>	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	20,00 EUR
Additional document research	
- < 12 months	20,00 EUR
- > 12 months	25,00 EUR
Request for return of funds	20,00 EUR
"Repair" - electronic payments	20,00 EUR
"Repair" - Wrong IBAN	20,00 EUR
4.2 Cheques	
Set up + postage bank draft - Per cheque + postage fee	100,00 EUR
4.3 SEPA Standing Order	
Set-up fee	20,00 EUR
Monthly fee	1,50 EUR
4.4 Direct Debit Mandates	
Set-up fee	20,00 EUR
Cancelation fee	20,00 EUR
4.5 Unpaid & Rejects	
Unpaid received <i>Per payment</i> <i>Per Direct DEbit</i> <i>Per LCR/BOR</i>	15,00 EUR
Instruction to block <i>Per Direct Debit</i> <i>Per LCR</i>	15,00 EUR
4.6 Other Operations	
Court order charge	100,00 EUR
SEPA Creditor Identifier <i>Request to Banque de France</i> <i>Set-up</i> <i>Black List</i>	100,00 EUR 20,00 EUR 20,00 EUR 0,05%
Currency conversion fee	min.14,00 EUR max.75,00 EUR 0,10 %
"OUR" instruction surcharge	min.15,20 EUR max.35,00 EUR

5. Cut-off	
5.1 Local Payments	
SEPA Direct Debit	11:00
Urgent / Treasury payments	15:30
LCR / BOR collections	16:00

SEPA Credit Transfer	16:00
----------------------	-------

5.2 International Payments

International	
USD	16 :00
GBP	15 :00
CHF	15 :00
Other currencies	contact us
Urgent International	
USD	15:30
GBP	14:00
CHF	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
	+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. Electronic Banking	
7.1 Internet Banking : Global Payment Plus	
Set-up fee (one off) / modification / deletion	100,00 EUR
Access to GPP - per month – 1 to 5 users	70,00 EUR
Access to GPP - per month – 1 to 10 users	90,00 EUR
Access to GPP - per month – for each additional user above 10 users	+10,00 EUR
Set-up fee (one off) / modification / deletion	20,00 EUR
7.2 EBICS	
Set-up fee (one off) / modification / deletion	100,00 EUR
Access to EBICS - per month – 1 to 5 users	70,00 EUR
Access to EBICS - per month – 1 to 10 users	90,00 EUR
Access to EBICS - per month – for each additional user above 10 users	+10,00 EUR
Set-up fee (one off) / modification / deletion	20,00 EUR
7.3 RFT	
Set-up fee (one off) / modification / deletion	100,00 EUR
Access to GTRS - per month	25,00 EUR
7.4 SWIFTNET	
Set-up fee (one off) / modification / deletion	1000,00 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 (one off) / modification / deletion	60,00 EUR
Electronic account statements MT940 / MT942 / camt053 / camt052 (EBICS, GPP, third party bank) - per month	25,00 EUR
Included in the local GPP or EBICS access	
Statement CAMT054 - per month	20,00 EUR
Statement CAMT086 – per month	5,00 EUR

8.	Cash Pooling	
8.1	Domestic within Commerzbank	
	Set-up fee	300,00 EUR
	Fee per master account <i>per month</i>	50,00 EUR
	Fee per centralized account <i>per month</i>	50,00 EUR
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>	120,00 EUR
	Fee per centralized account <i>per month</i>	120,00 EUR

9. Documentary Business	
9.1 Letter of Credit	
9.1.1 General	
Taking up of documents	0,165% min.175,00 EUR
Transfer commission	30,00 EUR
Amendment commission	100,00 EUR
Commission for non compliant documents	100,00 EUR
9.1.2 Import	
Charges for irrevocability	% of risk commission
Editing commission	250,00
Deferred payment commission	% of risk commission
Release of goods sent to our address or at disposal	0,165% min.175,00 EUR
9.1.3 Export	
Advising commission only applicable if L/C not confirmed by Commerzbank	0,11% 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
Commission of documents return	0,20% min.100,00 EUR
Amendment commission	100,00 EUR
Cancelation commission	100,00 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 = Country code, kk = control key, B = bank, G = branch, C = account number, K = RIB key
- 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: <https://www.fbf.fr/fr>
- PSD : Payments Service Directive
- Urgent Payment: transfer with value date D