

I. CONDITIONS APPLICABLE TO CURRENT AND DEPOSIT ACCOUNTS:		
A) REMUNERATION:		
Current Accounts:	DEBIT INTEREST = €STR RATE + 5% CREDIT INTEREST = ZERO	
Deposit Accounts:	On a case-by-case basis depending on the amounts and periods chosen minimum USD 50.000/ EUR 50.000/ or equivalent	
B) VALUE DATES:		
CREDIT:	Cheques cleared in France Foreign cheques remitted for credit under usual reserve Funds received through the clearing house or similar	1 Business Day 15 Business days Day of Transaction
DEBIT:	Cheques Payment order Purchase of Currencies	1 Day before presentation (Calendar days) Day of Transaction (Calendar days) Eve of Transaction (Calendar days)
II. TRANSFER TRANSACTIONS (OUTWARD PAYMENTS)		
SEPA (The Single Euro Payments Area) transfer	Euro Other Currency	EUR 35/-- EUR 65/--
Non SEPA transfer	Euro Other Currency	EUR 55/-- EUR 65/--
Repair fee (manual intervention required on payment due to incorrect format or instructions)		EUR 25/--
Set up a direct debit		Free
III. RECEIPT OF FUNDS (INWARD PAYMENTS)		
From SEPA zone		Free
From outside the SEPA zone		0,50% of received funds
Repair fee (manual intervention required on payment due to incorrect format or instructions)		EUR 25/--
IV. CHEQUES / DRAFTS		
Bank draft issuance		EUR 30/-- per Item
Unpaid Direct Debit		EUR 20/-- per Item
Returned cheque due to lack of funds		EUR 30/-- per Item for the checks of EUR 50 or less EUR 50/-- per Item for checks above EUR 50
Returned unpaid cheque deposited to your account		EUR 30/-- per Item
Cheque/draft sent for collection		EUR 100/--
Stop payment cheque		EUR 30/--
Cheque book cancellation		EUR 50/--
Cheque book sent by registered mail		EUR 30/--
Urgent cheque book delivery		EUR 80/--
V. OTHER SERVICES		
Account statement on monthly basis		Free

Handling of Account Seizure (Saisie, SATD or any other similar procedure)	10% of the seized amount with a maximum of EUR 100/--
Minimal Balance Management Fees	EUR 250 if balance of the account is below the required amount
Purchase / Sale of major foreign currencies	2% min EUR 10/--
Fax – email recovery Charges	EUR 30/--
Payment by direct debit	Free
Dormant / Inactive Account Charges	EUR 30/-- per annum
Account Management Fees	EUR 60/-- per annum
Handling Charge	EUR 8/-- per Item with a maximum of EUR 80 per month
Foreign Exchange	At market rate/daily exchange rate applied by the bank, available upon request
Request for document copies	
Cheque/transaction advice /statements/ letter	EUR 5/-- per Item
Utility or tax bills	EUR 15/-- per Item
Certificates: Balance/ introduction / rates	EUR 40/-- each
Information given on past transactions within 12 months	EUR 50/-- per item
Information given on past transactions exceeding one year	min EUR 100/-- per Item
Information to the auditors	EUR 50/-- per Item

Charges for any service not listed above will be provided on request. In addition to all those costs must be added the charges incurred by our correspondents and VAT if any.

National Bank of Kuwait France SA

National Bank of Kuwait France SA, société anonyme with a share capital of € 218,652,000 – 90 avenue des Champs–Elysées 75008 Paris – Registered with the Paris Trade and Companies Registry under number 840 233 266, duly authorised as a credit institution by the European Central Bank and regulated by the Autorité de Contrôle Prudentiel et de Résolution (4, place de Budapest CS 92459 75436 Paris Cedex 09).

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SWIFT: [NBOKFRPP]