

## PRICING CONDITIONS FOR PAYMENT SERVICES PROFESSIONAL CLIENTS

August 2024

The following prices **do not include taxes**.

Due to rounding, unit amounts may not add up to the total amount payable.

Any capitalised terms used in these pricing conditions without being defined herein shall have the meaning given to them in Stancer's "General Conditions of Use (Professional Clients)".

### 1. PRICES FOR THE MOST REPRESENTATIVE SERVICES ASSOCIATED WITH A PAYMENT ACCOUNT LISTED IN ARTICLE D. 312-1-1 I. A. OF THE FRENCH MONETARY AND FINANCIAL CODE (CODE MONÉTAIRE ET FINANCIER)

In accordance with Article 1 of the Order of 5 September 2018 implementing Articles L. 312-1-1 and L. 314-13 of the French Monetary and Financial Code (Code monétaire et financier), Stancer is required to include in the first section of its pricing conditions the most representative services associated with a payment account listed in Article D. 312-1-1 I. A. of the French Monetary and Financial Code (Code monétaire et financier).

For a definition of the services listed above, please refer to the glossary available on Stancer's website.

Services	Fees
Subscription to "remote banking" services <sup>1</sup> (Internet, landline, text messaging (SMS), etc.)	Access to the User Area is free of charge <sup>2</sup>
Subscription to products offering account status alerts by text message (SMS)	Service not available
Account maintenance	Free of charge
Provision of a payment card (international debit card)	Service not available
Provision of a payment card (international deferred debit card)	Service not available
Provision of a payment card (debit card that checks that there are sufficient funds in the account)	Service not available
Cash withdrawal (withdrawals in euros in the euro area from another institution's cash machine using an international payment card)	Service not available
Premium for insurance covering loss or theft of means of payment	Service not available
SEPA Transfer (in the case of an occasional SEPA transfer)	See article 4
SEPA Direct Debit (fees per SEPA Direct Debit payment)	See article 3
SEPA Direct Debit (fees for setting up a SEPA Direct Debit Mandate)	Service not available
Intervention Fee	Service not available

<sup>1</sup>The term "remote banking" is provided for in the regulations. It does not mean that Stancer offers its clients one or more services of a banking nature.

<sup>2</sup>Excluding the cost of a fixed or mobile Internet connection.

## 2. PRICES ASSOCIATED WITH THE ACQUIRING SERVICE

The fee charged by Stancer for each Card-based payment transaction is the sum of:

- the Variable Fee, which covers, in particular,
  - (i) the interchange fee (within the meaning of Article 2 of Regulation (EU) 2015/751) and
  - (ii) fees paid to Card Schemes.
- Stancer's Service Fee.

The table below shows the fees charged by Stancer to the Client for each Card-based payment transaction in the Account, depending on the Card scheme (CB, Visa, Mastercard) and the country in which the Card was issued:

Card Scheme	Geographic area (country in which the Card was issued)	Variable Fee (as a % of the transaction amount <sup>3</sup> )	Service Fee (per transaction)		
			Without Electronic Equipment	Using Electronic Equipment <sup>4</sup>	
				For a transaction ≥ €7	For a transaction < €7
CB	France	0.70%	€0.15	€0.07	€0.00
Visa	EEE	0.70%	€0.15	€0.07	
	Outside the EEE	2.50%	€0.25	€0.12	
Mastercard	EEE	0.70%	€0.15	€0.07	
	Outside the EEE	2.50%	€0.25	€0.12	

The interchange fee varies mainly according to:

- the Card's Card Scheme,
- the Type of Card holder (Individual or Professional),
- the Card Category,
- the country in which the Card was issued,
- the degree of security afforded by the payment environment (card and acceptance equipment).

For more information on the interchange fees applied by each Card Scheme in the European Union, the Client may consult the websites of the Card Schemes in question:

- CB: [www.cartes-bancaires.com](http://www.cartes-bancaires.com),
- Mastercard: [www.mastercard.com](http://www.mastercard.com),
- Visa: [www.visa.co.uk](http://www.visa.co.uk).

The fees paid to Card Schemes vary according to:

- the Card Category,
- the country in which the Card was issued,
- the currency of the Card,

<sup>3</sup>The amount taken into account is the absolute value of the amount of the payment transaction, excluding conversion charges (regardless of the currency).

<sup>4</sup>Electronic Equipment provided by Stancer.

- the Card Brand,
- whether authorisation is requested.

The amounts of the interchange fee and the fees paid to Stancer's various banking partners (Fees, Card schemes for certain Categories, Type of cardholder, Card brands, etc.) actually borne by Stancer exceed the values of the Variable Fees. In this case, Stancer shall charge the Client the amounts of the interchange fee and the fees paid to the Card Schemes, with a surcharge of 10%, in lieu of the Variable Fee.

In the event of an outstanding payment related to a Card-based payment transaction, additional fees shall be borne by the Client. These fees paid to the Card Schemes vary according to the Card Scheme:

- Cartes Bancaires (CB): €3
- Visa: €25
- Mastercard: €25

### 3. PRICES ASSOCIATED WITH THE SEPA DIRECT DEBIT SERVICE

Services	Fees
Issuing a SEPA Direct Debit	SSD < €1000 = 0.25% of the amount of the Direct Debit <sup>5</sup> + €0.10 capped at €2  SSD ≥ €1000 = 0.25% of the amount of the Direct Debit <sup>5</sup> + €0.10
Receiving a SEPA Direct Debit	Service not available
SEPA Direct Debit refused	€5 per Direct Debit emitted
Additional fees applicable to Direct Debits subject to the following transactions: Request for Cancellation, Reversal, Return, Refund	€0.20 per Direct Debit emitted
Refund a SEPA Direct Debit	SSD < €1000 = 0.25% of the amount of the Direct Debit <sup>5</sup> + €0.10 capped at €2  SSD ≥ €1000 = 0.25% of the amount of the Direct Debit <sup>5</sup> + €0.10

### 4. PRICES ASSOCIATED WITH THE SEPA TRANSFER SERVICE

Services	Fees
Issuing a SEPA Transfer	Service not available
Receiving a SEPA Transfer	€0.10 per Transfer received
Additional fees applicable to Transfers subject to the following transactions: Recall	€3 per Transfer received

<sup>5</sup>The amount taken into account is the absolute value of the amount of the payment transaction, excluding conversion charges (regardless of the currency).

## 5. PRICES ASSOCIATED WITH ELECTRONIC EQUIPMENT AND MERCHANT CARDS

### 5.1 Provision of Electronic Equipment and Merchant Cards

The Electronic Equipment and the merchant card is made available to the Client (initial provision) at a price of €15 per month, unless the Client performs more than 150 Payment transactions using the Electronic Equipment in a given month.

The Electronic Equipment will be replaced once a year for free but a fee of €100 will be invoiced to the Client for each additional replacement.

In the event of any Damage, Vandalism or Incident affecting the Electronic Equipment, a fee of €160 will be invoiced to the Client.

If the merchant card is damaged, lost or stolen, a fee of €10 will be invoiced to the Client for each replacement card. Each new merchant card order will also be charged €10.

### 5.2 Failure to return the Electronic Equipment

If the Electronic Equipment is not returned within 15 days of the end of the Agreement, is not returned in full or is returned in a poor state of repair or in the event of damage attributable to the Client, a fee of €300 will be invoiced to the Client.

## 6. OTHER PRICES RELATED TO SERVICES PROVIDED BY STANCER

Services	Fees
Making the Net Amount available before the contractual deadline <sup>6</sup>	2% of the Net Amount
Account maintenance for an Inactive Account <sup>7</sup>	€30 per calendar year and per Account

## 7. PRICES FOR ADDITIONAL SERVICES

Services	Fees
IBAN checker service	Individuals: €1 Legal entity: €3.5

<sup>6</sup>In accordance with Article 10 of Stancer's "General Conditions of Use (Professional Clients)", such fees shall apply if the Client requests that the Net Amount be credited in their bank account in less than seven (7) working days.

<sup>7</sup>Within the meaning of Article L. 312-19 of the French Monetary and Financial Code (Code monétaire et financier).

