

## Fee Information Document – Private Individuals

Applicable From 1/10/2023



Name of the account provider: National Bank of Kuwait France SA

Account name:

Date



- This document intends to inform you about the fees and charges for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Account opening	Free <sup>1</sup>
Account Management fee	€ 60 per annum per account, debited monthly
Minimum Balance Charge	€ 250 per month if Min. Balance threshold <sup>2</sup> is not respected
Account statement (On monthly basis)	Free
Online Banking service	Free
Handling charges	€ 8 per item Not to exceed €80 Max. per month
Payments services (excluding cards)	
Outward transfer	SEPA (The Single Euro Payments Area) transfer:
	- EUR € 35
	Non SEPA Transfer:
	- EUR € 55 - Other currency <sup>3</sup> € 65
	Repair fee <sup>4</sup> € 25
Inward transfer	From SEPA zone Free
	From outside SEPA zone Free
	Rejection fee <sup>5</sup> € 35
	Repair fee <sup>4</sup> € 25

<sup>1</sup> The recommended minimum deposit for a current account opening is €50,000

<sup>2</sup> The new minimum balance requirement for existing NBK Group customers will be EUR 300,000 ("Minimum Balance"), on the aggregate balances in your current and deposit accounts with NBK France. For customers who do not hold an account within NBK Group the minimum balance requirement will be EUR 1,000,000 ("Minimum Balance").

Please note that the Minimum Balance requirement will not be applicable to those customers who have any loan with NBK France, for customers who have a loan with NBK France we recommend maintaining a balance of EUR 50,000 to ensure expenses are covered.

<sup>3</sup> Fees are charged in used currency equivalent

<sup>4</sup> Manual intervention required on payment due to incorrect format/instructions (i.e. IBAN not used etc.)

<sup>5</sup> Rejection of an incoming payment as instructed by the customer

Direct Debits	Cost of setting up a direct debit mandate	Free
	Direct debit (by SEPA)	Free
	Rejected Direct Debit	€ 20
	Standing Order (by SEPA)	€ 35 per payment
Cheque charges and services	Bank cheque issuance (At Branch)	€ 35
	Returned cheque due to lack of funds (up to €50)	€ 30 per cheque
	Returned cheque due to lack of funds (above €50)	€ 50 per cheque
	Returned unpaid cheque deposited to your account	€ 30 per cheque
	Cheque/draft sent for collection <sup>6</sup>	€ 100
	Stop payment cheque	€ 30
	Cheque book cancellation (lost/stolen)	€ 50
	Cheque book sent by registered mail	€ 30
	Urgent cheque book delivery	€ 50
	Cancelling a cheque	€ 30
<b>Cards</b>		
Cash withdrawal (case of withdrawal in Euro in the Euro zone at an ATM machine from a different bank with an international payment card)	Cash Withdrawal in EUR	€1.50 per withdrawal
Debit card issuance charges	Standard Visa Gold (International Debit card)	€150 per annum
	VIP Visa Gold (International Debit card)	€ 250 per annum
Card services	Replacement Card	€ 50
	Replacement PIN	€ 20
<b>Overdrafts and related services</b>		
Unauthorized excess	5% (annualised rate) of the excess, invoiced monthly	
<b>Other services</b>		

<sup>6</sup> Additional correspondent banking charges may be applied

Request for document copies	Request for historical documents	€ 5 per item
	Copy of utility or tax bills	€ 15 per item
	Balance, introduction or rates Certificate	€ 50 per Certificate
	Information given on past transactions within 12 months	€ 50 per item
	Information given on past transactions exceeding one year	€ 100 per item
	Information to the auditors	€ 50 per item
Other services	Phone/Email recovery charges	€ 30
	Dormant/Inactive account charges	€ 30 per annum
	Notice to third party holder, civil procedure/Bailiff intervention	1% of amount blocked, max € 100
	Letter of injunction	€ 25
	Change of address not reported causing mail return	€ 20
Remediation Account Reactivation fee (account blocked due to the lack of response to letters from the bank sent	€ 100 flat fee and per account	
Foreign Exchange	At market rate/daily exchange rate applied by the bank, available upon request	