

NICKEL - GENERAL CONDITIONS AND TARIFFS

This English version is provided for convenience purposes and only has an informative value.

Please note that only the French version has a contractual value and is binding towards us.

The NICKEL account is a service provided by Financière des Paiements Électroniques SAS, a simplified joint stock company with a capital of 770,440 euros, registered with the Créteil Trade and Companies Register under number 753 886 092, the registered office of which is located at 1 place des Marseillais 94220 Charenton-le-Pont, represented by its President.

FPE is a payment institution authorised under number 16598 R and subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution (ACPR: 4 Place de Budapest. CS 9245 75436 PARIS CEDEX 09).

The NICKEL account is a payment account, with no authorised overdraft, which allows you to deposit and withdraw money in cash, to make and receive transfers, and which you can use for direct debits. The NICKEL account includes a Mastercard® with which it is possible to withdraw cash, pay for purchases in shops or remotely, under the conditions set out below.

The Framework Agreement for Payment Services (the "**Agreement**") consists of these General Terms and Conditions and Tariffs (including the Schedules), and your individual application to open a NICKEL account.

The General Terms and Conditions describe how the NICKEL account and our relationship work, from the opening to the closing of your NICKEL account.

The current version of the General Conditions and Tariffs will apply from 1 July 2023. The version currently available at https://nickel.eu/sites/default/files/General-Terms-and-Conditions_FR_fr.pdf remains valid until June 30th, 2023;

In all the articles below, "you/your" means the NICKEL account holder or the Legal Representative (as defined below) of a minor of at least 12 years of age.

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1. THE NICKEL ACCOUNT

1.1. Definition of the NICKEL account

"The NICKEL account" is :

- ❖ A payment account :
 - in euros, with no authorised overdraft, to which a single payment card (the "NICKEL Card" or the "NICKEL CHROME Card" or the "MY NICKEL Card" or the "NICKEL METAL Card", hereinafter referred to as the "Card") is attached, with systematic authorisation and immediate debit for Connected Transactions (transactions carried out with a technical connection allowing the verification of the available balance of the NICKEL account) or with deferred debit for Offline Transactions (transactions carried out without a technical connection allowing the verification of the available balance of the NICKEL account);
 - reserved for a natural person for strictly private use, excluding any use for professional purposes;
 - identified and recognised by an « IBAN » (« International Bank Account Number »);
 - allowing to:
 - receive payments (e.g. income, allowances, reimbursements) ;
 - deposit and withdraw cash at NICKEL Points;
 - withdraw cash from Automatic Teller Machines (ATMs);
 - make transfers ;
 - make payments by payment card, direct debit and interbank payment orders.
- ❖ A "WEB Client Area": a secure service, accessible at any time on the internet via <https://nickel.eu/>. In this dedicated secure area, you can, **among others**, consult the transactions recorded on your NICKEL account including Offline Transactions, consult and download your account statements and annual statements of fees, IBANs, send instructions (transfers, modification of limits, etc.), program alerts, update your personal information, obtain answers to your questions, and contact our Customer Service.
- ❖ A mobile application ("NICKEL Mobile Application") usable on a smartphone equipped with a recent version of the iOS or Android operating system, downloadable from the official Apple App store or Google Play platforms. The minimum OS version required is specified in the Apple App Store and Google Play store. In this dedicated secure application, you can, in particular, consult the transactions recorded on your NICKEL account including Offline Transactions, consult and share your IBAN, send instructions (execution of transfers, modification of limits, etc.), program alerts and define certain parameters for your Card.
- ❖ Offering the possibility of requesting by SMS certain information including the balance of your NICKEL account, the list of the last transactions (including Offline Transactions), your IBAN as well as the possibility to be informed of an incoming transfer, an upcoming direct debit, a transaction outside France or carried out remotely on the internet or by phone.
- ❖ Access to "NICKEL Customer Service" by phone at 01 76 49 00 00.
- ❖ Access to a blocking payment service by phone or via the NICKEL Mobile Application or via [https:// nickel.eu](https://nickel.eu) in the event of loss, theft or fraudulent use of your Card and/or its data.

We do not offer any investment services or market any investment products of your funds.

You are entirely responsible for the payment transactions that you authorise in order to make a financial investment, whether these are so-called traditional investments (e.g. real estate, securities, money market instruments) or so-called atypical investments (Forex, binary options, crypto-assets and any alternative medium such as precious metals, the art market, bitcoins, wines and spirits or rare earths).

1.2. Opening a NICKEL account

To open a NICKEL account, you must:

- be legally capable;
- be at least 12 years old, be legally represented and provide the documents specified in Article 1.3;
- have a personal mobile phone;
- have access to the internet with an up-to-date operating system;

The NICKEL account is opened and maintained in accordance with and subject to the monetary and fiscal legislation or legislation relating to financial relations with foreign countries, embargoes, the fight against corruption, money laundering or the financing of terrorism, in force in France and in the various countries concerned by the execution of all or part of the instructions you give us.

To enable NICKEL to fulfil its legal and regulatory obligations to verify your identity, you must provide an original valid identity document.

We may, if necessary, make the final activation of the NICKEL account subject to additional checks (to prevent fraud) of a maximum duration of 15 calendar days during which the services of the NICKEL account will be limited: in addition to the standard limits applicable to any new account, the cumulative amount of transactions debited from the account may not exceed the sum of 750 euros and the cumulative amount of deposits may not exceed the sum of 250 euros.

1.3. The NICKEL account for minors

The opening of a NICKEL account for a minor of at least 12 years of age is requested by his/her legal representative, i.e. the holder of parental authority or any person validly invested with powers of representation of the minor who can present the documents provided for below (the "Legal Representative").

The NICKEL account for minors operates under the signature or with the authorisation of their Legal Representative, who is liable and guarantees us against all the consequences that may result from the operation of the NICKEL account and the use of the means of payment by the minor. All transactions carried out by a minor are deemed to have been authorised by the Legal Representative.

When the Legal Representative consents to the deliverance of a NICKEL Card or MY NICKEL Card to the minor, he accepts that the latter may use it to withdraw cash and pay for purchases in shops or remotely.

The General Terms and Tariffs apply to the NICKEL account for minors, subject to the following specific provisions:

- **Account opening:** the Legal Representative provides his own identity documents and those of the minor, and presents either the original family record book ("livret de famille") issued by a French authority, or the birth certificate issued by a French authority, or the final decision of a French court establishing the powers of representation of the minor in favour of the Legal Representative. We will use the mobile phone number of the Legal Representative to open the NICKEL account;
- **Use of the account on the internet and mobile:** all codes enabling transactions to be carried out are sent to the mobile telephone number declared by the Legal Representative when the account was opened;
- **Use of the NICKEL account cards:** only the NICKEL Card and the MY NICKEL Card may be allocated to minors. Cards issued to minors cannot be used for Offline Transactions;
- **Transfers:** only the Legal Representative is entitled to add beneficiaries to the minor's account.
- **Direct Debits:** only the Legal Representative is entitled to authorise direct debits from the minor's account;
- **SEPA Interbank Payment Orders :** only the Legal Representative may authorise a SEPA Interbank Payment Orders payment from the minor's account;
- **Limits:** transactions carried out on the NICKEL account for minors are subject to certain ceilings specified in Appendix 1 ("Limits applicable to NICKEL accounts for minors");
- **Account closure:** only the Legal Representative is entitled to request the closure of the NICKEL account for minors.

1.4. Right of withdrawal

You have a withdrawal period of 14 calendar days from the date of conclusion of the Agreement, without having to give any reason or pay any penalties.

To exercise this right of withdrawal, you must inform us of your wish to withdraw by means of an unambiguous statement, on paper or on another durable medium (e.g. by post to the address indicated on the withdrawal form attached to the Agreement or via your WEB Client Area or NICKEL Mobile Application), before the 14-day period expires. If you wish, you may also use the model withdrawal form attached to the Agreement and return it to the address indicated on the form. Exercising this right of withdrawal is free of charge, apart from any postal charges. Any withdrawal from the Agreement will result in the termination of the Agreement in its entirety as well as any product or service linked to the operation of the NICKEL account.

In the event of withdrawal, you must return to us, where applicable, all sums received under the Agreement, as soon as possible and at the latest within 30 days from the date of notification of withdrawal. We must do the same no later than 30 days from receipt of this notification.

If the account holder is a minor, the right of withdrawal may be exercised by the Legal Representative.



You may request immediate performance of your Agreement during the withdrawal period, without however waiving your right of withdrawal. Unless you agree, the Agreement cannot begin to be executed.

2. USING THE NICKEL ACCOUNT

2.1. The NICKEL account on the internet and mobile

By accessing your Customer Area (WEB Client Area or NICKEL Mobile Application), you can, in particular, consult all the transactions (see Article 3 – “Paying and getting paid with the NICKEL account”) recorded over the last 2 months, print and download the last 12 statements of your NICKEL account.

During the month of January of each year, you will receive, with your account statement, an annual statement of charges (in electronic format) listing all the charges levied for the management of your NICKEL account for the previous calendar year: annual account management fee, transfers, withdrawals, oppositions etc.

Account statements are issued every month. All transactions for the month are included, allowing you to check the dates and titles of transactions, amounts and commissions.

You must keep and store your NICKEL Account statements and the annual statement of charges for 5 years from the date they are issued.

Requirement of Strong Authentication Device

You access your NICKEL account via your Customer Area (WEB Client Area or NICKEL Mobile Application) using a computer, tablet or mobile phone ("smartphone"), equipped with an Internet connection or a recent iOS or Android operating system and an Internet connection.

Except in the case of maintenance and/or updating operations, access to the NICKEL account is possible 7 days a week and 24 hours a day.

To securely access your NICKEL account, you must use a Strong Customer Authentication Device, integrating, in addition to an identifier and a password, any device that we will have made available to you.

Any Strong Customer Authentication Device is strictly personal and confidential and must not be disclosed under any circumstances.

The use of an Strong Customer Authentication Device is a signature that recognises and authenticates the holder's secure access to his NICKEL account.

Your login is given to you by the NICKEL Point when you apply to open your NICKEL account.

When you first connect to your Customer Area (WEB Client Area or NICKEL Mobile Application), you must enter your login and your last name and we will send you a unique code by SMS to the mobile

phone number you declared when you applied to open a NICKEL account so that you can then create your password.

■ The Enhanced Authentication Process required to access your Customer Area (WEB Client Area or NICKEL Mobile Application) may also be required to carry out certain operations such as, without limitation, online payment, adding a new SEPA transfer beneficiary, modifying your email address or phone number, issuing an IBAN, modifying your access codes or your limits, ordering or activating your Card.

Loss or fraud of the Strong Customer Authentication Device

In the event of loss of your login and/or password or suspicion of fraudulent use (usurpation), you must inform us immediately by all means of communication at your disposal (phone, contact form (<https://nickel.eu/fr/contact>), so that access to your NICKEL account is blocked. You will then be given a new login and password.

Similarly:

- where an incorrect login and/or password has been entered three times, or where the NICKEL account has been inactive for a certain period of time, or where we consider that the security of your NICKEL account is uncertain or may be at risk, we may suspend access to your NICKEL account.

If we suspend access to your NICKEL account, we will inform you by any means and give you the reason, except for security reasons or legal prohibitions.

Access to your NICKEL account will be restored as soon as the reasons for the suspension have disappeared.

Where we become aware of an attempt to log in from a new location or device, we will assist you in protecting your NICKEL Account by sending you an email or contacting you by telephone to reset your access to your NICKEL Account.

2.2. The NICKEL account must never be overdrawn

To be able to make payments, transfers, cash withdrawals and direct debits, you must maintain a sufficient balance on the NICKEL account.

You should never attempt to spend more, or withdraw more cash, than the balance on your NICKEL account, otherwise the account will be blocked, both on the debit and credit side, and may even be closed immediately in the event of fraud or repeated or continuous malfunctions.

Before making any payments or cash withdrawals, you should therefore ensure that your NICKEL account has sufficient available funds, including taking into account any transactions you have already authorised (deferred transfers or future direct debits) and Offline Transactions.

The NICKEL account must never be overdrawn, as a result of which, we will have :

- for Connected Transactions, to reject payment or withdrawal transactions if the account balance is not sufficient to settle them in full when the payment or withdrawal was instructed;

- for Offline Transactions, to block any transaction debited from your NICKEL account if the balance of the account is not sufficient to debit the total amount of the Offline Transactions made during the previous month (always within the limit of an authorised monthly amount of 20 euros) until sufficient sums have been paid into your NICKEL account to re-establish a positive or zero balance.

Exceptionally, we may be obliged to debit from your NICKEL Account one or more transactions exceeding the balance of the NICKEL Account. In this situation of an exceptional negative balance, you must immediately make a payment into the NICKEL account in order to restore a positive or zero balance. The acceptance of a negative balance is never acquired and in this respect cannot be interpreted as a right to obtain any credit from us.

In the event of non-compliance with at least one of the above obligations, we may deduct a lump sum from your NICKEL account in one or more instalments in accordance with the tariff conditions in force (see [Schedule 1](#)), and/or block any transaction debited to your account, use all means to recover the sums due or close the NICKEL account. If your NICKEL account has an insufficient balance for the deduction of this lump sum, it will be partially deducted up to the amount of the available balance and we will carry out one or more additional deductions as soon as the balance of your NICKEL account allows for the payment of the entire lump sum due.

2.3. The NICKEL account can only be used and managed by one person

A NICKEL account can only have one user.

You may not receive funds intended for a third party, except in cases permitted by applicable regulations and provided you give us the necessary evidence.

No proxy or mandate may be given to a third party to use and manage a NICKEL account. You are responsible for all transactions on your NICKEL account.

2.4. Only one NICKEL account per person

Only one NICKEL account can be opened per person and any attempt to open another will result in the termination of our contractual relationship.

2.5. Execution and dispute of payment transactions

2.5.1. Preventing fraud by keeping your personal data safe

Your personalised security details (username, password, one-time codes) are strictly confidential and you must take all reasonable steps to keep them safe. They should only be used by you for your own access to and use of your NICKEL account.

You are fully responsible for the use of these data and will be deemed to be the author of all transactions initiated on the NICKEL account, all instructions given, and more broadly of all events and changes occurring on the NICKEL account through the use of these data.

Whether verbally, in writing or on the Internet (e.g. by email to you), no one is entitled to ask you for your personalised security data. These data shall only be used by you for the operation of your NICKEL account.

Any disclosure of your security data to a third party will constitute gross negligence on your part.

After a phone call, SMS or email from third parties (including persons who may present themselves as an employee or service provider of NICKEL), if you receive a request for a code to carry out an operation that you did not request (e.g. adding a beneficiary), you must ignore it and inform us immediately by any means of communication available to you [phone, contact form (<https://nickel.eu/fr/contact>)], so that access to your NICKEL account is blocked. A new password will then be sent to you afterwards.

Any registration of a new beneficiary that was made possible by you providing the one-time code or other personalised security data sent to you without you requesting it shall constitute gross negligence on your part.

In all circumstances and in order to prevent possible fraudulent use of your NICKEL account, you must exercise constant vigilance over your NICKEL account and, to this end, you undertake to consult and check regularly:

- the transactions recorded on your account,
- the list of your beneficiaries, and
- the activity of your NICKEL account.

You undertake to immediately report any operation that you consider suspicious to us, by all means of communication at your disposal: e.g. phone, contact form ([https:// contact.nickel.eu](https://contact.nickel.eu)).

2.5.2. Refusal to execute and blocking of payment transactions

We will refuse to process any debit to your account that exceeds the available balance.

We reserve the right to temporarily or permanently block a credit or debit transaction on your NICKEL Account if we suspect unauthorised or fraudulent use of the NICKEL Account or if the balance on your NICKEL Account remains insufficient to pay amounts due to us or remains zero for a continuous period of 45 calendar days.

In the event of blocking, we will inform you by any means and communicate the reason for it, except in case of security reasons or legal prohibitions.

We will release the credit or debit transaction as soon as the reasons for blocking it have disappeared.

2.5.3. Unauthorised payment transactions

For payments made by transfer, card and direct debit, we are responsible for the proper execution of the transactions and are obliged to credit the beneficiary's account according to your instructions.

If the transaction has not been authorised, we will refund the amount of the transaction to you after we have been made aware of it and in accordance with the legal provisions in force.

However, after reimbursement, if we establish that the transaction was actually authorised or that fraud or negligence on your part has occurred, we reserve the right to debit from your NICKEL account the amount wrongly reimbursed.

You do not bear any loss if the unauthorised payment transactions were made:

- without using your Card PIN code or personalised security details; or
- before you could detect the theft or loss of your Card.

In all cases, you shall bear the full cost of losses arising from unauthorised transactions if such losses result from fraudulent conduct on your part or if you have failed to comply with the following duties of care and diligence, whether intentionally or through gross negligence:

- to take all reasonable measures to preserve the security of your payment instruments (Card, transfer and direct debit), and of your personalised security data (see Article - 2.5.1. "Preventing fraud by keeping your personal data safe");
- use the payment instrument in accordance with these General Conditions and Tariffs;
- in the event of loss, theft, misappropriation or any unauthorised use of a payment instrument or related data, inform us immediately so that the instrument can be blocked.

We will not be liable despite you challenging the authorised nature of the transaction if we can demonstrate that the transaction was authenticated, properly recorded and accounted for and was not affected by a technical or other deficiency.

Proof of the transactions carried out on the NICKEL account is incumbent on us and may result from dematerialised recordings (electronic, computer or phone) made by us or from their reproduction on a medium justifying the registration of the transactions on the NICKEL account, unless you provide proof to the contrary.

2.5.4. Incorrectly executed payment transactions

A payment transaction may be incorrectly executed both to the debit and/or credit of your NICKEL account.

■ A payment order is executed by debiting the NICKEL account in accordance with the bank details (RIB, BIC, IBAN) you have entered.

In the event that the transaction was incorrectly executed by us, we will refund the amount of the transaction and, if necessary, restore the debited NICKEL account to the position it would have been in if the transaction had not taken place.

However, we cannot be held liable if the transaction was not carried out correctly due to you providing us with non-existent or incorrect bank details (RIB, BIC, IBAN), it being remembered that we are not obliged to check that the recipient account is held by the beneficiary you have designated.

If your NICKEL account is credited as a result of a payment transaction executed on the basis of an incorrect identifying number, you authorise us to debit the amount wrongly credited to your account.

2.6. Registration of the transactions on a NICKEL account: value date

The value date is the date on which we enter the amount of any transaction carried out on a NICKEL account.

Most Connected Transactions are recorded on your account at the time they are carried out (cash deposit or withdrawal in a NICKEL Point, payment by card, outgoing transfer, etc.).

This means that the funds are available in your NICKEL account as soon as we receive them for an incoming transfer and instantly for a cash deposit.

We will withdraw them from your NICKEL account as soon as you send us an instruction to pay (transfers, etc.) or we receive information about a payment or withdrawal made with your Card.

Any difference between the date of the transaction and the date on which it is recorded in the NICKEL account corresponds solely to the time needed to transmit the information and to record the transaction.

Offline Transactions authorised up to a maximum cumulative amount of 20 euros per month are processed as deferred debits.

They are grouped together and debited from your NICKEL account every month on a date that you will be notified of in advance, corresponding to the 3rd business day of the month following the execution of the Offline Transactions concerned.

A deferred transfer or a direct debit will be debited from the NICKEL account no later than one working day after the date on which it is to be executed.

Exception: for your security, we may have to postpone the registration of transactions on your NICKEL account in the event of suspicion of fraud or in the event of atypical transactions. On this occasion, the execution of transactions on your NICKEL account may be suspended awaiting information from you or any other third party concerned.

2.7. Annual subscription (see also: Tariff Conditions in Schedule 1)

Each year, on the anniversary of the opening of your NICKEL account, we will debit from your NICKEL account the annual flat subscription fee in accordance with the tariff conditions in force (see Schedule 1).

You will be notified by SMS, e-mail or on your WEB Client Area at least 15 calendar days before the date of debit.

If you do not pay your annual subscription on the anniversary date, we will try to debit the sums due from your NICKEL account each month (see Article 4.3 "Payment of amounts due in instalments"). If the annual subscription is not paid within 3 months, your NICKEL account will be closed.

The anniversary date is always calculated in reference to the subscription date and not in reference to the date of full payment of the annual subscription to the NICKEL account.

2.8. Pre-authorisation by payment card

There are several transactions for which a pre-authorisation request is made by the merchant to enable him to check the validity of the Card and ensure that your NICKEL account is sufficiently funded; for example when you wish to make a fuel purchase or when you take out a rental contract or make a reservation via the Card (the practice of a security deposit by payment card).

With this pre-authorisation, the merchant requests a payment authorisation from us for a maximum flat-rate amount, as set out in the commercial terms and conditions applicable to transactions for the purchase of goods or the provision of services.

If your NICKEL account has sufficient funds, we will approve the pre-authorisation request for the maximum applicable amount. Following this approval, your NICKEL account balance is temporarily reduced by the pre-authorisation amount requested by the merchant concerned.

Within the period of time allowed to him under the contract with his own banking institution, the merchant may:

- cancel the pre-authorisation and release the full pre-authorised amount,
- use all or part of the pre-authorised amount and, if necessary, release the remaining amount. The amount that will actually be debited from your NICKEL account will be the actual amount of the payment transaction, corresponding to the final payment order sent by the merchant concerned.

After this period, over which we have no control, if the merchant fails to act, the entire pre-authorisation amount is automatically released. This amount will be credited back to your NICKEL account and you can use it.

In the event that you have cancelled a transaction which has given rise to a pre-authorisation, without noticing the crediting of the sums concerned to your NICKEL account, it will be your responsibility to approach the merchant concerned so that he cancels the pre-authorisation, which we cannot carry out at your sole request.

For your information, you will find some indicative illustrations of the applicable situations and deadlines:

- **Automatic fuel dispensers:** the NICKEL account balance is systematically verified before dispensing. This ensures that the amount is available in your NICKEL account. This pre-authorisation affects the NICKEL account balance between 2 and 8 working days, depending on the category of fuel dispenser.

Example: pre-authorisation of €130 for an actual fuel expenditure of €90. Once the final payment order has been sent by the merchant concerned within this period, the difference between the pre-authorised amount and the actual fuel expenditure ($130-90 = 40\text{€}$) will be available again on your NICKEL account.

- **Car rental companies and hoteliers when making a reservation:** when the merchant makes a pre-authorisation through your Card, in particular to make a deposit, the balance in your NICKEL account is verified. This pre-authorisation affects the NICKEL account balance for up to 30 working days.

Example: deposit of 300 € for a car rental. The rental company may within the above-mentioned period and depending on the case:

- cancel the pre-authorisation and release the full amount pre-authorised; or
- retain all or part of the pre-authorised amount and, if necessary, release the rest of the amount. Once this final payment order has been sent by the rental company, the difference between the pre-authorised amount and the amount retained by the rental company (300 - 150 = 150€) will be available again on your NICKEL account.

3. PAYING AND GETTING PAID WITH THE NICKEL ACCOUNT

Before any transaction, whether it is carried out immediately or after a certain period of time, whether it is planned or not, you must ensure that the funds in the NICKEL account are or will be sufficient. Insufficient funds may prevent the execution of the transaction and trigger the application of debit rejection fees in accordance with the tariff conditions in force (see Schedule 1).

3.1. The Cards

3.1.1. Common provisions

As the NICKEL account is a strictly non-professional account, the Card must be used exclusively for non-professional purposes.

3.1.1.1. Presentation

The Card is an international Mastercard® payment card, with systematic balance enquiry and immediate debit for Connected Operations and with deferred debit for Offline operations. You must ensure that you always have a sufficient balance on the NICKEL account before making a payment or withdrawal transaction with your Card and that such balance is sufficient to cover the monthly debits for Offline Transactions (see Article 2.5 " Execution and dispute of payment transactions ").

The Card allows to:

- withdraw cash from ATMs displaying the Mastercard® logo in France and abroad;
- withdraw and deposit cash at NICKEL Points;
- pay for goods and services in shops or remotely (internet, phone, mail order) that display the Mastercard® logo.

The Card is linked to a NICKEL account and is allocated to you in your name and exclusively, even for the NICKEL Card on which your name does not appear. It is issued by us and remains our exclusive property.

You must put your handwritten signature in the space provided on the back of your Card.

You agree not to lend, give away, modify or alter functionally or physically your Card.

The Card allows you to make Offline Transactions up to a limit of 20 euros per calendar month (monthly authorisation limit), with the exception of cards issued to minors, for whom this function is deactivated.

This monthly authorisation limit for Offline Transactions will be reset on the first working day following the date on which the Offline Transactions carried out the previous month were debited, provided that there is a sufficient credit balance on your NICKEL account to allow the cumulative amount of past Offline Transactions to be charged. If you do not have a sufficient balance, you will not be able to carry out Offline Transactions from the first month following a payment incident for the total amount of the Offline Transactions previously carried out.

The ability to carry out Offline Transactions is activated by default on the Card. You can suspend this function on your WEB Client Area or via the NICKEL Mobile Application.

We may, at our sole discretion, at any time and without prior notice, block your Card for security reasons or for failure to comply with the Agreement. You will be informed of the blocking by text message to the mobile phone number you have declared and you will be required to return your Card to us at our first request.

The Card has a "contactless" payment function enabling the rapid payment of goods or services via the electronic equipment of the merchants accepting bankcard or payment card equipped accordingly, with remote reading of the Card without entering the confidential code.

The "contactless" functionality is activated by default on your Card. However, you can deactivate this functionality on your WEB Client Area or via the NICKEL Mobile Application.

For security reasons, the maximum unit amount of each payment transaction in contactless mode is limited to 50 euros and the maximum cumulative amount of successive payments in contactless mode is limited to 150 euros. Beyond this maximum cumulative amount, the next payment transaction must be made with the confidential code to continue to be able to use it in contactless mode and to reset the maximum cumulative amount available.

The Card has a validity date beyond which it is no longer valid. When it expires, a new card is automatically sent to you by post. This is not the case with MY NICKEL Cards, since when they expire, a new NICKEL Card will automatically be sent to you by post, unless you have decided, before its expiry date (the validity period of the card is indicated on the Card), to re-order a MY NICKEL Card.

On receipt of the new card, you must immediately destroy the old one, especially the chip.

Any order for a new Card or any renewal on expiry, for whatever reason, will be charged according to the tariff conditions in force (see Schedule 1) on your NICKEL account.

3.1.1.2. Preservation of personalised security data

We will never ask you for your Card confidential code, nor will any of our employees, agents or representatives ask you for this code, either verbally or in writing.

No merchant, no authority, can ask you for this confidential code, neither orally nor in writing.

No e-commerce website can ask you to enter the confidential code for you.

If someone claims to be authorised to ask you for this code, refuse and notify us as soon as possible by telephone on 01.76.49.00.00.

You should ALWAYS:

- LEARN by heart the personal and confidential code of your Card;
- ENTER this code, taking care to avoid prying eyes;

You should NEVER:

- WRITE DOWN the personal and confidential code;
- DISCLOSE this code to another person;
- ENTER this code anywhere other than on an Electronic Payment Terminal (EPT) displaying the Mastercard® or NICKEL logo or on an ATM displaying the Mastercard® logo.

3.1.1.3. Confidentiality and consent

When your Card is activated, you will be sent a personal and confidential code by SMS to the mobile phone number you have declared.

This personal and confidential code is necessary in two cases only:

1. to pay for goods or services purchased from a merchant, service provider or authorised organisation equipped with an Electronic Payment Terminal (EPT);
2. to withdraw cash at an ATM displaying the Mastercard® logo or at a NICKEL Point.

If the personal and confidential code is entered incorrectly three times in a row, your Card will be blocked and you will have to order a new card from us in accordance with the tariff conditions in force (see Schedule 1).

If you forget your personal and confidential code, you can retrieve it via your WEB Client Area or via the NICKEL Mobile Application according to the tariff conditions in force (see Schedule 1).

The handwritten signature of the paper ticket attesting to the payment transaction is sometimes requested by the merchant or service provider, who keeps it.

Remote payment transactions (by Internet, phone) do not require the personal and confidential code to be entered, but the specific data of the Card: number, expiry date, last three digits of the number mentioned on the back next to the space for the signature (the cryptogram or CCV code).

For a remote payment transaction, the payment must be validated on the Nickel application.

In certain cases, and in particular if the customer does not have the Nickel application, a special one-time security code is requested. We send this code by SMS to the mobile phone number declared and registered with us.

Entering the personal and confidential code or entering/communicating the specific data of the Card and, if applicable, the special one-time security code or, for "contactless" payment transactions, presenting and holding the Card in front of a device identifying the presence of the so-called "contactless" technology and/or using a personalised enhanced security device, form your consent to the payment transaction presented, which becomes irrevocable as soon as it is received by us (which in principle happens instantaneously).

3.1.1.4. Cash deposits and withdrawals

Cash deposits and withdrawals at NICKEL Points:

Cash deposits and withdrawals are possible using your Card at all NICKEL Points in France and in every country of the European Union where FPE is authorised to provide payment services in the form of a branch.

To carry out these operations, the personal and confidential code must be entered on the EPT presented by the NICKEL Point.

The amount corresponding to the deposit or withdrawal made will be immediately credited or debited to the NICKEL account and the commission provided for will also be immediately debited from the NICKEL account.

The NICKEL Point must provide you with a receipt showing the amount of cash paid or withdrawn.

You are informed of the possibility for a NICKEL Point to refuse/limit a cash withdrawal or deposit in particular in the following cases if:

- the NICKEL Point does not have the requested amount in its cash register or on its account;
- the amount requested and the expected commission exceed the available balance of the NICKEL account;
- the amount requested exceeds the maximum amount of cash withdrawals in a single day;
- the amount requested exceeds the maximum cash withdrawal limit set for a period of 30 calendar days;
- the amount requested exceeds the cash withdrawal limit you have set;
- the amount deposited exceeds the standard cash deposit limit;
- we consider the operation to be a risk to you.

A maximum of EUR 950 per 30 calendar day period can be deposited in cash into the NICKEL account.

Cash withdrawals from ATMs (Automated Teller Machines)

Cash withdrawals are possible at ATMs that display the Mastercard® logo both in France and abroad.

To carry out such a transaction, the personal and confidential code of the NICKEL Card must be entered at the ATM displaying the Mastercard® logo.

The amount corresponding to the withdrawal made will be immediately debited from the NICKEL account in euros according to the applicable exchange rate of the day, the NICKEL commission provided for in the tariff conditions in force (see [Schedule 1](#)) as well as any fees charged by the ATM operator.

A paper receipt for the withdrawal may be issued by the ATM on request. In this case, it is advisable to keep this receipt.

You are informed that the intended ATM withdrawal transaction may not be possible in certain cases, in particular if:

- the ATM does not have the amount requested;

- the amount requested and the fees for the transaction exceed the available balance of the NICKEL account;
- the amount requested exceeds the maximum cash withdrawal limit in a single day;
- the amount requested exceeds the maximum cash withdrawal limit set for a period of 30 calendar days;
- the amount requested exceeds the specific limits set in certain geographical areas or by Mastercard® or by the institution operating the ATM;
- the amount requested exceeds the limit you have set;
- we consider the operation to be a risk to you.

3.1.1.5. Payments

It is possible to make payments with your Card, including remotely.

Connected Transactions of which we are informed are immediately debited from your NICKEL account (including those made with the “contactless” functionality). Offline Transactions are grouped together and debited on a deferred basis (see Article 2.5 “Execution and dispute of payment transactions”).

A receipt for the payment transaction is issued by the merchant, service provider or organisation receiving the payment. It is advisable to keep this receipt.

For payments made in a currency other than euro, the amount, including an indicative exchange rate, will also be debited immediately. The final amount, including the exchange rate, will only be sent to us by MasterCard® after a few days, and a regularisation operation may be carried out.

3.1.1.6. Claims

You have a deadline of :

- 13 months to dispute a Card transaction that you have not authorised or that has been incorrectly executed. This period is reduced to 70 days if the beneficiary's payment service provider is located in a country that is neither a member of the European Union nor a party to the Agreement on the European Economic Area.
- 8 weeks to dispute a Card transaction that you authorised but did not know the exact amount, if the amount was higher than you reasonably expected.

The period begins on the day the transaction is actually debited to your NICKEL account as reflected in your account statement.

We reserve the right to ask you for a document (proof, written statement, etc.) to support your complaint.

The required refunds may be credited to your NICKEL account on a provisional basis. In the event that, after full investigation of your claim, it is found that the refund was not due, you hereby authorise us to debit your NICKEL account with the provisionally refunded amount.

3.1.2. Special provisions

Whenever the provision refers to more than one card, reference will be made to "Cards".

CARD FEATURES			
Nickel	My Nickel	Chrome	Metal
<ul style="list-style-type: none"> non-nominative (it does not include your name or your first name) combined with insurance and assistance <p>Warning: when necessary (payment by internet), please enter your name and surname as they appear on your ID document</p>	<ul style="list-style-type: none"> with your name and surname printed in relief with a personalized visual that you will have chosen beforehand, in a "Catalogue of Visuals" integrated into your WEB Client Area and your NICKEL mobile Application combined with insurance and assistance 	<ul style="list-style-type: none"> with your name embossed on the card combined with advantageous pricing for operations outside the Extended Euro Zone (see Schedule 1) combined with exclusive insurance and assistance 	<ul style="list-style-type: none"> metal and nominative with your first and last names engraved on the card combined with low fees for card withdrawals and payments (see Schedule 1) combined with exclusive insurance and assistance
CONDITIONS FOR OBTAINING THE CARD			
Nickel	My Nickel	Chrome	Metal
<ul style="list-style-type: none"> be a NICKEL account holder be of age, or at least 12 years old and represented by their Legal Representative. 		<ul style="list-style-type: none"> be a NICKEL account holder be of age and legally capable 	

<p>Open a NICKEL account and buy the card pack in a NICKEL Point</p>	<ul style="list-style-type: none"> • subscribe to the Card from your WEB Client Area or your NICKEL mobile application (or a Point Nickel for the Chrome Card). • pay the full amount of the fee. 		
ACTIVATION			
Nickel	My Nickel	Chrome	Metal
<p>The Card is activated at a NICKEL Point when you apply to open a NICKEL account.</p>	<p>Your Card is sent to you by post and as soon as you receive it, you can activate it from your WEB Client Area or via the Nickel Mobile Application.</p> <p>You will then be asked to enter the 10-digit code located on the back of your Card and you will receive a security code by SMS or any other means to enter. Once you have entered the security code, you will receive your PIN by SMS.</p> <p>You benefit from the pricing, insurance and assistance coverage of your new Card as soon as you sign up with the Card you already have and then with your new Card as soon as it is activated.</p>		

TERMINATION			
Nickel	My Nickel	Chrome	Metal
<p>The Nickel Card is automatically terminated when the Nickel account is closed.</p>	<p>The My Nickel Card is valid for the period indicated on the card and is automatically terminated when the Nickel account is closed or when a new Card is activated.</p> <p>It is not tacitly renewable</p>	<p>You can cancel your annual Card subscription at any time and without giving a reason, via your application or by contacting customer service.</p> <p>You will then have access to the services of the Card until the next anniversary date of your annual subscription to the Card.</p> <p>For example, if you cancel your annual Card membership on April 1st and your annual Card membership anniversary date is December 31st, you will receive Card services until December 31st.</p> <p>On the anniversary date of your annual subscription to the Card, your subscription to the Card (including the benefits attached to it) will be automatically terminated if you have chosen to uncheck the tacit renewal box in your WEB Client Area.</p> <p>In the event of cancellation of the annual subscription to the Card, the fixed sum corresponding to the provision of the Card (see Schedule 1) is acquired by us and cannot be reimbursed in any way. However, you may keep your Card, which will then function as the NICKEL Card.</p>	

OPPOSITION

Nickel

My Nickel

Chrome

Metal

In the event of loss, theft or fraudulent use of your Card or its data, you must immediately request the blocking of your Card by calling 01.76.49.48.10 (Call Centre open 7 days a week and 24 hours a day), by visiting your WEB Client Area or on the NICKEL Mobile Application.

The blocking request will then be registered and you will be given a registration number.

In the event we consider that the security of your NICKEL account is threatened or that it is being used unauthorisedly or fraudulently, we may block your Card.

In the event of blocking, we will inform you by any means and communicate the reason, except for security reasons or legal prohibitions.

Your Card will be unblocked as soon as the reasons for blocking have disappeared.

If your Card is used without the personal and confidential code, transactions carried out after the theft, loss or fraud but before the blocking request will not be charged to your NICKEL account.

In cases where your Card has been used by counterfeiting or using its specific data (identification numbers, validity date, etc.), transactions carried out after the theft, loss or fraud but before the blocking request will not be charged to your NICKEL account.

In cases where the Card has been used with the personal and confidential code, transactions carried out after the theft, loss or fraud but before the blocking request, will be charged to your NICKEL account up to a limit of 50 euros.

No transactions carried out after the blocking request will be charged to your NICKEL account.

In all these cases, if your good faith is established, one or more transactions will be refunded.

In the event of fraudulent acts or when you have not complied either intentionally or through gross negligence with the obligations to preserve your personal security data (see Article 3.1.1.2. "Preservation of personalised security data") or to inform us in order to block your Card in accordance with this Article, all unauthorised or supposedly unauthorised transactions will be charged to your NICKEL account.

We may request a document (written statement, copy of the complaint lodged, etc.) proving the declared reason for blocking. Failing this, all recorded transactions will be charged to your NICKEL account.

You also have the option of temporarily blocking your Card on your WEB Client Area or on your NICKEL Mobile Application. Locking is immediate and reversible. You can choose 3 levels of blocking: prohibition of Distance Selling purchases, foreign transactions or all transactions.

In the event of opposition or deterioration of your NICKEL Card requiring its replacement, you will have to obtain a new NICKEL Card, to buy a new NICKEL Pack and to activate this new NICKEL Card within a NICKEL Point.

The difference between the price of the NICKEL Pack and the price of the replacement, as it appears in the tariff conditions in force (cf. Schedule 1) will be automatically refunded on your NICKEL account.

In the event that your Card is cancelled, you may, under the applicable fee conditions in Schedule 1, cancel your Card:

- or order a new Card of the same category from your WEB Client Area or your NICKEL Mobile Application
- or to immediately pick up a new NICKEL Card at a NICKEL Point while enjoying the benefits of your Card Offer
- or to order a card of higher category at the rates in force since your Customer Space WEB or your Mobile Application NICKEL. The fixed sum corresponding to the supply of the opposed Card is acquired to us and cannot be the subject of any refunding. The costs of the new Card will be paid in full.

Each new order for a Card will result in a change of the confidential code attached to it.

INSURANCE			
Nickel	My Nickel	Chrome	Metal

The Card allows you to be insured against certain losses during your private or professional trips. To find out more, consult the Nickel insurance notice (available on our website <https://nickel.eu> via the "Legal documents - Nickel Insurance Notice" tab and also via the Help Center, "Insurance and Assistance for my Nickel card" section).

For your information, you will find below the main characteristics of the insurance and assistance services:

Insurance

- Accident on public transportation / rental car

Assistance

- Illness / injury / death / hospitalization of a loved one
- Legal proceedings abroad
- Theft or loss of personal belongings while abroad
- Return to work assistance
- Psychological support
- Cyber Info Assistance

The Card includes dedicated insurance and assistance services. The notices are available on our website <https://nickel.eu> via the tab "Legal documents - Nickel Chrome - Metal Insurance Notice" and also via the Help Center, heading "Insurance and Assistance for my Nickel Chrome - Nickel Metal Card".

For your information, you will find below the main characteristics of the insurance and assistance services:

Insurance

- Accident on public transportation / rental car
- Cancellation / postponement / interruption of trip
- Plane / train delay
- Delay / Loss / Damage of luggage
- Civil liability abroad
- Snow and mountain
- Theft / damage to rental vehicles
- Protection of means of payment
- Non-delivery / non-conforming delivery / theft / damage of remote purchases
- Image/Sound, Telephony/Computer, Home Appliances Warranty Extension

The insurance and assistance services will take effect on the date your Nickel Account is opened and will end when your account is closed or when you subscribe to a Chrome or Metal Card.

Assistance

- Illness / injury / death / hospitalization of a loved one
- Legal proceedings abroad
- Theft or loss of personal belongings while abroad
- Return to work assistance
- Psychological support
- Cyber Info Assistance

Insurance and assistance benefits will begin on the date your Card is purchased and will end upon the effective termination of your Card or account.

DURATION OF VALIDITY			
Nickel	My Nickel	Chrome	Metal
<p>Your Card is valid for the period indicated on the Card, renewable by tacit agreement.</p>	<p>The subscription to the MY NICKEL Card is valid for the duration indicated on the card and is not tacitly renewable. Your NICKEL Card remains valid until the activation of your MY NICKEL Card (except in the event of opposition of the NICKEL Card).</p>	<p>Your Card is valid for the period indicated on the Card, renewable by tacit agreement. It waives the right to use any other Card. Your "old" Card remains valid until the activation of your newly subscribed Card (unless the old Card is cancelled or expires).</p>	

RATES			
Nickel	My Nickel	Chrome	Metal
<p>The Nickel Card is free of charge and cannot be separated from the Nickel Account subscription, which is billed according to the current rates.</p>	<p>Upon subscription, your MY NICKEL Card will be invoiced according to the tariffs in force and will be the subject of a deduction of a lump sum (see Schedule 1) from your NICKEL account.</p>	<p>At the time of subscription and then each year, on the anniversary date of the activation of your Card, we will deduct from your NICKEL account a lump sum according to the tariff conditions in force (see Schedule 1) for the annual subscription to the Card.</p> <p>You will be notified by SMS or email at least 30 calendar days before the date of collection. Any new year started is due in full.</p> <p>If your NICKEL Account does not have sufficient funds to pay the full annual subscription fee for the Card, you have 30 days to fund your account.</p> <p>After this period, your subscription to the Card (including insurance and assistance services) will be automatically terminated. However, you may keep your Card, which will then function as the NICKEL Card.</p> <p>The anniversary date of the annual subscription to the Card is always calculated in relation to the order date of the first Card issued and therefore in relation to the payment date of the annual subscription to the Card.</p>	

			The first year, a portion of this sum will be donated to a charitable cause.
CARD REPLACEMENT			
Nickel	My Nickel	Chrome	Metal
It is possible at any time to replace the Card at Point Nickel at the rate indicated in Schedule 1.	<p>In the event of damage to your Card requiring its replacement, you will be able to do so in accordance with the tariff conditions in force in Schedule 1:</p> <ul style="list-style-type: none"> • or order a new Card of the same category from your WEB Client Area or your NICKEL Mobile Application • or to immediately pick up a new Card at a NICKEL Point while enjoying the benefits of your Card offer • or to order a card of higher category at the rates in force since your Customer Space WEB or your Mobile Application NICKEL. The fixed sum corresponding to the supply of the opposed Card is acquired to us and cannot be the subject of any refunding. The costs of the new Card will be paid in full. <p>For all new orders, your old Card remains valid until your new Card is activated, unless the old Card is cancelled.</p> <p>Each new order for a Card will result in a change of the confidential code attached to it.</p>		

3.2. Transfers

3.2.1. Presentation

A SEPA Credit Transfer is a credit transfer executed in euros within the SEPA zone. The following are SEPA Credit Transfers subject to the provisions of this article:

- the Standard SEPA Credit Transfer;
- the SEPA Instant Transfer.

An outgoing transfer is the transfer of money from your NICKEL account to the NICKEL account of another NICKEL Customer or to a bank or payment account at another institution. An outgoing transfer can only be made in euro to a country or territory of the Single Euro Payments Area ("SEPA") (i.e. a Member State of the European Union plus Andorra, Guernsey, Jersey, Isle of Man, Iceland, Liechtenstein, Monaco, Norway, Switzerland, San Marino, St. Pierre and Miquelon, United Kingdom and the Vatican).

An incoming transfer is the transfer of money by a third party to your NICKEL account.

It can only be made in euro and only from a country in the Single Euro Payments Area via the SEPA network. Incoming transfers via the SWIFT network are not accepted.

Whether outgoing or incoming, the transfer is a one-off ("one-off / occasional transfer") and is transmitted immediately for execution on the desired date unless prohibited by a national or European provision or any circumstance requiring a specific intervention from us. A transfer request with an immediate execution date cannot be cancelled.

The SEPA Credit Transfer is an occasional SEPA credit transfer that allows for a transfer of funds in less than 10 seconds between two payment accounts held by payment service providers located in the same country or in two SEPA countries, provided that both payment service providers have activated this service to their customers.

In accordance with the applicable regulations, the execution time for this transfer may be up to 20 seconds in case of exceptional difficulties.

The SEPA Instant Transfer is available without interruption 24 hours a day, 7 days a week and every day of the year. It is irrevocable as soon as it is received by the payment service provider.

In case of receipt of a SEPA Instant Transfer, the amount corresponding to this transaction is immediately available on the NICKEL account, provided that its balance is in credit position.

To ensure the security of your NICKEL account, limits may apply to transfer amounts.

3.2.2. Consent and enforcement

To effectuate a transfer, you must:

- access your NICKEL account via your WEB Client Area or on your NICKEL Mobile Application;
- have the bank details (IBAN) of the person to whom the money is to be paid;
- have the full name or company name of the recipient;
- specify the amount of the transfer;
- indicate the desired execution date;
- specify the reason for the transfer.

We cannot execute a transfer order from your NICKEL account:

- if the amount available on your NICKEL account is less than the amount of the transfer;
- if the execution of the transfer results in the maximum number of transfers per day being exceeded;
- if the execution of the transfer results in the monthly transfer limit being exceeded;
- if the information entered for the transfer is incorrect or incomplete.

Unless in cases prohibited by law, we will inform you of the reason for the refusal on your Customer Area (WEB Client Area or NICKEL Mobile Application).

An incomplete, unfinished or non-validated transfer order on your WEB Client Area or your NICKEL Mobile Application cannot be executed.

Unless we have to refuse it, the standard transfer shall be sent by the end of the first business day following the day on which the transfer order was given to us and instant transfer within a maximum of 20 seconds.

In cases where we consider that the security of your NICKEL account is at risk, or that it is being used in an unauthorised or fraudulent manner, we may block the execution of any transfer.

In the event of blocking, we will inform you by any means and communicate the reason for it, except for security reasons or legal prohibitions.

The execution of the transfer will be unblocked as soon as the reasons for the blocking disappear.

In order to receive a transfer, it is necessary to communicate your name, first name, the BIC and IBAN of your NICKEL account to the third party who wishes to transfer money.

The amount of an incoming transfer is credited to your NICKEL account on the day it is received and at the latest on the next working day.

You authorise us to debit from your NICKEL account any transfer received in error and subject to a cancellation request ("recall") issued by the payer's payment service provider in the event of an error of the payment services provider, an error of the payer justified by its payment services provider or in the event of proven fraud.

3.2.3. Disputes over transfers

You have 13 months to dispute an unauthorised or incorrectly executed transfer.

The period starts on the day the transfer is actually debited from your NICKEL account.

We reserve the right to ask you for a document (proof, written statement, etc.) to support your claim.

3.3. Direct debit

3.3.1. Presentation

Direct debit allows you to pay expenses, possibly recurring, such as electricity or gas bills, taxes, rent, etc., directly from your NICKEL account.

When you set up a direct debit, you do not always know in advance how much will be debited or when exactly.

A direct debit can only be made in euro by a creditor whose account is opened in a SEPA country or territory.

3.3.2. Consent and execution

You must authorise the creditor to issue the direct debit(s) to be debited from your NICKEL account and give us authorisation to debit the same account.

To set up a direct debit, you must:

- Complete and sign a "Direct Debit Request" and a "Direct Debit Authorisation" or a "SEPA Direct Debit Mandate";
- return or deliver this/these document(s) and an IBAN to the creditor.

The creditor is obliged to inform you (e.g. by sending you an invoice or a schedule) of the amount and date of the direct debit before asking us to execute the direct debit for him. In the case of a "SEPA direct debit mandate", the creditor must provide you with this information at least 14 calendar days before the date of the direct debit.

When the creditor sends us a direct debit notice, we will notify you by text message to the mobile phone number you have declared. You will need to ensure that your NICKEL account balance will allow you to pay this direct debit notice on time.

If the information provided by the creditor does not correspond to the information provided, you must contact the creditor immediately.

Unless we have to refuse it, the direct debit is executed by debiting your NICKEL account on the scheduled day. If we refuse to execute, we will inform you by any means (SMS, email...) and will inform you of the reason, except for security reasons or legal prohibitions.

From the second direct debit rejected in the same calendar trimester, we will debit a fixed amount from your NICKEL account in application of the tariff conditions in force (see [Schedule 1](#)) for each rejected debit, up to the amount of the rejected debit. If your NICKEL account does not have sufficient funds to pay this fixed amount, it will be partially debited up to the amount of the available balance and we will make one or more additional debits as soon as the balance of your NICKEL account allows for the payment of the full amount due.

In cases where we consider that the security of your NICKEL account is at risk or that it is being used in an unauthorised or fraudulent manner, we may block any direct debit.

In the event of blocking, we will inform you by any means and communicate the reason for it, except for security reasons or legal prohibitions.

The direct debits will be unblocked as soon as the reasons for the blocking disappear.

3.3.3. Cancellation – Termination

Up and until the day before the scheduled execution date of a direct debit notice, you can cancel it by accessing your Customer Area (WEB Client Area or NICKEL Mobile Application).

This cancellation may be valid for one or more scheduled direct debit payments. You can also request that a direct debit mandate be permanently terminated ("revoked").

In all these cases, you must inform the creditor.

In the case of a "SEPA Direct Debit Mandate" if no direct debit request has been submitted for a period of 36 months, the mandate is terminated.

3.3.4. Disputes over Direct debit

You have a deadline of:

- 13 months to dispute a direct debit you did not authorise;
- 8 weeks to dispute a direct debit that you authorised but did not know the exact amount and where the amount was higher than you reasonably expected.

The period shall begin on the day on which the direct debit transaction is debited to the NICKEL account.

3.4. SEPA Interbank Payment Orders

3.4.1. Presentation

Certain expenses can be paid by SEPA Interbank Payment Orders.

The SEPA Interbank Payment Orders accompanies an invoice or notice drawn up by a creditor, the issuer, who asks you to return the invoice or notice to them, dating and signing it and attaching its bank contact details the first time.

This information is then kept by the issuer of the invoice or notice, who will ask you to return the dated and signed SEPA Interbank Payment Orders when sending a new invoice or notice. You must then ensure that there is a sufficient balance in your NICKEL account.

3.4.2. Consent and performance

On receipt of the SEPA Interbank Payment Orders, the issuer of the invoice or notice will give it to its bank or payment institution, which will ask us to debit the NICKEL account. Unless refused, your NICKEL account will then be debited for the amount requested.

3.4.3. Opposition

You can object to a SEPA Interbank Payment Orders up until the day before the scheduled execution date by accessing your WEB Client Area.

You must inform the creditor.

3.4.4. Disputes concerning payments by SEPA Interbank Payment Orders

You can dispute a payment that you did not authorise within 13 months. The period begins on the day the payment transaction is actually debited from your NICKEL account.

3.5. Crediting of the account by bank or payment card

You can credit your NICKEL account by making an online payment using a bank card or a payment card. Subject to confirmation of the transaction, the amount corresponding to the deposit made will be immediately credited to your NICKEL account and the commission provided for in the tariff conditions in force (see [Schedule 1](#)) will also be immediately debited from your NICKEL account.

A receipt for the payment transaction is issued by the service provider managing the payment platform. It is advisable to keep this receipt.

Operations to fund your NICKEL account by bank card or payment card may only be carried out for amounts of more than €10 and are subject to a common limitation with cash deposits: a maximum of €950 per month.

3.6. Cheque cashing

3.6.1. Presentation

The cheque cashing operation consists of crediting your NICKEL account with sums corresponding to the amount of the cheque or cheques for which you are the beneficiary and which you give us for cashing in accordance with the procedure described in these General Terms (see Article 3. 6. 3. "Terms and conditions for cashing cheques").

The NICKEL account is a payment account with no authorised overdraft.

Consequently,

- this service does not allow payment by cheque, but only the cashing of cheques on your behalf; no cheque form will therefore be issued to you;
- you acknowledge and agree that, in order to prevent any risk of unpaid cheques and overdrafts, we will not make any advance on the amount of the cheque submitted for collection and will only credit the funds to your NICKEL account on condition that the cheque is in order and does not return unpaid at the end of the verification period set out below;
- you acknowledge and agree that an indicative period of 15 working days from the date of postal receipt by our services of the cheque(s) submitted for collection is necessary to verify the regularity of the cheque and the existence of the funds and to release the funds to your account; this period is given for information only and may be longer due to any factor specific to the regularity of the cheque and requiring additional processing time.

Except in case of gross negligence on our side, we shall not be held liable for the 15 working day period mentioned above for information purposes or for any extension thereof in the event of doubt as to the regularity of the cheque, which would require additional checks and processing time.

The cheque cashing service is open to cheques issued by a French bank in euros.

In addition, in order to use this service,

- you must be up to date with your annual fee,
- your NICKEL account must not be blocked.

There is a twofold limit on the amount of cheques you can deposit into your NICKEL account:

- a maximum amount of €1,500 per cheque;
- a maximum amount of €3,000 per month. The monthly amount is reset to zero at the beginning of each month.

3.6.2. Recommendations for your attention

As the beneficiary of the cheque, before it is cashed and in order to avoid any risk of unpaid cheques or fraud, you must check that the following information is included on the cheque:

- The name "cheque";
- The pure and simple order to pay a specific sum;
- The name of the bank that is to pay the cheque;
- The place and date on which the cheque is created;
- The signature of the issuer of the cheque;
- The name of the payee, in other words your name;
- The place where payment is to be made;
- The amount in words and figures (if there is a difference between the two values, the amount in words will be used).

You should also be careful if the cheque:

- corresponds to a format other than the standard 175 mm x 80 mm;
- does not have a magnetic line;
- shows erasures, scratches or overwriting, colour alterations, stains, traces of washing, or different writing.

If in doubt, you should be aware that all the lines for writing the amount in words and the name of the payee appearing on French banks' euro cheques are micro-letters that can be seen with a magnifying glass. If the cheque has been photocopied, the text of these micro-letters becomes illegible.

You are advised to check the identity of the person giving you the cheque, for example by asking for proof of identity and checking that the photo and the information it contains are consistent with the holder (height, sex, date of birth, signature).

If one or more of the above recommendations are not complied with, the cheque may be refused and the original cheque, or a copy as appropriate, will be returned to you. Processing fees will be payable.

A cheque is valid for 1 year and 8 days from the date of issue.

At the end of this period, you will no longer be able to cash it on your NICKEL account.

3.6.3. Terms and conditions for cashing cheques

You are responsible for handing in your cheque(s) by:

- remitting the cheque using an online form accessible from your NICKEL Mobile Application or your WEB Client Area;
- sending the cheque by post.

The procedures for filling in the form and sending the cheque by post are detailed on your application or your Web Client Area.

If you have any questions, please refer to the Help Centre - "Cheque cashing" section; or contact our NICKEL Customer Service.

3.6.4. The treatment of cheques after collection

We would remind you that an indicative period of 15 working days from the date of postal receipt by our services of the cheque(s) submitted for collection is necessary to check the regularity of the cheque and the existence of the funds and to release the funds to your NICKEL account (see Article 3. 6. 1. "Presentation").

During this period, you can use your NICKEL Mobile Application and your WEB Client Area to monitor the processing of your cheque, from the time it is received by our services until the funds are released in your NICKEL account.

If your cheque is rejected for lack of funds, you may present it again.

At the end of a period of 30 days from the first presentation, a certificate of non-payment will be issued to you by the Bank of the issuer of the cheque, either at your request or automatically in the event of a new unsuccessful presentation after the expiry of this period.

This certificate will enable you to benefit from a rapid procedure for obtaining payment of the cheque, the details of which are specified on the certificate of non-payment.

If the cheque remains unpaid after the funds have been released from your NICKEL account, the amount of the cheque will be reversed by debiting your NICKEL account.

If the amount of the reversed cheque is higher than the balance of your NICKEL account, the latter will be in an exceptional negative balance situation. In this case, you must immediately make a payment into your NICKEL account in order to re-establish a positive or zero balance.

3.6.5. Fees

You are responsible for the cost of sending the cheque(s) to our services by post (envelope, postage, etc.).

In addition, we deduct from your NICKEL account the costs of using the cheque remittance service (see Tariff Conditions), even if the cheque is returned as unpaid.

Additional charges relating to checks and administrative processing of cheques returned unpaid for reasons other than insufficient funds (fraud, misuse, etc.) will be applied to your NICKEL account (see Tariff Conditions).

If your NICKEL account does not have a sufficient balance for these amounts to be debited, they will be partially debited up to the amount of the available balance and we will make one or more additional debits as soon as the credit in your NICKEL account allows full payment of the sums due.

4. WHAT YOU ALSO NEED TO KNOW

4.1. Seizure on your NICKEL account

When you owe money to someone, whether a private or public creditor, your NICKEL account can be seized.

When a seizure is served to us by a bailiff, we have the obligation on the one hand, to make known the balance of your NICKEL account, and on the other hand, to temporarily block all or part of the operations that can be carried out on your NICKEL account.

When we receive an administrative seizure (“Saisie Administrative à Tiers Détenteur (SATD)”), we are obliged, on the one hand, to inform about the balance of your NICKEL account and, on the other hand, to isolate the sum subject to seizure in order to make it unavailable.

If the balance in your NICKEL account is sufficient, we will leave you a sum equal to the amount of the Revenu de Solidarité Active (RSA) for a single person without children. You also have a period of 30 calendar days from the date of cancellation of the seizure to provide us with proof of all the non-seizable sums (in particular those corresponding to reimbursements of medical expenses, specific solidarity allowances and integration allowances) that may be credited to your NICKEL account.

At the end of this period of 30 calendar days, if the balance in your NICKEL account is sufficient, we will isolate the amount of the debt so that you can freely use your NICKEL account.

In the event of seizure by way of attachment or garnishment, we will pay the sum concerned to the creditor when we receive a certificate of non-contestation or if you declare to us that you do not contest.

In the case of SATD, we pay the sum concerned within 30 days unless the public creditor has informed us that you have settled your debt.

In the event of an attachment on your NICKEL account, a fixed amount will be deducted from your NICKEL account for the processing of each incident in accordance with the tariff conditions in force (see [Schedule 1](#)).

4.2. Changes to the General Conditions and Tariffs and to your personal situation

The General Conditions and Tariffs can be consulted, printed and downloaded via <https://nickel.eu> at any time, or consulted at any time on the NICKEL Mobile Application as well as on the NICKEL Terminal in the majority of NICKEL Points.

If we wish to amend the General Terms and Conditions and Tariffs, the new General Terms and Conditions and Tariffs will be available at least 2 months before they come into force. If the changes are imposed by laws and/or regulations, the new General Terms and Conditions and Tariffs shall apply as soon as the relevant law or regulation comes into force.

If you do not notify us of your rejection of the changes before the effective date, the changes shall be deemed to have been accepted on that date. In the event that you do not accept the changes, you have the right, until the date on which the changes come into effect, to close your NICKEL account with immediate effect.

If the information you provided when you opened your NICKEL account changes or is incomplete (in particular, e-mail, postal address, telephone number), you must declare your change of situation as soon as possible via your Customer Area (WEB Client Area or NICKEL Mobile Application) or by contacting us. You undertake to provide us with supporting documents on request.

If the applicable regulations require us to collect additional information on your personal situation or to update information you have already provided, you undertake to provide this information as soon as possible via your Customer Area (WEB Client Area or NICKEL Mobile Application) and to provide us with supporting documents on request.

If you do not comply with these commitments, we may close your NICKEL account.

4.3. Payment of amounts due in instalments

If your NICKEL account does not have a sufficient balance for us to debit the amounts due to us, this amount may be partially debited up to the available balance.

You are then obliged to fund your NICKEL account without delay (cash deposit, transfer, card payment, etc.) so that an additional direct debit can be made to pay the full amount due.

4.4. Closing a NICKEL account

The NICKEL account is open for an indefinite period.

You can, at any time, and without reason, close your NICKEL account, via your WEB Client Area or by mail. Any credit balance will be returned at the end of a period of 30 calendar days by transfer to a payment account or a bank account for which you have provided us with an eligible IBAN (i.e. an IBAN corresponding to another NICKEL account opened in the name of a third party will not be accepted).

■ We may close your NICKEL account at any time, subject to 2 months' prior notice, by sending you a letter or email. Any credit balance will be returned at the end of the notice period by transfer to a payment account or bank account for which you have provided us with an eligible IBAN.

In the event of serious misconduct on your part or failure to fulfil your obligations under the Agreement, we may close your NICKEL account immediately, without notice. Any credit balance will be returned by transfer to a payment account or bank account for which you have provided us with an eligible IBAN.

Notification of the death of the NICKEL account holder will cause us to close the NICKEL account. We will return any credit balance to a person entitled to receive it.

Any measure involving the management of the NICKEL account through a proxy of an account holder of legal age will result in the suspension and then closure of the account after discussions with the proxy, if any, of which you will be informed prior to the expiry of the period of notice which will be agreed. We will return any credit balance by transferring it to a payment account or a bank account for which any authorised person has provided us with valid bank contact details.

Closing the NICKEL Account, for whatever reason, requires you to destroy your Card.

4.5. Inactive account

In accordance with the provisions of the French Law, we provide for the transfer of the balance of inactive accounts to the French Deposit and Consignment Office (Caisse des Dépôts et Consignations) after a period of 10 years of inactivity (or 3 years after the death of the customer whose account is inactive).

Inactivity means at least 12 months without any movement on the account (except for direct debits from us) and without any communication from the customer to us.

We check at regular intervals, via the French National Register of Identification of Natural Persons, whether the holders of inactive accounts are alive or deceased.

Accounts involved in inheritance proceedings do not fall within the scope of the Eckert Law.

At the end of the legal period of 10 years (or 3 years for inactive accounts of deceased customers), if the balance of the inactive account is positive, it is transferred to the Caisse des Dépôts et Consignations and we close the account.

The sums are definitively acquired by the State 30 years after the last transaction, the last manifestation by the customer or the date of death, depending on the situation.

4.6. Banking mobility

We offer a free banking mobility service. This functionality allows you to automatically transfer the recurring operations (incoming transfers or direct debits) from an account of a third party bank or payment institution to your NICKEL account or vice versa.

This service also allows you to request the closure of the account opened with the bank/payment institution you wish to leave.

In this case, you can log on to your WEB Client Area and click on "leave your bank for NICKEL".

4.7. Unavailability of the WEB Client Area or the NICKEL Mobile Application

We occasionally carry out maintenance operations on the NICKEL WEB Client Area and/or Mobile Application.

These maintenance operations are likely to make all or part of our services temporarily unavailable.

Except in very exceptional cases, these operations are of short duration and carried out during the night.

In any case, we cannot be held responsible for the possible consequences of service interruptions.

4.7. Professional secrecy

Any information we hold or store about you is subject to the professional secrecy rules to which we are bound.

Under the conditions and for the purposes set out in articles L. 511-33 and L. 511-34 of the French Monetary and Financial Code, we may, however, communicate information about you to other companies in the BNP PARIBAS group or to subcontractors or external service providers under the conditions defined below.

In this context, you expressly agree that, for the entire duration of the contractual relationship, data concerning you may be transmitted to

(i) to companies of the BNP Paribas Group in order to:

- comply with the various legal and regulatory obligations described above;
- meet our legitimate interests, which are in particular to manage, prevent, detect fraud;
- if you have given your consent, offer you a full range of products and services from the BNP Paribas Group to best meet your needs and wishes;

(ii) outside the BNP Paribas Group:

- to service providers and subcontractors who provide services on our behalf, e.g. IT services, printing services, telecommunications, debt collection, consulting, distribution and marketing;
- commercial banking partners, independent agents, intermediaries or brokers, financial institutions, counterparties, banks, correspondent banks, insurance companies, payment system operators, payment card issuers or intermediaries;
- to financial, tax, administrative, criminal or judicial, or local or foreign authorities, arbitrators or mediators, law authorities or public establishments or institutions: such as the Banque de France, Caisse des dépôts et des Consignation), to whom we or any member of the BNP Paribas Group are required to disclose data:
 - at their request;
 - in connection with our defence, an action or proceedings;
 - in order to comply with any regulation or recommendation made by a competent authority in relation to us or any member of the BNP Paribas Group;
- third party payment service providers (information about your payment accounts), for the purposes of providing a payment initiation, account information or fund transfer service if you have consented to the transfer of your data to that third party;
- certain regulated professions such as lawyers, bailiffs, or auditors, when specific circumstances require it (litigation, audit, etc.) as well as to our insurers or any current or potential purchaser of the companies or activities of the BNP Paribas Group.

4.9. Protection of personal data

We act as a data controller in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data (so-called "GDPR").

We process personal data in order to proceed to:

- the opening of the NICKEL account;

- the activation of your Card and thus have the means of payment attached to the NICKEL account;
- the provision of the services attached to the NICKEL account;
- your use and management of your NICKEL account and thus access your Customer Area (WEB or Mobile Application NICKEL);
- authorising and carrying out transactions with your Card;
- prevention and fight against fraud;
- management of payment incidents;
- the execution of the assistance and insurance services linked to your Card;
- the establishment of a dedicated system to combat money laundering and the financing of terrorism;
- the implementation of a dedicated system to fight against tax fraud and meet our obligations of cooperation, notification to the administrations and tax control;
- setting up a system for combating tax fraud and meeting our obligations in terms of cooperation, notification of authorities and tax audits;
- risk management;
- prevention of non-payment;
- the management of all disputes: claims, pre-litigation and litigation with our company; and
- any other purpose covered by the data use policy ("Privacy Policy"), available on the website <https://nickel.eu> via the tab "Policy on the use of personal data of customers and prospects".

We keep this information in accordance with the regulatory retention periods.

All your data is available on your Customer Area (WEB Client Area or NICKEL Mobile Application).

As a NICKEL customer, you provide this information when you apply for a NICKEL account. We may collect certain data during the use of your NICKEL account.

The data collected in this way is mandatory. If you do not provide this information, we cannot guarantee the opening and use of your NICKEL account.

You are informed that, in the context of the processing described above, your personal data will be communicated to recipients located in third countries outside the European Union, having an equivalent level of protection, in accordance with the regulations applicable to such transfers.

Pursuant to this Agreement, you acknowledge that you are aware that your personal data will be processed for the purposes stated above.

■ You have the right to access, rectify, delete, portability of data, limit processing and control your consents, which you can exercise by writing to us by email at donneespersonnelles@nickel.eu or via your Customer Area (WEB Client Area or NICKEL Mobile Application).

You may, subject to justifying reasons relating to your particular situation, object to your personal data being processed, it being understood that your objection may prevent your NICKEL account from functioning and that we will then have to close it.

For further information on the processing of your data, please refer to our Privacy Policy as described above.

4.10. Combating money laundering and financing of terrorism & international sanctions

■ In application of the legal and regulatory provisions relating to the fight against money laundering and the financing of terrorism, we are required to ensure that we have a good knowledge of our clients and to exercise constant vigilance over the origin and destination of the funds deposited in our books.

As such,

- We may request additional information on transactions that we consider to be unusual, particularly because of their nature, amount or exceptional nature compared with those processed up to that point;
- you undertake to provide us with all relevant information on the context of these operations;
- all transactions carried out on the NICKEL account are likely to be reported by us to the competent authorities.

We are required to comply with international sanctions of any kind imposed by the United Nations Security Council, the European Union, France, the United States of America and any other applicable sanctions regime (including sanctions taken by countries where FPE is authorised to provide payment services through a branch). As such, it is our policy not to generally perform or engage, directly or indirectly, in any activity for, on behalf of, or for the benefit of any person, entity or organization subject to such sanctions (economic, financial or trade sanctions, embargoes, freezing of assets and economic resources, restrictions on dealings with individuals or entities or relating to specific goods or territories). We may suspend, reject or block a payment transaction to or from your NICKEL Account that may be subject to such measures and close your NICKEL Account.

4.11. Complaints handling and mediation

If you encounter difficulties or are not satisfied with the services we offer, you can :

- firstly, contact our Customer Service at 01.76.49.00. (Monday to Friday from 8.30am to 7pm and Saturday from 9am to 6pm);
- secondly, send a complaint by post to FPE - NICKEL TSA 30501, NANTES CEDEX 2;
- Finally, contact the Médiateur de l'Association Française des Sociétés Financières to which we belong by mail at the following address M. le Médiateur de l'ASF, 75854 PARIS CEDEX 17 , by email by logging on to the Association des Sociétés Financières institutional website ([https:// the.asf.ombudsman - Home \(asf-france.com\)](https://the.asf.ombudsman - Home (asf-france.com))).

4.12. Applicable Law

This Agreement shall be governed exclusively by French law.

Schedule 1

NICKEL - TARIFF CONDITIONS AND LIMITS

Account keeping	20 € per year
Subscription to remote banking services (Internet, fixed telephone, SMS, etc.)	Free of charge (excluding the cost of communication or Internet access)
Subscription to products offering monthly SMS alerts on account status	Free of charge (Over 60 SMS per year: €1 per 10 additional SMS)
Cash transfer in NICKEL Points	In NICKEL Point <ul style="list-style-type: none"> ○ 3% of the amount deposited. The first deposit at subscription is free. NICKEL METAL Card : Free
Funding of a NICKEL account by bank card or payment card	2% of the amount deposited
Receiving a transfer	Free of charge
Cash withdrawal at NICKEL Point	<ul style="list-style-type: none"> ○ Free for the first 3 withdrawals per month ○ then 0.50 € per withdrawal, starting from the 4th withdrawal

Cash withdrawal (in the case of a euro withdrawal in the euro zone extended to Andorra, Monaco, Saint-Marin and Vatican City (the **Extended Euro Zone**) from an ATM of another institution with an international payment card)

- **NICKEL card: €1.50**
- **MY NICKEL card: €1.50**
- **NICKEL CHROME card: €1.50**
- **NICKEL METAL card: free**

for ATMs in the Global Alliance/Global Network*: Exemption from additional fees of the ATM operator

Cash withdrawal outside the Extended Euro Zone to an ATM of another establishment with an international payment card**.

- **NICKEL Card: 2,50 €**
- **MY NICKEL Card: 2,50 €**
- **NICKEL CHROME Card: 1,50 €**
- **NICKEL METAL Card: free**

for ATMs in the Global Alliance/Global Network*: Exemption from additional fees of the ATM operator

<p>Card payments for goods and services in shops or remotely</p>	<p>Transaction in euros:</p> <ul style="list-style-type: none"> ○ With Nickel or My Nickel card (NICKEL and MY NICKEL cards): free ○ With the NICKEL CHROME card: free ○ With NICKEL METAL card: free <p>Transaction in a currency other than the euro :</p> <ul style="list-style-type: none"> ○ With the NICKEL and MY NICKEL card: €1 per payment transaction ○ With the NICKEL CHROME card: free ○ With NICKEL METAL card: free
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<p>SEPA credit transfer (occasional credit transfers)</p>	<p>Free of charge</p>
<p>SEPA Instant Payment</p>	<p>0,5 €</p>
<p>Direct debit (fee for setting up a SEPA direct debit mandate)</p>	<p>Free of charge</p>
<p>Direct debit (fee per SEPA direct debit payment)</p>	<p>Free of charge</p>
<p>Provision of a debit card (systematically authorised payment card)</p>	<ul style="list-style-type: none"> ○ NICKEL card: free ○ MY NICKEL card: €10 for the duration of the card ○ NICKEL CHROME card: €30 per year ○ NICKEL METAL card: € 80 per year

<p>Direct debit rejection fee for lack of funds</p>	<p>10 € per rejected direct debit</p>
<p>Fees for SATD (“administrative seizure”)</p>	<p>25 € per seizure</p>
<p>Costs per file of seizure</p>	<p>25 € per seizure</p>
<p>Document search fees</p>	<p>Issuing an IBAN in NICKEL Point: 1 €.</p> <p>Reissue of personal and confidential code of a Card: 1 €.</p>
<p>Card replacement (after loss, theft, damaged card, blocked or blocked after 3 wrong codes)</p>	<ul style="list-style-type: none"> ○ NICKEL, MY NICKEL, NICKEL CHROME card: €10 ○ NICKEL METAL card: €50
<p>Cheque processing fee</p>	<p>3 € by cheque</p>

Charge for unpaid cheques for any reason except insufficient funds on the part of the issuer	20 € by cheque
In the event of non-payment due to insufficient funds on the part of the issuer	Free
Note: the charges are cumulative if the cheque is not paid for a reason other than insufficient funds. As a result, you will be charged the cheque processing fee and the outstanding amount fee, i.e. 23 €	

**Global Alliance : agreement between several global banks on their network of ATMs abroad / BNP Paribas Global Network: global network of ATMs of the BNP Paribas Group.*

***The rates shown are those applied by FPE. Third party institutions may sometimes apply exchange fees or commissions.*

Limits

Default limits are set when you open your NICKEL account and are indicated below. They are applicable as soon as your NICKEL account is definitively activated (see Article 1.2 – “Opening a NICKEL account”). These limits are subject to change depending on the information you provide or in accordance with the provisions of Article 3 of the Agreement.

Withdrawal limits	
Default limit	NICKEL Card and MY NICKEL Card: 300 € per week NICKEL CHROME Card: 500 € per week NICKEL METAL Card: 700 € per week
Maximum limit	1 000 € per week

Payment limits by card	
Default limit	NICKEL Card and MY NICKEL Card: 1 500 € per month NICKEL CHROME Card: 2 000 € per month NICKEL METAL Card: 2 500 € per month
Maximum limit	5 000 € per month

Payment limits by transfer	
Standard SEPA outgoing wire transfer	30 000 € / month
Instant SEPA outgoing wire transfer	1 000 € / month

The limits for cash deposits in Point Nickel and for funding the NICKEL account by bank card or payment card are not subject to change and are set at €950 over a month.

During the 15 calendar days following activation of your Card, the cumulative amount of deposits is €250.

For 15 days from activation of the Account, the customer can issue instant transfers limited to €250 over the first 15 days in addition to the normal SEPA transfer capacity.

Limits applicable to NICKEL Accounts for minors¹	
Card payments	350 € / month
Cash withdrawals	150 € / week

¹ From the age of 16, minors are eligible for the limits applicable to adults.

Cash deposit and payment by bank or debit card	250 € / month
Standard SEPA outgoing wire transfer	300 € / month
Instant SEPA outgoing wire transfer	1 000 € / month

Schedule 2

WITHDRAWAL FORM

Form relating to the withdrawal period (provided for in article L. 121-20-12 of the French Consumer Code).

Withdrawal procedure:

- Send a registered letter with acknowledgement of receipt to Financière des Paiements Électroniques at the following address:

FPE - NICKEL
TSA 30501, NANTES CEDEX 2

- no later than 14 days from the date of conclusion of the Agreement
- legibly and fully completed

This retraction is only valid if it is sent before the expiry of the 14-day period, legibly and fully completed.

RETRACTATION SUR LA CONVENTION

Je soussigné(e) _____(1) déclare renoncer à la Convention (2) que j'avais conclue le _ _ _ _ _ avec FINANCIÈRE DES PAIEMENTS ÉLECTRONIQUES.

Fait à _____ le _ _ _ _ _ en deux exemplaires originaux dont l'un est à retourner à l'adresse FPE reprise ci-dessus.

Signature du titulaire
précédée de la mention "Lu et approuvé"

(1) Nom et prénom du (des) Client(s)

(2) La rétractation sur la Convention emportera la résiliation de cette Convention dans toutes ses composantes.