



Glossary of the Fee Information Document

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.

Name of account provider : Financière des Paiements Électroniques (“Nickel”)

Account name : Payment account

Date: 3/08/2022

| Terms | Definitions |
|---|--|
| A | |
| Attachment fees | The account is debited for bank charges relating to legal proceedings initiated by a creditor to obtain an amount owed to it. |
| Maintaining the account | The institution that holds the customer's account. |
| C | |
| Charge for rejecting a direct debit for insufficient funds | The account is debited with the charges levied by Nickel when the available balance on the account is insufficient to settle the amount of the direct debit presented for payment by the creditor and the transaction is rejected. |
| Cheque presentation | The account is credited with the deposit for cashing one or more cheques. |

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| Cash withdrawals (for withdrawals in euros in the euro zone from an ATM in another establishment using an international payment card) | <p>Customers withdraw cash from their account in euros with a Nickel card from another establishment's ATM.</p> |
| Cash deposit | <p>The account is credited with the amount of a cash deposit made at a Nickel Point of Sale as defined in the General Terms and Conditions and Tariffs.</p> |
| D | |
| Document search costs | <p>The account is debited for the fees charged by Nickel for the retrieval and printing, at the customer's request in a Nickel Point of Sale as defined in the General Terms and Conditions and Tariffs, of documents concerning the account.</p> |
| Direct debit (cost of setting up a SEPA direct debit mandate) | <p>The customer authorises a third party (the beneficiary) to instruct the institution holding the customer's account to transfer a sum of money from the customer's account to the beneficiary's account. The institution then transfers the amount to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. The account is debited with the fees charged by the institution for setting up a SEPA direct debit mandate.</p> |
| Direct debit (charge per SEPA direct debit payment) | <p>The customer authorises a third party (the beneficiary) to instruct the institution holding the customer's account to transfer a sum of money from the customer's account to the beneficiary's account. The institution then transfers the amount to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. The account is debited with the charges levied by the institution for payment of a SEPA direct debit presented by the beneficiary.</p> |
| E | |
| Extended Euro Zone | <p>Euro zone extended to Andorra, Monaco, Saint-Marin and the Vatican City</p> |
| F | |

| | |
|---|--|
| Fees for administrative seizures by third parties | The account is debited for bank charges relating to a procedure initiated by a public accountant to obtain a sum owed to him/her. |
| I | |
| Intervention commission | Amount charged by Nickel for intervention due to a transaction involving an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of funds, etc.). |
| P | |
| Provision of a debit card (international debit card) | The institution provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account on a daily basis. |
| Payment by card (the card is issued by the payment institution) | The account is debited immediately or at a later date for the amount of a card payment. |
| R | |
| Receiving a transfer | The account is credited with the amount of a transfer. |
| S | |
| Subscription to products offering SMS alerts on account status | The account is debited with the fees charged for the subscription to the alerts service and, where applicable, the fees charged for each SMS sent. |
| Subscription to remote services (internet, telephone, landline, SMS, etc.) | Set of services provided by Nickel with or without branches or customer reception areas and using new technologies (Internet, telephone, etc.) to carry out all or some of the transactions on the payment account remotely. |
| T | |
| Credit Transfer (occasional SEPA transfer) | On the customer's instruction, the institution holding the account transfers a sum of money from the customer's account to another account on an occasional basis. |