

NBK France

Tariff of Charges

Tariffs and conditions applicable to customers

as of 13/07/2025

Private Individuals

Service	Sub-service	Fee
General account services	Commercial Registration Number	Company / Institution Address
	Account opening	Free [1]
	Account Management fee EUR	€ 60 per annum per account, debited monthly (€5 Monthly)
	Account Management fee USD	\$72 per annum (\$6 per month)
	Account Management fee GBP	£60 (£5 per month)
	Minimum Balance Charge	€ 250 per month if Min. Balance threshold [2] is not respected
	Account statement (On monthly basis)	Free [3]
	Online Banking service	Free
	Handling charges	€ 8 per item -Not to exceed €80 Max. per month
Other services	Annual estate management fee	1% of the amount (minimum of €300 and maximum of €1,500)
Payments – Outward transfer	Outward SEPA (The Single Euro Payments Area) transfer EUR	€ 35
	Outward Non SEPA Transfer EUR	€ 55
	- Other currency[4]	€ 65
	Repair fee[5]	
	Non SEPA Transfer	€ 25
	Same Currency of the account - USD	\$ 65
	Same Currency of the account - EUR	€ 65
Payments – Outward transfer others fees	SWIFT copy sending fee	€10 per request
	Receipt of an international transfer - Repatriation fee	0,50%
Inward transfer	From SEPA zone	Free
	From outside SEPA zone	Free
	Rejection fee[6]	€35 per transfer
	Repair fee[5]	€25 per transfer
Direct Debits	Cost of setting up a direct debit mandate	Free
	Direct debit (by SEPA)	Free
	Rejected Direct Debit	€ 20 per transaction
	Standing Order (by SEPA)	€ 35 per payment
Cheque charges and services	Bank cheque issuance (At Branch)	€50 per cheque
	Returned cheque due to lack of funds	€ 30 per cheque
	Returned unpaid cheque deposited to your	€ 50 per cheque

	account	
	Cheque/draft sent for collection[7]	€ 100
	Stop payment cheque	€30 per cheque
	Cheque book cancellation (lost/stolen)	€ 50
	Cheque book sent by registered mail	€70 outside France
	Urgent cheque book delivery	€ 50
	Cheque with missing mandatory details, non-compliant, submitted for collection	€ 50
	Cheque under €100 with missing mandatory details submitted for collection	€ 20
	Cheque retrieval/photocopy	€ 20
	Unclaimed chequebook destruction	€ 30
	Fee for rejection of a cheque issued in breach of a banking prohibition "interdiction bancaire"	€ 40
	Cash Withdrawal (case of withdrawal in Euro in the Euro zone at an ATM machine from a different bank with an international payment card)	1,5% of the amount per withdrawal
Cards	Credit card issuance charges per annum - Classic	€ 350
	Credit card issuance charges per annum - Gold	€ 550
	Credit card issuance charges per annum - Platinum	€ 1 000
	Replacement Card before its due date	€ 50
	Replacement PIN	€ 35
	Urgent card order (management fees excluding delivery charges):	
	-Reception at the agency	€ 15
	-National delivery	€ 40
	-International delivery	€ 70
	Card destruction fee for cards not collected by the client within 6 months	€ 20
	Overdrafts and related services	Unauthorized excess
Information letter for unauthorized overdraft		€ 25
Information letter (LCC21) for account		€ 25

	overdrawn for 30 consecutive days	
	In case of a banking ban - Fee following notification from Banque de France of a cheque issuing ban	€ 35
	In case of a banking ban -Pre-rejection information letter for cheque without sufficient funds	€ 18
Other services - Request for document copies	Request for historical documents	€ 5 per item
	Copy of utility or tax bills	€ 15 per item
	Balance, introduction or rates	€ 50 per Certificate
	Certificate	
	Information given on past transactions within 12 months	€ 50 per item
	Information given on past transactions exceeding one year	€ 100 per item
	Information to the auditors	€ 50 per item
	Information provided to statutory auditors	€ 200 per item
	Information to the auditors	€ 50 per item
Other services - Mail Holding and Returns	Phone/Email recovery charges	€ 30
	Dormant/Inactive account charges	€ 30 per annum
	Notice to third party holder, civil procedure/Bailiff intervention	10% of amount blocked, max € 100
	Fee for seizure by garnishment or protective measure " saisie attribution ou conservatoire"	€ 100
	Letter of injunction	€ 30
	Administrative seizure release fee	€ 10
	Change of address not reported causing mail return	€ 50
	Undelivered mail return fee	€ 15
	Fees excluding incurred costs:	
	-Mail(France)	€ 20
	-Mail(Europe)	€ 25
	-Mail (Rest of the world)	€ 35
	-Express mail fee	Repercussion of incurred costs + € 5
	-SWIFT (per message)	€ 20
Remediation account	Remediation Account Reactivation fee (account blocked due to the lack of activity on a regulatory basis)	€ 100 flat fee and per account
Foreign exchange	Foreign exchange	At market rate/daily exchange rate applied

		by the bank, available upon request
Amendment and Modification fees related to the management of mortgage loans	Establishment of an amendment (setup fees) excluding file fees	€ 1 000
	Loan extension amendment	€ 0,01
	Modification of the installment payment date	€ 100
	Modification of the debit account	€ 100
	Modification of the due date	€ 100
	Modification of collateral	€ 120,00
	Modification of payment frequency, by loan	€ 65
	Modification of interest rate, by loan	0,50%
	Implementation of a deferral of installments	0,5% of the deferred capital amount
	Extension of loan duration	0,50%
	Removal of co-borrower	€ 200
	Loan transfer	€ 165
Certificate and Documentation Fees related to the management of mortgage loans	Exceptional request for an interest certificate	€ 150
	Various loan-related certificates	€ 20
	Loan completion certificate	€ 20
	Reissue of the amortization schedule/reduction schedule	€ 150
	Request for statement for early repayment	50 € (For loans taken out before 2016 only)
	Duplicate loan contract	€ 60
	Provision of interest rate scale	€ 3
- Guarantee and Insurance Release Fees related to the management of mortgage loans	Release of external insurance	€ 125
	Partial release of guarantee with/without loan repayment	€ 30
	Full release of guarantee with/without loan repayment	€ 131
	Fees for release or renewal of non-mortgage guarantee	€ 600
Other fees related to the management of mortgage loans	Bank guarantee establishment fees	Contact us
	Implementation of a deferral or repayment plan	0,1% of the outstanding capital
	Loan installment rejection	€ 60

	Collection reminder fees (per unit)	€ 30
	Activation fee commission	€ 215
Expense Management	Expense Management	€ 3000 TTC

Notes:

[1] The recommended minimum deposit for a current account opening is €50,000

[2] The new minimum balance requirement for existing NBK Group customers will be EUR 300,000 ("Minimum Balance"), on the aggregate balances in your current and deposit accounts with NBK France. For customers who do not have a loan with NBK France, the Minimum Balance requirement will not be applicable to those customers who have any loan with NBK France, for customers who have a loan with NBK France We recommend maintaining a balance of EUR 50,000 to ensure expenses are covered.

[3] Fees applied on for statements requested on demand

[4] Fees are charged in used currency equivalent

[5] Manual intervention required on payment due to incorrect format/instructions (i.e. correct IBAN not provided etc.)

[6] Rejection of an incoming payment as instructed by the customer

[7] Additional correspondent banking charges may be applied

Entities – Conditions applicable to current and deposit account

Remuneration		
Current accounts	Debit interest	To be determined
	Credit Interest	To be determined
Value dates		
	Payment order	Day of transaction (Calendar days)
Credit	Purchase of Currencies	Eve of transaction (Calendar days)
Debit	Payment order	Day of transaction (Calendar days)
	Purchase of Currencies	Eve of transaction (Calendar days)
Service		
Payments services - Outward Payments	SEPA (The Single Euro Payments Area) transfer :	
	-EUR	€ 35
	Non Sepa Transfer:	
	-EUR	€ 55
	-Other currency	€ 65
Direct Debit	Set up a direct debit	Free
	Unpaid Direct Debit	€20 per Item
Inward Payments	From SEPA Zone	Free
Other services	Account statement on monthly basis	Free
	Account statement sent by courier	€ 15
	Purchase/Sale of major foreign currencies	To be determined
	Courier- email recovery charges	€ 30
	Dormant/Inactive Account Charges	€30 per annum
	Account Management fees *	Free
Foreign exchange	At market rate/daily exchange rate applied by the bank, available upon request	

	Request for document copies by email:	
	-transaction advice/statements/letter	€10 per Item
	-Information given on past transactions within 12 months	€50 per Item
	-Information given on past transactions exceeding one year	€100 per Item
	-Information to the auditors	€50 per Item

Notes:

Charges for any service not listed above will be provided on request

In addition to all those costs must be added the charges incurred by our correspondents and VAT if any.

* Unless otherwise specified in the account terms and conditions

Remuneration		
Current accounts	Debit interest	To be determined
	Credit Interest	To be determined
Value dates	Payment order	Day of transaction (Calendar days)
Credit	Purchase of Currencies	Eve of transaction (Calendar days)
Debit	Payment order	Day of transaction (Calendar days)
	Purchase of Currencies	Eve of transaction (Calendar days)
Service	Sub-service	Fees
Payments services - Outward Payments	SEPA (The Single Euro Payments Area) transfer :	
	-EUR	€ 35
	Non Sepa Transfer:	
	-EUR	€ 55
Direct Debit	-Other currency	€ 65
	Set up a direct debit	Free
Inward Payments	Unpaid Direct Debit	€20 per Item
	From SEPA Zone	Free
Cheque charges and services	Bank cheque issuance (At Branch)	€50 per cheque
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	Returned cheque due to lack of funds	€ 30 per cheque
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	Cheque with missing mandatory details, non-compliant, submitted for collection	€ 50
	Cheque under €100 with missing mandatory details submitted for collection	€ 20
	Cheque retrieval/photocopy	€ 20
	Unclaimed chequebook destruction	€ 30
Fee for rejection of a cheque issued	€ 40	

Other services	in breach of a banking prohibition "interdiction bancaire"	
	Account statement on monthly basis	Free
	Account statement sent by courier	€ 15
	Purchase/Sale of major foreign currencies	To be determined
	Courrier- email recovery charges	€ 30
	Dormant/Inactive Account Charges	€30 per annum
	Account Management fees *	€60 per annum
	Foreign exchange	At market rate/daily exchange rate applied by the bank, available upon request
	Request for document copies by email:	
	-transaction advice/statements/letter	€10 per Item
	-Information given on past transactions within 12 months	€50 per Item
	-Information given on past transactions exceeding one year	€100 per Item
	-Information to the auditors	€50 per Item

Correspondent Banks

Service	Sub-service	Fees
Accounts	Account Opening	None
	Account Maintenance	EUR 60/- per month, charges quarterly
	Minimum Account Balance	EUR 15,000/-
	Online Service	N/A
	Investigation Fees	Any inquiries about unidentified items must be made within 90 days of the statements closing date by written notice. If timely notice is not given, NBK reserves the right to charge the customer accordingly.
	Account Closing	EUR 450/-
Interest rates	Credit Interest Rate	None
	Debit Interest Rate	2% pa.- Interest rates are determined by market conditions and are charged on a quarterly basis.
	Audit Confirmations	EUR 30/- per request
Account services - debits	MT103 <auto straight through>	EUR 25/-
	MT103 <repaired>	EUR 25/-
	MT200 <auto straight through>	EUR 25/-
	MT200 <repaired>	EUR 25/-
	MT202 <auto straight through>	EUR 25/-
	MT202 <repaired>	EUR 25/-
	MT203 <auto straight through>	EUR 25/-
	MT203 <repaired>	EUR 25/-
	MT210	None
	Book Transfers	None
Account services - credit	MT103 <auto straight through>	EUR 25/-
	MT103 <repaired>	EUR 25/-
	MT200 <auto straight through>	None
	MT200 <repaired>	None
	MT202 <auto straight through>	EUR 25/-
	MT202 <repaired>	EUR 25/-
	MT203 <auto straight through>	EUR 25/-
	MT203 <repaired>	EUR 25/-
	Book Transfers	None
	Telex/Fax	None
Cancellations/Amendments	Cancellations - Prio to Value Date	None
	Cancellations - Same Day	None - Cancellation charge of EUR 15/- if the payment has been processed and returned due to incorrect details. (MT103 Payments)
	Amendments - Prior to Value Date	Case by Case basis
	Amendments - Same Day	Case by Case basis
Statements	MT950	None
	Mail	EUR 30/-

	Duplicate Statements (Fax)	EUR 15/-
	Duplicate Statements (E-mail)	EUR 15/-

Trade Finance Services

Service	Sub-service	Fees
Commercial Letters of credit (Export LC)	Advising a Credit	1°/°° on maximum LC amount - Minimum EUR 500 *
	Confirming a Credit	on case-by-case basis - Minimum EUR 500 *
	Amending a Credit	EUR 150 *
	Negotiation / Payment of documents	1,5°/°° - Minimum EUR 350 *
	Acceptances / Deferred payment	on case-by-case*
	Discrepancy handling	EUR 125 - per set of discrepant documents *
	Assignment of Proceeds	EUR 500 *
	Reimbursement	EUR 250 *
	Post / Courier	EUR 75 per DHL*
	Swift	EUR 25 per swift *
Commercial Letters of credit (Import LC)	Cancellation	EUR 100 *
	Issuance Commission	on case-by-case basis - Minimum EUR 500 *
	Amendment charges	EUR 150 *
	Negotiation / Payment of documents	1,5°/°° - Minimum EUR 350 *)
	Assignment of Proceeds	EUR 500 *
	Discrepancy handling	EUR 125 - per set of discrepant documents *
	Acceptance / Deferred payment	on case-by-case basis *
	Post / Courier / DHL	EUR 75 per DHL *
Swift	EUR 25 per swift *	
Letters of guarantee	Issuance Counter-Guarantee / Guarantee	on case-by-case basis - Minimum EUR 500 *
	Amendment charges	EUR 150 *
	Post / Courier / DHL	EUR 75 per DHL *
	Swift	EUR 25 per swift *

Note:

* +VAT if applicable