

Price List

**Applicable to iBanFirst services
and products for business use**

Prices effective from 1st April 2017
(Subject to change)



Price list

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Information.

The prices indicated below refer to the general conditions applicable to professional customers.

For professionals, the current document overrides the "Pricing conditions applicable to professionals – March 2015 prices" brochure, to which reference is made in our contracts. The prices offered can, at any moment, be amended by iBanFirst during the life of the contract. Any amendment to these prices will be communicated in advance on the iBanFirst website, via a pro-active communication for the attention of iBanFirst customers, and incorporating a reasonable notice period. If a cancellation is not made during the notice period, the customer will be deemed to have accepted these amendments.

Special rates can be individually applied based on an analysis indicating volume or classification of specific activities. Notwithstanding the above, amendments that are more favourable to the customer may be applied immediately and without notification.

Access to certain services mentioned in the present document may be conditional to the signing of specific iBanFirst service contracts.

For any additional information, or for operations which do not appear in this document, do not hesitate to contact with your iBanFirst Account Manager.



I. Products

1. Create your company - Starter Plan

This service enables entrepreneurs to quickly obtain a certificate attesting the deposit of funds online and to open a Business payment account.

	Eur
Certificate attesting the deposit of funds	
Business account opening	150 €
Membership ¹	
Turnover commission on received transfers ¹	Free
Receipt of domestic SEPA transfer ¹	Free
Single-use virtual payment card	Free

2. Business current account - Pro Plan

The Pro Plan from iBanFirst provides access to the following special rates:

	Eur
Business account opening	50 €
Monthly subscription	14.90 €
Turnover commission on received transfers ²	Free
Receipt of domestic SEPA transfer ²	Free
Single-use virtual card payment	Free

Note ¹: see "Company Creation fair use policy"

Note ²: see "Professional Business fair use policy "



I. Products.

3. International payments - International Plan

iBanFirst provides all the services that a company needs to make international payments, in a simple, quick and efficient way.

Our bespoke packages include:

- Account management
- Access to real-time exchange rates from our trading floor
- Pricing adapted to volume
- Migration assistance
- Dedicated support

We offer a free Financial Analysis to help you identify all the fees currently being applied to your international operations.

To obtain a personalised package, contact your iBanFirst Account Manager.



II. Appendices.

1. Standard pricing

1.1 Account

	Eur
Business account opening	50 €
Issue of statement of Bank Identity	Free
Registering a change of address	Free
Account closure	Free
Creation of a beneficiary for payments / transfers	Free
Fixed account management fees in EUR	Free
Fixed account management	20 € / month
Minimum funds deposit	None
Overdraw account	Unauthorised
Monthly statement	Free
Summary of charges	Free
Electronic bank statement (XLS, OFX)	Free

iBanFirst accounts can be opened in the following currencies: AED, AUD, CAD, CHF, CZK, DKK, EUR, GBP, HKD, HUF, ILS, JPY, MXN, NOK, NZD, PLN, SEK, SGD, THB, USD et ZAR.



II. Appendices.

1.2 Outgoing transfers

Domestic transfers are payments where the currency of the funds being transferred is the national currency of the recipient country. iBanFirst automatically adapts its payment engine to offer you access, wherever possible, to the domestic payment network of the country to which the funds are destined. This not only allows the fees applied to your payments to be reduced, but also guarantees that the full transfer amount arrives in the beneficiary's account.

Domestic transaction fees	Zone	Eur
Payment in EUR	SEPA	0.50 €

International transfers are payments made between at least two countries that are not part of the EURO zone. iBanFirst uses the SWIFT payment network for the handling of international payments.

International transaction fees	Zone	Eur
Payment in all currencies (« shared costs »)	SEPA	10 €
Payment in a PSD currency (« guaranteed amount »)	PSD	10 €
Payment in all currencies (« guaranteed amount »)	1, 2, 3	40 € 60 € 80 €

Internal transfers are internal payments where the issuer and the beneficiary of funds both have an open account with iBanFirst. In this case, the funds are credited in real time and without additional costs to the beneficiary's account.

Internal payment transaction fees	Eur
Payment in any account currency (« guaranteed amount »)	Free



II. Appendices.

1.3 Received transfers

Receipt fees	Eur
Cash-in receipt of a transfer If the client exceeds a volume of payments of up to EUR 20 000 and 10 received transfers per year, he will pay 0,25 % on received transfers and 0,50 € per trade.	0.25 %
Handling of a domestic transfer (SEPA) For clients holding an Euro Business Account and exceeding 10 received transfers.	0.50 €
Handling of an international transfer	0.50 €

1.4 Special processing

If amendments or a cancellation must be applied to a transaction that has already been executed, we will proceed with the best method of execution for transmitting or returning payments wherever possible. We bill these amendments or cancellations by item if the payment has already gone through.

Other fees	Eur
Return of funds	20 €
Cancellation, amendment	20 €



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Other fees	Eur
Manual order capture	25 €
Duplicate, SWIFT copy	20 €
Accounts audit statements	25 €

1.5 Issued transfers

iBanFirst has an online trading room at its disposal, giving you access to real-time global exchange rates so that you can benefit from the best service for your international transactions.

The exchange rate commission fee is a charge that is generally applied to all transactions involving the purchase or sale of foreign currency and is billed at the point of delivery of the currency to the account.

The difference to the market price is a charge linked to the exchange rate applied to your foreign currency purchase or exchange transaction. It represents the difference between the rate applied to your transaction and the market rate in real time. We offer a very competitive fee structure which is negotiable according to your volumes.

Exchange transactions	Eur
Exchange rate commission applied *	None
Difference in market place	Refer to us
Financial analysis on the international fees	Free

* as part of the Pro Plan; otherwise €20 per transaction for which the nominal amount is less than €1000



II. Appendices.

2. Glossary

International Bank Account Number (IBAN): standard international bank account numbers used for European SEPA payments and, if applicable, for international payments. The IBAN is comprised of a maximum of 34 alphanumeric characters and has a set length in each country. It is composed of a country code (2 letters), a control number (2 digits) and a national account number (supplemented for some countries).

Bank Identifier Code (BIC): international code (SWIFT address) which enables the unique identification of each bank. It has 8 or 11 alphanumeric characters and is made up of a bank code (4 characters), a country code (2 letters), a location code (2 characters), and may be supplemented by certain banks by a branch code (3 characters).

Intermediary Bank: also called Correspondent Bank; the bank used in the SWIFT network for transmitting the payment to the Beneficiary Bank.

Value date: date on which the funds are effectively debited or credited on an account.

Shared costs (SHA): the originator pays the fees calculated by their bank; the fees charged by the bank of the beneficiary are the responsibility of the beneficiary. For international transfers (outside of SEPA and PSD), the corresponding banks are normally authorised to collect fees directly from the amount sent.

Guaranteed Amount, On Us Costs (OUR): the amount sent is equal to the amount credited in the beneficiary account. Any fees that may be applicable are debited separately from the sending account by iBanFirst. No fee is taken from the amount sent. The beneficiary does not incur any transfer or other charges. This principle is applied by default to all transfers issued by



II. Appendices.

iBanFirst.

Start-Up Business Fair Use Policy: this offer includes a volume of payments of up to a total of EUR 100,000. Beyond that, standard iBanFirst pricing applies.

Pro-Plan Fair Use Policy: this offer includes a volume of payments of up to EUR 240,000 per year (equalling EUR 20,000 per month) and 120 received transfers per year (equalling 10 per month).

SEPA Zone : encompasses the 28 current member states of the EU (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, United Kingdom, Slovakia, Slovenia, Spain, Sweden) and Monaco, Norway, Iceland, Switzerland, San Marino and Liechtenstein.

PSD Zone : encompasses the 31 current member states of the EEA (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Romania, United Kingdom, Slovakia, Slovenia, Spain, Sweden). The PSD currencies are: CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, SEK.

Zone 1 : includes the following countries: Australia, Austria, Canada, China, Denmark, Finland, France, Germany, Greece, Guadeloupe, Hong Kong, Iceland, Ireland, Martinique, Namibia, Norway, Portugal, Serbia, Sweden, United States and Vietnam.

Zone 2 : includes the following countries: Belarus, Belgium, Brazil, Bulgaria, Croatia, Egypt, Estonia, Gibraltar, Guernsey, Hungary, Mauritius, India, Indonesia, Isle of Man, Italy, Jersey, Jordan, Liechtenstein, Lithuania, Luxembourg, Malaysia, Morocco, New Zealand, Netherlands, Peru, Philippines, Russia, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon, Singapore, Sint Maarten, Slovenia, South Africa, South Korea, Sri Lanka, Switzerland,



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Tanzania, Thailand, Tunisia, Turkey, Ukraine, United Arab Emirates and United Kingdom.

Zone 3 : includes the rest of the world.