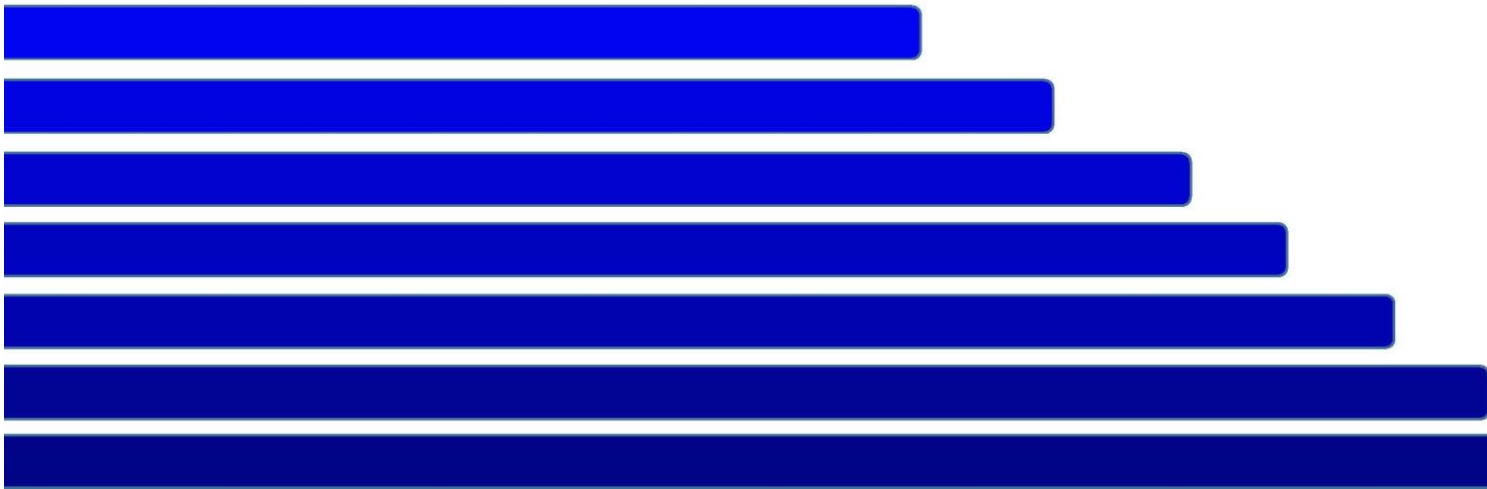


Banking Terms and Conditions

For Companies/Professionals

Effective from August 4th, 2024



1. Account Management and Maintenance Fees

Title	Commission / Fees (Excl.	Value Date
Opening of All Account Types	FREE	-
Current Account	500 DZD / Month	Collected Monthly with Value on the Last Day of the Month Closed
Foreign Currency Account	FREE	
CEDAC Account	2,500 DZD / Month	Collected Monthly with Value on the Last Day of the Month Closed.
INR Account	2,500 DZD / Month	
Capital Account Management	15,000 DZD (per repatriation)	The Day Before the Operation
Proxies / Authorized Representatives	1,500 DZD	The Day Before the Calendar Date
Cheque Book Issuance	FREE	-
Account Closure	FREE	-

2. Account Debit Operations

Title	Commission / Fees (Excl.	Value Date
Withdrawals		
Cash Withdrawal at the Same Branch	FREE	The Day Before the Calendar Date
Cash Withdrawal at Another Branch	500 DZD	
Counter Check	150 DZD	
Funds Availability at the Same Branch	FREE	
Debit		
Setup of Direct Debit Authorization	50 DZD	The Day Before the Calendar Date
Payment by Direct Debit Notice	200 DZD	
Objection to Direct Debit Notice	150 DZD	
Rejection of a Direct Debit Due to Insufficient	100 DZD	
Revocation or Termination of Direct Debit	50 DZD	
Termination of Direct Debit Authorization	50 DZD	
Cheque Operations		
Payment of Cheques at Our Counters	FREE	The Day Before the Calendar Date
Payment of Cheques to a Third Party at the	FREE	
Payment of Cheques to a Third Party at Another	500 DZD	
Payment of Cheques Received via Clearing	100 DZD	
Issuance of a Bank Cheque	1,000 DZD	
Issuance of a Bank Cheque at Another Branch	2,000 DZD	
Cancellation of a Bank Cheque	1,000 DZD	The Day After the Calendar Date
Cheque Rejection (Reason: Insufficient Funds)	1,500 DZD	The Day Before the Calendar Date
Cheque Rejection (Other Reasons)	500 DZD	
Stop Payment on a Client Cheque or Bank	1,200 DZD / per cheque	
Transfers		
Account-to-Account Transfer (Same Client)	FREE	The Day Before the Calendar Date
Transfer (Single or Multiple) for a Client at the	FREE	
Transfer by Non-Individual to Another FSBK	100 DZD	
Multiple Transfers to Another FSBK Branch	50 DZD / Beneficiary (Minimum 150 DZD)	
Transfer in Favor of a Client of Another Bank (< 1 Million DZD)	200 DZD	
Multiple Transfers to Other Banks or Postal Current Account	500 DZD + 20 DZD / Transfer	
RTGS Transfers Issued		
Opening of Permanent Transfer File within the FSBK	FREE	-
Opening of Permanent Transfer File to Other Banks or Postal Current Account	1,500 DZD / File	The Day Before the Calendar Date
Urgent RTGS Transfer up to 1 Million DZD	2,000 DZD	
RTGS Transfer from 1,000,001 to 5,000,000 DZD	5,000 DZD	
RTGS Transfer from 5,000,001 to 10,000,000 DZD	7,000 DZD	
RTGS Transfer > 10 Million DZD	10,000 DZD	
Commercial Papers		
Payment of a Bill of Exchange or Promissory Note at Our Counters	250 DZD / Per Payment	The Day Before the Calendar Date
Rejection of a Commercial Paper (Reason:	2,000 DZD	

3. Account Credit Operations

Title	Commission / Fees (Excl.	Value Date
Deposits		
Cash Deposit by Client or Third Party within the FSBK	Free	The Day After the Calendar Date
Cheque Operations		
Cheque Encashment within the FSBK Network	100 DZD	The Day After the Calendar Date
Cheque Encashment Drawn on Another Bank	100 DZD	Day after settlement.
Return of Unpaid Cheque	500 DZD	The Day Before the Calendar Date
Commercial Papers		
Encashment of Commercial Papers within the	200 DZD / Commercial Paper	The Day After the Calendar Date
Encashment of Commercial Papers Drawn on Other Banks	200 DZD / Commercial Paper	
Re-Presentation of Unpaid Commercial Papers	2,000 DZD / Commercial Paper	The Day Before the Calendar Date
Debits		
Setup and Management of Debit Authorization File	10,000 DZD	The Day Before the Calendar Date
Encashment of a Debit Order	50 DZD / Operation Unit	The Day After the Calendar Date
Rejection by Another FSBK Branch	500 DZD	The Day Before the Calendar Date
Contract Termination	10,000 DZD	
Ordinary Transfer Received		
Transfer Received within the FSBK Network	Free	The Day After the Calendar Date
Transfer Received from Postal Current	Free	
Transfer Received through Clearing	Free	
RTGS Transfers Received		
RTGS Transfer Received < 1 Million DZD	300 DZD	The Day After the Calendar Date
RTGS Transfer Received Between 1,000,001 and 5,000,000 DZD	400 DZD	
RTGS Transfer Received Between 5,000,001 and 10,000,000 DZD	600 DZD	
RTGS Transfer Received > 10,000,000 DZD	2,000 DZD	

4. Direct and Indirect Financing

Title	Commission / Fees (Excl. Tax)	Value Date
Direct Financing		
Discounting of Commercial Papers	Reference Rate + Margin + commissions as outlined below	The Day After the Calendar Date
Commercial Papers Payable at Our Counters Within the Same FSBK Branch	200 DZD per commercial paper	
Commercial Papers Payable at Counters of Another FSBK Branch	200 DZD per commercial paper	
Commercial Papers Payable Through Another Bank	200 DZD per commercial paper	
Discounted Commercial Papers Returned Unpaid	2,500 DZD per commercial paper	
Extended Commercial Papers	500 DZD per commercial paper	
Commercial Papers Claimed Before Maturity	500 DZD per commercial paper	
Short-Term Loans		
Credit File Processing Fees (Short-Term Loans)	2.5 % Min 25,000 DZD - Max 250,000 DZD	The Day before the Calendar Date
Introduction of a DCP (Partially Unsecured Commitment)	1% and Max 200,000 DZD	
Introduction of a DCP (Fully Secured Commitment)	0.1% Min 15,000 DZD - Max 50,000	
Commission on the Highest Overdraft (DCP)	1.5 % monthly	Collected monthly, value on the last day of the closed month
Renewal and Restructuring of Credit File	1 % Min 10,000 DZD - Max 100,000	Day before calendar date
Short-Term Loan	Reference Rate + Margin	Collected monthly, value on the last day of the closed month
Authorized Overdraft	Reference Rate + Margin	
Commission on the Highest Overdraft (Annual Line)	1 % monthly	
Exceeding the Authorized Overdraft Amount	Contractual Rate + 4% penalty	
Fees on Overdraft Exceedance	5,000 DZD per transaction	Day before calendar date
Advance on certificate of deposit issued by Another	Reference Rate + Margin	Collected monthly, value on the last day of the closed month
Debit Interest on Unauthorized Commercial Account	Contractual Rate + 4%	
Advance on Invoices	Reference Rate + Margin + 3,000 DZD	Prepayment or maturity or at the end of each month depending on the type
Extended Credit	Reference Rate + Margin + 1%	
Penalty for Non-Utilization of Authorized Credit Lines	0.75% annually on unused amounts/month	Transaction date
Medium- and Long-Term Loans		
Medium and Long-Term Credit (as per schedule)	Reference Rate + 4.5%	Due Date
Credit File Study Fees for MLT	2.5 % Min 25,000 DZD - Max 250,000 DZD	Day Before Calendar date
PHARMA Medium-Term Credit (CMT PHARMA)	Reference Rate + Margin	Due Date
Credit File Study Fees for CMT PHARMA	25,000 DZD	Day Before Calendar date
Commitment Fee	1% per year on unused amount/month	Transaction Date
Management Fee	1% flat at the signing of the agreement	
Early Repayment	Total = 2% Min 5,000 DZD Partial = 1% Min 5,000 DZD	Transaction Date
Extended Credit	Reference Rate + Margin + 1%	Prepayment or Maturity or End of Month Depending on Type
Restructured Credit	Reference Rate + Margin + 2%	
Late Payment Penalties	Contract rate + 4% penalty	Transaction Date

Title	Commission / Fees (Excl. Tax)	Value Date
Leasing		
Margin	11% Depending on the type and duration of financing	Due Date
Application fees	0.5% of the total amount, Min 25,000 DZD - Max 50,000 DZD	Day Before Calendar date
Management fees	1% of the total amount, Min 25,000 DZD - Max 100,000 DZD	
Late payment penalty	Applied rate + 2%	
Registration card/duplicate fees	From 1,800 DZD to 5,000 DZD per registration card	Day of issuance of the registration card
Fees for recording contractual documents	From 1,500 DZD to 1,700 DZD per document (according to the applicable rates or schedule)	Day of registration
Contract publication fees at the CNRC	From 2,600 DZD to 10,600 DZD per contract (according to the applicable rates or schedule)	Day of publication in the CNRC

•• TR: Reference Rate by FRANSABANK EL DJAZAÏR JSC = 4%

• Interest rate determined within the limits of the excessive rates set by the Bank of Algeria

5. Indirect Financing

Title	Commission / Fees (Excl. Tax)	Value Date
Signature Credits (Guarantee / Endorsement / Letter of Guarantee)		
Provisioned at 100% or more:	1.25% per annum, charged quarterly on a non-divisible mobile basis, minimum one quarter and 5,000 DZD.	Collection at the beginning of the quarter
Provisioned between 50% and 99%:	2.5% per annum, charged quarterly on a non-divisible mobile basis, minimum one quarter and 5,000 DZD.	
Provisioned between 20% and 49%:	3.75% per annum, charged quarterly on a non-divisible mobile basis, minimum one quarter and 5,000 DZD.	
Provisioned between 0% and 20%:	5% per annum, charged quarterly on a non-divisible mobile basis, minimum one quarter and 5,000 DZD.	
Guarantees, Endorsements, and Letters of Guarantee covered by collateral (pledged deposits, pledged securities, etc.):	2% per annum, charged quarterly on a non-divisible mobile basis, minimum one quarter and 5,000 DZD.	
Fees for Bill Endorsements:	3,500 DZD	Date of issuance
Issuance Fees for Guarantees and Letters of Guarantee:	3,000 DZD	
Modification Fees for All Types of Market Guarantees:	1,400 DZD	

6. International operations

Title	Commission / Fees (Excl.	Value Date
For Imports		
Domiciliation	3 000 DZD	Day Before Calendar date
Documentary Collection		
Acceptance by the Drawee	3 500 DZD	
Extension of Maturity for Drafts as per Correspondent's Instructions	FREE	Day Before Calendar date
Documentary credit		
Opening	3,000 DZD + Swift Fees 3,000	Day Before Calendar date
Modification	3,500 DZD	
Provisioned Commitment	0.25% per Marginal Tax Rate	
Non-Provisioned Commitment	0.65% per Marginal Tax Rate	
Document Release	FREE	
Remuneration on Provision for Letter of Credit (CREDOC)	According to regulatory conditions	Interest payable monthly starting from the 31st day
FOR EXPORT		
Domiciliation	3 000 DZD	Day Before Calendar date
Cancellation of domiciliation	1 500 DZD	
Cancellation of domiciliation	1 500 DZD	
Documentary Collection		
Opening	3,000 DZD + mailing fees	Day Before Calendar date
Amendment	5,000 DZD + mailing fees	
Cancellation	2,000 DZD + mailing fees	
Dispatch of documents to the drawee's bank	0.1% (Min 2,000 DZD + mailing fees)	
Notification of status	2,000 DZD + Swift fees 2,500	
Documentary credit		
Confirmation	As per specific corresponding agreement	Day Before Calendar date
Notification of Opening	5,000 DZD	
Amendment	5,000 DZD	
Cancellation of a Confirmed Documentary Credit	5,000 DZD	
Review and Dispatch of Documents	0.2% Minimum 5,000 DZD + mailing fees	
Acceptance of Deferred Payment Commitment	As per specific corresponding agreement	
Settlements		
Transfer for Execution of All Types of Settlements	SWIFT Fees: 3,000 DZD	Day Before the Operation
Bank of Algeria Commission	0.1% Non-taxable on the Transferred Amount	
Repatriation of Currencies	5,000 DZD	
Exchange Rate Gain as per Bank of Algeria Conditions	1‰	
Collection of Checks Drawn Abroad		
Submission of Foreign Currency Checks Abroad	2,500 DZD + mailing fees	Day Before Calendar date
Fees for Unpaid Foreign Currency Checks Payable	1 000 DZD	
Manual currency exchange		
Purchase of foreign currency against dinars	Free	-
Allocation of mission expenses abroad	5,000 DZD/year for file setup + 1,000 DZD per transaction	Day Before Calendar date

The bank's commercial exchange rate is displayed daily at FRANSABANK EL DJAZAÏR branches for the various listed currencies.

Foreign trade operations are subject to the Uniform Rules and Practices of the ICC and the prevailing foreign exchange regulations.

7. Investments

Certificate of Deposit and Term Deposit in Algerian Dinars

Between 03 months and 06 months	3% per year	At maturity
Between 06 months and 12 months	3.25% per year	At maturity
Between 12 months and 24 months	3.5% per year	Interest payable on each anniversary date
Between 24 months and 36 months	4% per year	Interest payable on each anniversary date
Over 36 months	4.25% per year	Interest payable on each anniversary date

Deposit in foreign currency

Demand and term account (Minimum 3 months)	Rate set quarterly by the Bank of Algeria	
--	---	--

- Client deposit returns are subject to withholding tax, calculated based on the prevailing rates on the date they are credited to the account.
- The remuneration rates for certificates of deposit (CDs) and term deposits (TDs) are determined by the placement duration, which must not be less than three (3) months.
- When the placement duration is less than one (1) year, interest is payable in a single installment at maturity.
- For placements exceeding one (1) year, interest is payable at the end of each annual period and at maturity for any remaining fraction of the year.
 - For any early redemption of CDs or TDs, interest is calculated for the actual placement duration, based on the interest rate applicable to the fully elapsed period, reduced by one (1) percentage point (1%).

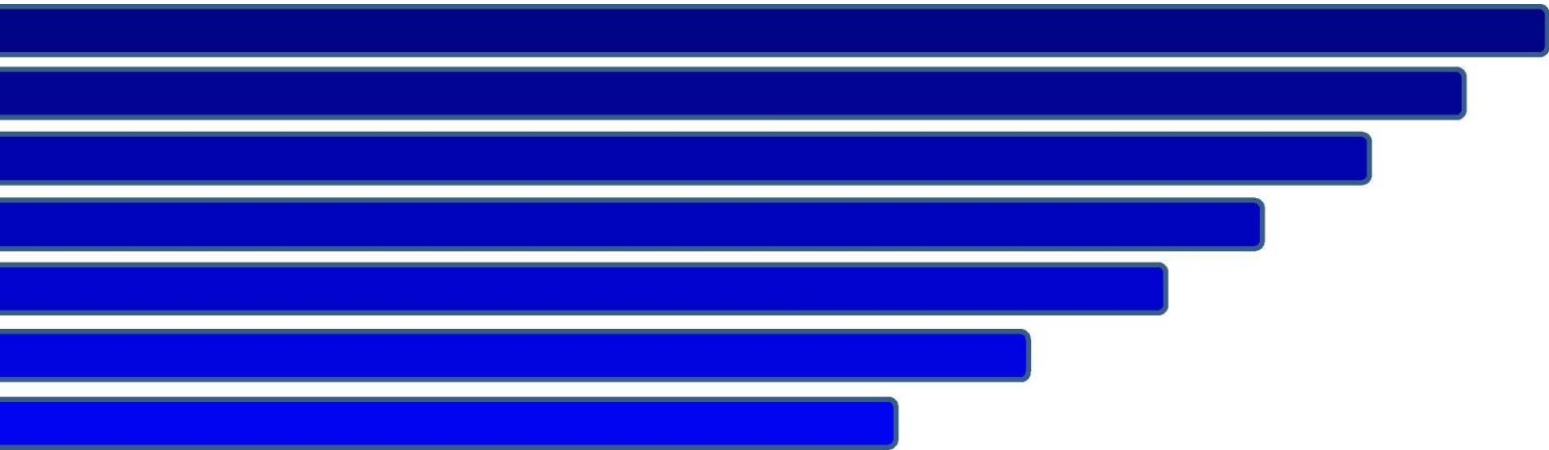
Title	Commission / Fees (Excl. Tax)	Value Date
KHEBERNI PLUS (SMS BANKING)	500 DZD/Month	Day Before Calendar date
KHEBERNI (SMS BANKING)	400 DZD/Month	
FSBKLIC (Online Banking)	450 DZD/Month	

8. Electronic Payment Systems

Title	Commission / Fees (Excl. Tax)	Value Date
TPE (Electronic Payment Terminal) – Provision & Configuration	FREE	
Merchant Payment Commission	From 100 DZD to 2,000 DZD: 6 DZD From 2,000 DZD to 5,000 DZD: 1 DZD + 0.25% of the transaction amount From 5,000 DZD to 30,000 DZD: 1 DZD + 0.20% of the transaction amount From 30,000 DZD to 60,000 DZD: 1 DZD + 0.15% of the transaction amount From 60,000 DZD to 200,000 DZD: 1 DZD + 0.10% of the transaction amount Above 200,000 DZD: 1 DZD + a fixed fee of 200 Intra-operations (CIB + FSBK TPE): Fixed fee of 10 DZD	Day Before Calendar date

9. Miscellaneous Services

Title	Commission / Fees (Excl. Tax)	Value Date
Fax or Telephone (Domestic)	100 DZD per page or call	Day Before Calendar date
Fax or Telephone (International)	500 DZD per page or call	
Search for Recent Documents (Less than One Year)	200 DZD per file + correspondent fees	
Search for Old Documents (More than One Year)	500 DZD per file + correspondent fees	
Photocopies	50 DZD per sheet	
Duplicate Copies (Debit/Credit Notices, etc.)	100 DZD per notice	
Quarterly Account Statement (Issuance, Delivery, and/or Mailing)	FREE	
Additional Account Statement	150 DZD	
Account Freeze/Opposition (ATD and Seizure Order)	3,500 DZD	
Management of Succession Files	2,000 DZD per file	
Signature Authentication	2,000 DZD + mailing fees	
Various Certifications	3,000 DZD	
International Mail Fees	1,000 DZD + shipping fees	
Issued Seizure Order	3,500 DZD	
SWIFT Fees	2,500 DZD	
Management Fees (Agreements, Guarantees, Joint Guarantees, Pledging Acts, and LCAC, etc.)	1,000 DZD + registration fees	
Return of International Documents	2,000 DZD + mailing fees + SWIFT 2,500	
Correspondent Fees	According to correspondent conditions	
Review of Transfer Files for Profits, Dividends, Director's Fees, Attendance Fees, Transfers, and Liquidations	20,000 DZD	
Evaluation of a File Submitted for Approval by the Bank of Algeria	10,000 DZD	
Application Review Fees for COMEX Admission (New Application)	30,000 DZD	
Application Review Fees for COMEX Admission (Renewal)	25,000 DZD	
Application Review Fees for COMEX Admission (DCP)	40,000 DZD	



Tomorrow starts now

Joint stock company with share capital of 20,000,000,000 DZD
fully paid
Head office: Résidence des Pins, Bt A, Lot N°994, section N°04,
Chéraga - ALGIERS



Tel : +213 (0) 21 999 200
Fax : +213 (0) 21 999 207



info@fransabank.dz
www.fransabank.dz



Fransabank El Djazaïr SPA