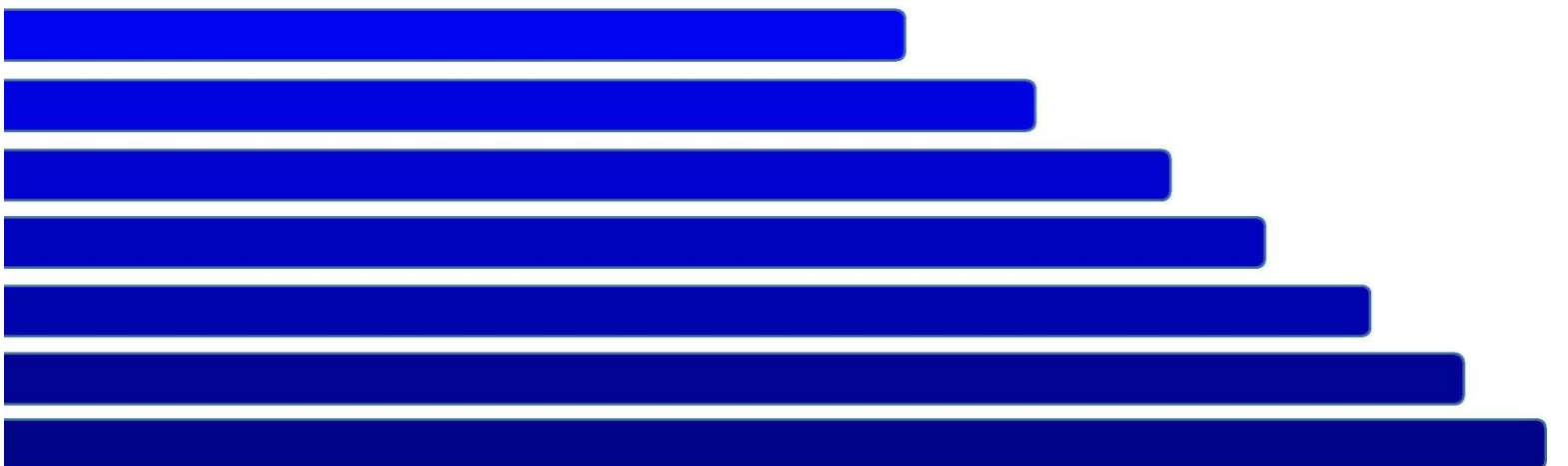


Banking Terms and Conditions Individuals

Year 2026



1. Account Management and Maintenance Fees

Title	Commission / Fees (Excl. Tax)	Value Date
Opening of All Types of Accounts	FREE	-
Foreign Currency Account	FREE	-
Checking Account	180 DZD Inclusive of Tax / Month	Collected monthly, with value dated the last day of the closing month.
Savings Account	FREE	-
Powers of Attorney / Authorized Signatories	500 DZD	Previous Calendar Day
Issuance of Checkbook	FREE	-
Account Closure	FREE	-

2. Account Debit Operations

Title	Commission / Fees (Excl. Tax)	Value Date
Withdrawals		
Cash Withdrawal at the Same Branch	FREE	Previous Calendar Day
Cash Withdrawal at Another Branch	50 DZD	
Counter Check	150 DZD	
Debit		
Setup of Direct Debit Authorization	50 DZD	Previous Calendar Day
Payment by Direct Debit Notice	50 DZD	
Stop Payment on Direct Debit Notice	50 DZD	
Rejection of a Direct Debit for Insufficient Funds	50 DZD	
Revocation or Cancellation of Direct Debit Authorization	50 DZD	
Cancellation of Direct Debit Authorization	50 DZD	
Cheque Operations		
Payment of Checks at Our Counters	FREE	-
Payment of a Check to a Third Party at the Account Holder's Branch	FREE	
Payment of a Check to a Third Party at Another FSBK	500 DZD	Previous Calendar Day
Payment of a Check Received through Teleclearing	100 DZD	
Issuance of Bank Check	1,000 DZD	
Issuance of Bank Check at Another Branch	2,000 DZD	
Cancellation of Bank Check	1,000 DZD	Next Calendar Day
Returned Check (Insufficient Funds)	1,500 DZD	Previous Calendar Day
Returned Check (Other Reasons)	500 DZD	
Stop Payment on Customer Check or Bank Check	1,200 DZD / per check	
Transfers		
Transfer (Single or Multiple) for a Customer within the FSBK	FREE	Previous Calendar Day
Transfer (Single or Multiple) Between Individuals within FSBK	FREE	
Inter-Branch FSBK Transfer Issued by a Non-Individual	100 DZD	
Transfer in Favor of a Customer of Another Bank < 1 Million DZD	200 DZD	
Multiple Transfers to Other Banks or Postal Current	500 DZD + 200 DZD per	
RTGS Transfers Issued		
Opening of a Standing Transfer File within the FSBK	FREE	Previous Calendar Day
Opening of a Standing Transfer File to Other Banks or CCP Accounts	1,500 DZD / File	
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 Above 10 Million DZD	10,000 DZD	

3. Account Credit Operations

Title	Commission / Fees (Excl. Tax)	Value Date
Deposits		
Cash Deposit by Customer or Third Party within the FSBK Network	FREE	Next Calendar Day
Cheque Operations		
Collection of a Check within the FSBK Network	100 DZD	Next Calendar Day
Collection of a Check Drawn on Another Bank	100 DZD	Day Following Settlement
Return of an Unpaid Check	500 DZD	Previous Calendar Day
Direct Debits		
Setup and Management of the Direct Debit Approval File	10,000 DZD	Previous Calendar Day
Collection of a Direct Debit Order	50 DZD / per Transaction Unit	Next Calendar Day
Rejection by Another Drawn FSBK Branch	500 DZD	Previous Calendar Day
Contract Termination	10,000 DZD	
Ordinary Transfer Received		
Transfer Received within the FSBK Network	Free	Next Calendar Day
Transfer Received from Current Postal Account / Public	Free	
Transfer Received through Clearing	Free	
RTGS Transfers Received		
RTGS Transfer Received < 1 Million DZD	300 DZD	Next Calendar Day
RTGS Transfer Received between 1,000,001 and	400 DZD	
RTGS Transfer Received between 5,000,001 and	600 DZD	
RTGS Transfer Received > 10,000,000 DZD	2,000 DZD	

4. Retail Financing

Title	Commission / Fees (Excl. Tax)	Value Date
Mortgage Loan		
Mortgage Loan	Benchmark Rate + Margin	
Application Fee	0.5%	Transaction Date
Management Fee	(Min. 10,000 DZD – Max. 50,000)	-
Late Payment Penalties	FREE	Transaction Date
Early Repayment: Partial	Contract Rate + 4% Penalty	Transaction Date
Early Repayment: Full	1% of the Outstanding Principal to Be Repaid	
Consumer Loan		
Car Loan	Benchmark Rate + Margin	
Consumer Loan (Household Equipment Goods)	Benchmark Rate + Margin 1%	
Application Fee	(Min. 3,000 DZD – Max. 10,000 DZD)	Previous Calendar Day
Late Payment Penalties	Contractual Rate + 2%	Transaction Date
Early Repayment	4% Penalty	

- BR: Fransabank El Djazaïr SPA Reference Rate = 4%
- Interest rate set within the limits of excessive rates established by the Bank of Algeria

5. International Operations

Title	Commission / Fees (Excl. Tax)	Value Date
Settlements		
Repatriation of Foreign Currency	500 DZD	Day Prior to Transaction Date
Foreign Currency Transfer	SWIFT Fees: 2,500 DZD	
Collection of Checks Drawn Abroad		
Deposit of a Foreign Currency Check Drawn	2,500 DZD + Mailing Charges	Day Prior to Transaction Date
Unpaid Charges on a Foreign Currency Check Payable Abroad	1,000 DZD	
Manual Exchange		
Purchase of Foreign Currency against Dinars	FREE	-
Tourist Allowance	1,000 DZD	Previous Calendar Day
Other Allowances (Medical Treatment Abroad, Scholarship Grants, etc.)	1% (Min. 200 DZD)	Previous Calendar Day

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

■ Foreign trade transactions are subject to the Uniform Rules and Practices of the International Chamber of Commerce and to the exchange control regulations in force.

6. Investments

Title	Commission / Fees (Excl. Tax)	Value Date
Dinar Deposits		
Savings		
Payable on Each Closing Date	3.5% per annum	Payable on Each Closing Date
Cash Certificate (BDC) and Term Deposit (DAT) in Dinars		
Between 3 Months and 6 Months	3% per year	Payable at Maturity
Between 6 Months and 12 Months	3.25% per year	
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	
Above 36 Months	4.25% per year	
Foreign Currency Deposits		
Demand Account and Term Account (Minimum 3 Months)	Rate Set Quarterly by the Bank of Algeria	

■ Returns on customer deposits are subject to withholding tax at source, calculated on the basis of the rates in force on the date they are credited to the account.

■ The remuneration rates applicable to Cash Certificates (BDC) and Term Deposits (DAT) are determined according to the investment period. Such period may not be less than three (3) months.

■ Where the investment term is less than one (1) year, interest shall be payable in a single payment at maturity.

■ Where the investment term exceeds one (1) year, interest shall be payable at the end of each one-year period and, for any remaining fraction of a year, at maturity.

■ In the event of any early redemption of a BDC or DAT, interest shall be calculated for the actual investment period on the basis of the interest rate corresponding to the full period effectively elapsed, reduced by one (1) percentage point.

7. Remote Banking

Title	Commission / Fees (Excl. Tax)	Value Date
KHEBERNI (SMS Banking)	100 DZD / Month Previous	Previous Calendar Day
FSBKLIC (Online Banking)	FREE -	-

8. Electronic Banking Services

CIB CARDS - (Fees Excl. Tax)

Description	CLASSIC CARD	GOLD CARD	EPARGNE CARD	MASSROUFI CARD
Card Issuance	FREE	FREE	FREE	FREE
Card Renewal	FREE	FREE	FREE	FREE
Card Replacement / Reissuance during the validity period due to damage or poor embossing	300 DZD	500 DZD	300 DZD	300 DZD
Online Card Payment	FREE	FREE	FREE	FREE
Card Payment via POS terminal	FREE	FREE	FREE	FREE
Card stop	200 DZD	200 DZD	200 DZD	200 DZD
Temporary card block	FREE	FREE	FREE	FREE
Card cancellation	200 DZD	200 DZD	200 DZD	200 DZD
Release of Hold (card unblocking)	FREE	FREE	FREE	FREE
Withdrawal limit modification	FREE	FREE	FREE	FREE
Withdrawal at FSBK ATM	FREE	FREE	FREE	FREE
Withdrawal at another Bank's ATM	35 DZD	35 DZD	35 DA	35 DZD
Balance Inquiry at FSBK ATM	FREE	FREE	FREE	FREE
PIN reissue	150 DZD	150 DZD	150 DZD	150 DZD

VISA CARDS - (Fees Excl. Tax)

Description	CLASSIC without insurance	CLASSIC with insurance	GOLD with insurance
Annual subscription	1 790 DZD	4 000 DZD	6 000 DZD
Card reissue	1 790 DZD	1 790 DZD	3 500 DZD
Withdrawal fee	1,5 € + 1 %	1,5 € + 1 %	1,5 € + 1 %
Card payment fee	1%	1%	1%
Card stop / Blocking / Unblocking / Cancellation	0	0	0

9. Miscellaneous Services

Title	Commission / Fees (Excl. Tax)	Value Date
Fax or Telephone within the National Territory	100 DZD / page or call	Previous Calendar Day
Fax or Telephone Internationally	500 DZD / page or call	
Search for Recent Document (Less than One Year)	200 DZD / file + correspondent charges	
Search for Archived Document (More than One Year)	500 DZD / file + correspondent charges	
Photocopies	50 DZD / page	
Duplicate Copy (Debit Advice, Credit Advice, etc.)	100 DZD / advice	
Quarterly Account Statement (Preparation, Issuance and/or Dispatch)	FREE	-
Additional Account Statement	150 DZD	Previous Calendar Day
Stop Order on Account (ATD and Garnishment Order)	3,500 DZD	
Management of Estate Files	2,000 DZD / file	
Signature Authentication	2,000 DZD + mailing charges	
Various Certificates	3,000 DZD	
International Mailing Charges	1,000 DZD + dispatch charges	
Issued Garnishment Order	3,500 DZD	
SWIFT Charges	2,500 DZD	
Management Fees (Agreement, Guarantee, Joint and Several Guarantee, and Other Pledge Instruments and	1,000 DZD + registration charges	
Return of Documents Internationally	2,000 DZD + mailing charges + SWIFT fees 2,500 DZD	
Correspondent Bank Charges	According to Correspondent	
Fax or Telephone within the National Territory	100 DZD / page or call	



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**



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