

Interest rates applied to the main bank accounts & custody accounts - Rates in effect from 13/06/2016

Current account

Debit rate:

Overdraft facility repayable within 3 months:	02% ¹ /year payable quarterly
Late payment :	10,02% ^{2 3} /year payable quarterly plus 10% upon notification of late payment, i.e. 11.02%

Credit rate:

Balance in € < 2.500,00	0,00 % gross/year
Balance in € > 2.500,00	0,00 % gross/year

Azur savings account

Interest rate:

Basic rate*: balance ≤ € 1.000.000,00	0,10%/year
Basic rate*: balance > € 1.000.000,00	0,05%/year
Loyalty bonus	0,10%/year

* Basic rate valid on the account total Interest is calculated on an annual basis

High Fidelity savings account

Interest rate:

Basic rate*: balance ≤ € 1.000.000,00	0,05%/year
Basic rate*: balance > € 1.000.000,00	0,05%/year
Loyalty bonus	0,20%/year

* Basic rate valid on the account total Interest is calculated on an annual basis

Custody accounts

Debit rate:

Late payment :	10,02% ^{2 3} /year payable quarterly plus 10% upon notification of late payment, i.e. 11.02%
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Credit rate:

Balance in €/ \$	0,00% gross/year
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¹ This is the debit rate applicable for the current quarter. This rate is variable and is reviewed quarterly in accordance with the terms of the agreement for the overdraft facility repayable within three months at most.

² This rate is revisable the first day of every calendar quarter, upwards or downwards, calculated on the basis of the European Central Bank's interest rate on its main refinancing operations (available on www.ecb.int), applicable the last day of the previous quarter + 0.50%.

³ Debit interest is calculated on the amount of the overdraft, based on the nominal method, day to day and on a 365-day year. The day the overdraft occurs is included in the calculation of interest.