

# AXA Banque

Bank charges from 01/07/2014



**BANQUE**

**réinventons /** notre métier

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## Standard sample rates

The prices below are excluding service package (package) and offline promotion or price specific part of the customer.

List of Services	Prices in euros
Subscription to manage accounts on the Internet	€ 0 (Excluding cost of ISP)
Product providing alerts on the status of the account SMS (Service Account Alert)	€ 24 year to 6 text messages per month
International payment card Debit (Visa Classic)	€ 0 Repayment of dues by the cumulative amount of payments made with the card associated with an account deposit (maximum € 37 per year)
International payment card with deferred debit (Visa Classic)	€ 0 Repayment of dues by the cumulative amount of payments made with the card associated with an account deposit (maximum € 44 per year)
Payment card authorization systematic (Visa Electron)	€ 0 Repayment of contribution under the cumulative payments made with the card associated with a deposit account (maximum € 28 per year)
Withdrawal euros in a DAB another establishment of the euro area (Visa Classic)	€ 0 for the first 10 withdrawals per month € 1 by removing from the 11th within one month
SEPA Credit Transfer occasional external in the euro area	€ 0 Internet € 4 by bank by phone, mail, fax or email
Abstraction charges	€ 0
Commission intervention	€ 8 per transaction with a maximum of € 80 per month
Loss or theft of payment insurance (Insurance Cards, Keys, Paper)	€ 24 per year (first holder) € 12 per year (2nd owner)
Account maintenance fees	€ 0 € 12 per year (taking no active card or not)

## Opening, operating and monitoring your account

### Opening, processing, closing

- Service "Changing banks' management of change procedures to open bank deposit account. . . . . € 0
- Account closure. . . . . € 0
- Detaching joint account. . . . . € 10

### Statements

- Sending a monthly statement of account at home (on paper). . . . . € 0
- Provision of the statement electronically on your secure Client Area (e-statement). . . . . € 0
- Annual summary of charges for the deposit account. . . . . € 0
- Duplicate statement over 2 months. . . . . € 15

### Account maintenance

- Account maintenance fees. . . . . € 0
- Account without a credit card associated with (1), inactive account (2). . . . . € 12 / year (3)
- Fees in escrow (4). . . . . € 250
- Successions
  - ↳Costs to open a folder succession by cumulative account balance AXA Bank
    - less than € 1,000. . . . . € 150
    - between 1000 and € 10,000. . . . . € 250
    - more than 10 000 €. . . . . € 450
  - ↳Annual management fee until the end of the case (5). . . . . € 50

### Banking

- Access to the site axabanque.fr . . . . . Handsets
- Use of Site axabanque.fr (Excluding connection costs). . . . . € 0
- Return code confidential access to the Bank (single shipment). . . . . € 0
- Sending document:
  - By registered mail. . . . . € 7.50
  - Chronopost. . . . . € 21.50
- Writing and sending a certificate. . . . . € 10
- Search for documents:
  - Archived for less than 3 years. . . . . € 15
- minimum € 30- Archived over 3 years (on request). . . . .
- Deposit Money Order. . . . . € 15

### Service Account Alert

- To be notified via email or SMS balance and transactions on your deposit account
- Package of 6 monthly alerts (by owner). . . . . € 2 / month
  - Each additional alert. . . . . € 0.30

### Download Service

- To recover your computer a list of your banking and manage your budget
- 1 holder. . . . . 3,50 € / month
  - 2nd owner. . . . . € 0

(1) At the anniversary date of the account or its closure.  
(2) An account is active if the aggregate amount of payments made with one of the cards associated with deposit account reached € 6,000 to date anniversary of account opening and if the card is not terminated on that date. The amount taken into account is calculated annually and arrested the day before the anniversary date of account opening.  
(3) Calculated in arrears on the anniversary of the opening of deposit account or the date the account (amount in proportion to the period expired).  
(4) AXA Bank acting as content escrow account.  
(5) Picked from the calendar year following the date of opening the file.

## Your means and payment transactions

### Maps

#### Your membership card

##### Your credit card from € 0

How does it work?

According to the annual amount of payments made with your credit card (1), its contribution you is repaid on the anniversary date follows:

Cumulative of payments (1)	Reimbursement rates
Beyond € 12,000	100%
From € 6,000 to € 12,000	50%

#### The annual fee for your credit card

Map	Less than 25 years	25 and over
Visa Electron (2)	€ 28 (Representing 2.33 € / month)	
Visa Classic - Debit - Deferred debit	€ 18.50 (1.54 € / month) € 22 (1.83 € / month)	€ 37 (Representing 3.08 € / month) € 44 (3.66 € / month)
Premier Visa Debit or delayed	€ 124 (Or € 10.33 / month)	

You get a 50% discount on a second contribution associated with the same credit card account deposit (excluding Visa Electron). This reduction applies to the contribution of the lesser of two credit card.

#### After repayment, your credit card will cost you

Map	Reimbursement		
	100%	50%	
		Less than 25 years	25 and over
Visa Electron (2)	€ 0	€ 14	
Visa Classic - Debit - Deferred debit		€ 9.25 € 11	€ 18.50 € 22
Premier Visa Debit or delayed		€ 62	

#### Your operations and services related to your credit card

•Cash withdrawals from ATMs of another bank in the euro zone (3) with your credit card. ....	€ 0
•Blacklisting of the bank card to your request or to misuse. ....	€ 0
•Capture your credit card:	
- For misuse in an ATM or at a merchant. ....	
- For wrong code. ....	€ 0
•PIN reissue your credit card. ....	€ 50
•Changing the layout of your Visa Classic card before it expires. ....	€ 7
•Replacing your credit card before it expires. ....	€ 10
•Search for claim / dispute on payment by credit card:	€ 10
- Based. ....	
- Unfounded (in France). ....	
- Unfounded (abroad). ....	€ 0
	€ 50
	€ 70

#### Your bank card transactions with foreign

•Commission on cash withdrawals at ATMs or agency wickets:	
- Euro in the euro zone (3). ....	€ 0
- Euro outside the euro area currency (4). ....	€ 3.50 +2.70% of transaction amount
•Commission payment:	
- In euros. ....	€ 0
- Currency (4). ....	2.70% of transaction amount

(1) The aggregate amount of credit card payments taken into account is calculated annually and arrested the day before the anniversary date subscription, if it is not terminated at that date.

(2) Credit card reserved for customers who already hold a deposit account AXA Bank.

(3) With the Visa Premier card, free for all withdrawals. With Visa Classic and Visa Electron card, free for the first 10 withdrawals months and beyond € 1 per withdrawal at ATMs other than AXA Bank.

(4) Withdrawals and payments in foreign currencies are converted by Visa International Centre on the day of receipt of the transaction by the Centre for conditions change the Visa network.

## Transfers

### Your operations by SEPA Credit Transfer (1)

Your operations	By phone, mail, fax or email	Internet
Creating a beneficiary in carrying one or more transfers (to an account in another institution AXA Bank)	€ 3	€ 0
Issuance of a transfer to an account AXA Bank	€ 0	
Issuing an occasional transfer or establishment a permanent transfer to an account in another establishment AXA Bank	€ 4	

### Your operations by non-SEPA (channel Swift) transfer

- Issuance of a transfer (2) (3):
  - In euros. . . . . 0.10% of transaction amount (Minimum € 14)
  - In foreign currency. . . . . 0.10% of transaction amount (Minimum € 26)
- Receiving a transfer (3). . . . . € 10
- Costs of intervention / modification on transfer. . . . . € 15

## Samples / TIP

- Setting up a direct debit mandate and payment. . . . . € 0
- Opposition or revocation levy debit mandate at the request of the Customer. . . . . € 0

## Checks

### Your check transactions in France

- Automatic renewal checkbook. . . . . € 0
- Checkbook control outside the automatic renewal:
  - Internet. . . . . € 0
  - By phone, letter, fax or email. . . . . € 2
- Sending a checkbook:
  - Single shipment. . . . . € 0
  - Registered mail. . . . . € 7.50
  - Checkbook unclaimed redirected. . . . . Postal charges apply
- Opposition on check or checks by the issuer. . . . . € 10
- Issuance of a bank check. . . . . € 12
- Issuance of a cashable check for cash at Banque Postale (4). . . . . € 12
- Rebate check (s). . . . . € 0
  - Check back unpaid. . . . . € 10
- € 5- Check non-compliant. . . . .

### Your check transactions with foreign

- Payment of a check in favor of a bank or a foreign operation (3)
  - euro. . . . . 0.10% of transaction amount (Minimum € 18)
- Cashing a check drawn on a foreign institution (3):
  - In euros. . . . . 0.10% of transaction amount (Minimum € 14)
  - In foreign currency. . . . . 0.10% of transaction amount (Minimum € 26)
  - Check back unpaid. . . . . € 15

(1) transfer in euros to or from a country in the SEPA zone (Zone comprising the 28 countries of the European Union which add Iceland, Norway, Liechtenstein, Monaco and Switzerland) conducted via the SEPA channel. For safety reasons, the transfer made by third parties are capped Internet.

(2) Operation placed by mail or fax only.

(3) excluding any costs of the foreign correspondent bank.

(4) The maximum amount set by the Postal Bank.

## Bundles of services

### Oligo account

#### Your products, services and benefits

- credit card by owner (Visa Electron, Classic or Premier)
- Insurance Cards, Keys, Paper for each licensee
- Account Alert Service each holder (package 6 months alerts by email or SMS)
- a formal opposition per year (or 2 for a joint account) to check or checkbook
- a bank check annually
- the Download Service <sup>(1)</sup>
- free withdrawals by credit card DAB in the euro area
- holding account

#### Your authorized overdraft

- a preferential rate when you purchase the bundle Account Oligo
- a waiver of premiums if the amount is less than 2 €

#### Your 3 additional benefits from € 6,000 annual payments by credit card

##### Your credit card € 0

###### How does it work?

At the anniversary date of your credit card dues you is repaid if the annual amount payments made with the card <sup>(2)</sup> reaches € 6,000.

##### Your cash paid 1% <sup>(3)</sup> from 1 euro to a maximum of EUR 10 000

###### How does it work?

Interest is paid annually <sup>(4)</sup> if the aggregate amount of payments made with one of the associated maps deposit account <sup>(5)</sup> reached € 6,000 to the anniversary date of subscription Oligo Account.

##### Your AXA insurance premiums reimbursed up to 3%

###### How does it work?

AXA France reimburses you in January of the following year, 3% of the amount of your AXA insurance premiums <sup>(6)</sup> collected in 2014 on your deposit account.  
Find the current conditions to benefit the site [axabanque.fr](http://axabanque.fr).

### Your contribution

To pay your monthly dues, two samples are taken on your deposit account:  
one under Your credit card

Map	Less than 25 years	25 and over
Visa Electron <sup>(7)</sup>	€ 2.33	
Visa Classic	€ 1.54	€ 3.08
- Debit	€ 1.83	€ 3.66
- Deferred debit		
Premier Visa Debit or delayed	€ 10.33	

u the second under products, services and benefits bundle associated with your account Oligo (excluding credit card)

Account	Less than 25 years	25 and over
Individual	€ 5.50	
Joint	€ 8.25	

Reminder: You get a discount of 50% on the contribution of a second credit card linked to the same account deposit (excluding Visa Electron). This reduction applies to the contribution of the lesser of two credit card.

<sup>(1)</sup> Monthly payment subject to subscribe to the service.

<sup>(2)</sup> The aggregate amount of credit card payments taken into account is calculated annually and arrested the day before the anniversary date subscription if it is not terminated at that date.

<sup>(3)</sup> gross annual nominal rate in force on 1 July 2014 subject to change. The calculation of interest is daily.

<sup>(4)</sup> Interest shall be adopted on the last day of the month preceding the anniversary date of the subscription Oligo Account and credited to the account submitted no later than the month following the anniversary date.

<sup>(5)</sup> The total amount of credit card payments taken into account is calculated annually and arrested the day before the anniversary date subscribing to the Oligo Account, if the card is not terminated on that date.

<sup>(6)</sup> Offer subject to conditions, valid on a selection of contracts AXA and reserved to individuals.

<sup>(7)</sup> Credit card reserved for customers who already hold a deposit account AXA Bank.

### Examples contribution Oligo Account

Account	Less than 25 years	25 and over
Individual account with a Visa Classic deferred debit	€ 7.33 (€ 5.50 + € 1.83)	€ 9.16 (€ 5.50 + € 3.66)
Individual account with Visa First	€ 15.83 (€ 5.50 + € 10.33)	
Joint account with 2 credit cards: - Visa Classic deferred debit - Visa Classic Debit	€ 10.85 (€ 8.25 + € 1.83 + € 0.77 *)	€ 13.45 (€ 8.25 + € 3.66 + € 1.54 **)

\* 50% 1.54 €.

50% \*\* of 3.08 €.

## Security Package (GPA)

Package for customers who already hold a deposit account AXA Bank can no longer have a checkbook, including products, services, and tariff advantages:

- a Visa Electron card (credit card systematic authorization) . . . . . € 2.25 / month
- Reimbursement Account Service Alert (package 6 monthly alerts)
- reimbursement of 50% of chargeback levy for lack of funds for the first five occurrences Monthly and 100% beyond
- reimbursement of 50% of commissions intervention for the first 5 monthly occurrences and 100% beyond
- exemption from fees for account maintenance

The Customer retains the ability to perform free operations of ad hoc or permanent transfers its Secure Client Area.

## Irregularities and incidents

### Commission intervention

Received by the Bank by reason of a transaction resulting in a deficiency of the account require sum special treatment (presentation of a payment order irregular, incorrect bank details, absence or NSF, etc.):

- Commission intervention operation. . . . . € 8  
(With a monthly ceiling of € 80)
- Commission intervention in operation for customers with a right to account . . . . . € 4  
(With a monthly ceiling of € 20)

### Special Transactions

- Undeliverable Mail (change of address not reported) . . . . . € 7.50 / semester
- Notice or opposition to third party holder, before allocation / conservatory. . . . . € 102
- Administrative opposition. . . . . 10% of the amount due  
the Treasury capped at € 102

### Payment incidents

- Package fee by check dismissed for lack or insufficiency of funds (including the letter of prior information, blocking provision for unpaid check and issuing a certificate of non-payment):
  - If the check amount is ≤ 50 €. . . . . € 30
  - If the amount of the check is > 50 €. . . . . € 50
- Rejection of check for a reason other than defect or lack of funds. . . . . € 10
- Rejection sampling for insufficient funds:
  - The fee is equal to the outstanding amount of the levy in the limit. . . . .
  - Newsletter for unauthorized debit account. . . . . € 20
- Termination authorized by the Bank discovered. . . . . € 10
- Transfer of account recovery. . . . . € 10
- Reported by the BDF a ban on issuing checks notification. . . . . € 32
- Statement to the BDF a decision to withdraw credit card. . . . . € 15
- . . . . . € 20



## Overdrafts and loans

### Discovered

The annual borrowing rate is calculated from a reference rate.

The reference rate is the cap determined by the Bank of France prescribed rate and is published quarterly in OJ category of loans related to the total amount of the overdraft (bank-France. fr).

Discovered	Account card	Oligo account
Overdraft	Reference rate - 2%	Reference rate - 4%
Unauthorized overdraft or exceeded authorized overdraft	Reference Rate	
Waiver of premiums	if the monthly amount interest expense is <1 €	if the monthly amount interest expense is <2 €

Rates prevailing during the period are shown on the account statements and may change each quarter civil.

NB: The overdraft is to regulate in maximum 30 days.  
Not subject to Articles L311-1 and following of the Consumer Code.

Example of found

Discovered	Account card	Oligo account
Authorized overdraft of € 500 for 15 consecutive days	$20.27\% (1) - 2\% = 18.27\% (APR)$ is a borrowing rate of 16.78%	$20.27\% (1) - 4\% = 16.27\% (APR)$ is a borrowing rate of 15.08%

### Consumer credit

- Revolving credit Larg'O <sup>(2)</sup> for your immediate cash needs.
- Personal loans <sup>(2)</sup> formulas customized financing (buying a car, computer, work, leisure, etc.).

For more information, please contact us.

Written quotations and must be repaid. Check your repayment capacity before you commit.

### Mortgages

A range of real estate financing tailored <sup>(3)</sup>  
Loan home savings - Fixed rate loans - loans adjustable rate.

For more information, please contact us.

(1) Reference Rate in effect at the second quarter of 2014 for the portion from 0 to € 3000.  
 (2) Subject to approval by AXA Bank Financing and after legal withdrawal period. "No payment of any nature whatsoever can be demanded of an individual before obtaining one or more money loans" (Article L 321-2 of the Consumer Code).  
 (3) Subject to acceptance of your file by AXA Bank. The borrower has a cooling off period of 10 days to accept the offer of loan. The sale is subject to obtaining the loan and if it is not obtained, the seller must pay the buyer the amount paid (Article L 312-5 of the Consumer Code).

## Savings and financial investments

### Bank savings

AXA Bank passbook / Booklet Young / Housing Savings Plan (PEL) / Booklet A / Housing Savings Account (CEL) / Booklet Sustainable Development (LDD) / Term Account (CAT)

#### Your Visa Plus card international withdrawal associated Booklet Young

•Annual fee.....	€ 18
•Cash withdrawals in euros at ATMs in the euro zone (1).....	€ 0
•Subscribe to the Alert and balance back on the Booklet Young:	
- By email.....	€ 0
- SMS.....	€ 0.30 / alert
•Replacing Visa Plus before its expiration date.....	€ 5

### Transfers

•Transferring a PEL / CEL from another institution.....	€ 0
•Transferring a PEL / CEL to another facility.....	€ 60

Other operations on savings accounts are billed according to the tariff referred Conditions above.

## Financial investments

On request, AXA Bank will provide any additional information on fees and commissions relating to financial products and services purchased. Transactions on the cash account associated with account of financial instruments are charged according to the tariff conditions referred to above.

### Your orders on financial instruments

For securities listed on Euronext Paris - Amsterdam - Brussels - Lisbon

•Purchase and sale of securities for cash:	
↳Internet: Up to € 5,000.....	0.50%
Slice beyond € 5,000.....	0.30%
With a minimum order.....	€ 9
↳By phone, fax or mail, a fixed commission per order is added to the above pricing.....	€ 5
•Deferred Settlement Service (SRD):	
↳Additional fee in addition to the above commission on a cash order:	
• Sale.....	€ 0
• Buy (2).....	0.30%
• Extension (2).....	0.60%
With a minimum by extension.....	€ 15
↳Fees for insufficient coverage of market orders with SRD.....	€ 30

For securities listed on foreign markets (3)

•Commission per order (brokerage included).....	1% of gross (Minimum 50 €) + Foreign broker fees
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### Your other operations

- Purchase and sale of the same value for the same number of shares ("return") (4)..... half price
- Purchase securities at an IPO..... € 15.55 / order
- Registration of registered shares..... € 50 / online
- Registration unlisted securities..... € 100 / Online

(1) Free for the first 60 withdrawals per year and beyond € 1 per withdrawal at ATMs other than AXA Bank.

(2) Applicable to the amount of the order.

(3) excluding Euronext Paris - Amsterdam - Brussels - Lisbon.

(4) Exemption from selling securities if the purchase was made the same day of the sale, exclusively on the CAC 40, on the same basis and for the same number of shares. This exemption does not apply to orders partially executed.

## Your operations UCITS

- Entry fees, exit fees, annual management fees and other expenses charged directly to the fund. . . . . according Prospectus or KID AMF

AXA Bank may receive a fee on the outstanding charge of the management company which varies subscribed by the Fund (1)

- Shares (and Diversified). . . . . 0% to 1.87%
- Bondholders. . . . . 0% to 1.27%
- Money. . . . . 0% to 0.56%

This fee is already included in the total costs borne by the customer. Further details can be obtained on request.

- Redemption and subscription on the same day of the same fund. . . . . € 0
- Arbitration between UCITS AXA Group category. . . . . 1% of the amount reinvested
- Option of automatic reinvestment of coupon for UCITS AXA Group. . . . . € 0

## Custody of your financial investments

Biannual commissions (2) on the value of the portfolio at 30 June and 31 December

- UCITS and shares issued by AXA. . . . . € 0
- Values outside the AXA Group:
  - Fixed fee per line . . . . . € 1.75
  - Semi-proportional Commission +
    - up to € 15,200. . . . . 0.20%
    - beyond € 15,200 to € 150,000. . . . . 0.15%
    - beyond € 150,000. . . . . 0.10%
  - With a minimum per account per semester. . . . . € 24

Biannual commissions (2) for each account of financial instruments without online June 30 or December 31 concerned . . . . . € 10

## Account transfers of financial instruments (including PEA)

- Transfer an account from another institution. . . . . € 0
- Transfer from one account to another institution. . . . . 1% of the portfolio value (Minimum 60 €)

## Line transfers of securities (only possible in a securities account)

- Amsterdam - - Brussels - listed securities on Euronext Paris Lisbon and French UCITS. . . . . 1% of the NAV (Minimum 10 € / online)
- Securities listed on foreign markets (3) and foreign funds. . . . . 1% of the NAV (Min € 54 / online)
- Unlisted securities. . . . . 1% of the NAV

## Other charges on your financial investments

- Implementation of the Subscription Savings. . . . . € 0
- Payment of dividends and coupons. . . . . € 0
- Allotment of shares in a securities transaction (excluding IPO). . . . . € 0
- IFU tax statement. . . . . € 0
  - Reissue of the tax statement IFU. . . . . € 15
- Statement of financial instruments (including PEA). . . . . € 0
  - Duplicate over 2 months. . . . . € 12
- ISF statement. . . . . € 25
  - ISF reissue the statement. . . . . € 50
- Certificate escrow / certificate sales. . . . . € 15
  - Pledge of financial instruments account
    - Fixed fee per line. . . . . € 8.97
    - Maximum per account. . . . . € 89.70

(1) Including an annual fee on loans of up to 0.50% may be repaid by AXA Bank to its network of distributors.

(2) taken in July and February.

(3) excluding Euronext Paris - Amsterdam - Brussels - Lisbon.

## Portfolio Management (Portfolio Management)

•Annual Management Portfolio (1)	
- Up to € 100,000. ....	1.20%
- Beyond € 100,000 to € 300,000. ....	0.96%
- Beyond € 300,000. ....	0.60%
•Costs relating to UCITS (2):	
- Entrance fees on payments. ....	according to terms of the mandate and KID AMF prospectus or related to each fund
- Annual management fees and other fees charged directly to the fund. ....	according Prospectus or KID AMF
	relating to each fund
- Arbitration between UCITS. ....	€ 0
- Custody on managed account. ....	€ 0

## Insurance and pensions

### Insurance cards, keys, papers

In case of loss or theft of your payment (issued by AXA Bank or another institution).  
Also valid in case of loss or theft of your official documents and / or keys.

•Subscription	
- 1st owner. ....	24 € / year
- 2nd owner. ....	€ 12 / year

### Internet security

In case of non-delivery or non-compliant delivery of your purchases via the Internet.

•Contribution by credit card .....	18 € / year
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### Insurance Account

To protect your family in case of accidental death.

•Contribution by owner .....	24 € / year
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(1) The management fee is charged every six months (July and January). It is calculated on the basis of the average assets in the balance portfolio during the previous six months (as of the end of each month).

(2) AXA Bank may receive as remuneration for its investment performance, commission payable by the Manager which varies UCITS subscribed.

## Resolve a dispute

Any statement actant discontent of a Customer to the Bank is defined as a claim. A service request or service, a request for information, clarification or request for review is not a claim.

The parties agree to use their best efforts to settle amicably any dispute which may arise between them.

The Customer shall comply with the following process:

- u Contact AXA Advisors Bank dedicated number 09 70 80 83 33, if he wants to expose the reasons for its discontent and get the treatment of its claim.
- u Write to Quality and Customer Service Complaints, if the answer provided by AXA Advisors Bank appears unsatisfactory:

AXA Bank - Quality Service and Customer Complaints  
TSA 86104  
95901 Cergy Pontoise Cedex 9.

This service will consider the request and reply to him directly within 3 weeks after receipt of the claim unless additional research is needed. In this case, the period maximum response is increased to two months, in accordance with the recommendation of the Commission Bancaire and resolution of 15 December 2011.

- u Recourse to the Ombudsman of the Bank by mail, if the response of the Quality Customer Service and Claims do not give him satisfaction. However, are excluded from the area of intervention of the Ombudsman disputes under the policy of the Bank (eg pricing policy, the denial of credit, product design, etc.) and those relating to product performance related to changes in markets.
- The postal address of the Mediator of the Bank are:

Mr. Ombudsman with the French Banking Federation  
CS 151  
75422 Paris Cedex 09.

Where the dispute relates to a transaction in financial instruments, the Client may make a complaint to the Authority financial markets by letter:

Madam Ombudsman AMF  
17 Place de la Bourse  
75082 Paris Cedex 02.

Mediation is free. The Ombudsman is required to act within a period of 2 months of referral. This one suspend any statutory limitation during this period. At the end of this period, the Ombudsman recommends a solution to dispute. The findings and declarations that the Ombudsman can not be collected or produced or cited in Following the procedure without the agreement of the parties.  
Referral to the Ombudsman is expressly authorized by banking secrecy by the Client in respect of the Bank as regards the provision of information necessary for the investigation of mediation.

## Lexicon

<b>BDF</b>	Bank of France
<b>BIC</b>	Bank Identifier Code = bank identification code
<b>DAB</b>	Automatic Teller Machine
<b>KID</b>	Backgrounder Key Investor
<b>DROM-COM</b>	Departments and Overseas Regions - Communities overseas
<b>GPA</b>	Range of ways to check Payment Alternative
<b>IBAN</b>	International Bank Account Number = International Code of identifying an account banking
<b>IFU</b>	Printed Fiscal Unique
<b>ISF</b>	Solidarity tax on wealth
<b>OJ</b>	Official Journal
<b>PEA</b>	Plan d'Epargne en Actions
<b>RIB</b>	Bank details
<b>SEPA</b>	Single Euro Payments Area = Single Euro Payments Area
<b>SMS</b>	Short Message Service = Short text message can be sent and received from a mobile phone
<b>SRD</b>	Deferred Settlement Service
<b>SWIFT</b>	Society for Worldwide Interbank Financial Telecommunication
<b>APR</b>	Annual Percentage Rate
<b>TIP</b>	Title Interbank Payment

All rates listed above are in Euros and inclusive of tax.  
AXA Bank reserves the right to charge any transaction generated a specific cost and inform previously the Customer.  
Any legislative or regulatory change has the effect of these tariff conditions will applicable upon its entry into force.