

GENERAL TERMS AND CONDITIONS

I- INTEREST RATES

A- DEBIT INTERESTS

<u>TYPES OF FACILITIES</u>	<u>INTEREST RATE PER YEAR</u>	
	<u>Minimum</u>	<u>Maximum</u>
I- SHORT TERM LOANS		
*Bills discounts ≤ to 90 days endorsed by a bank other	IMR + 1% IMR + 1,5%	IMR +3,5% IMR + 5%
*Bills discounts up to 180 days maximum endorsed by a bank other	IMR + 1,5% IMR + 2%	IMR + 3,5% IMR + 5%
* Credits discounted by bills		
- Advances for	3,333	3,333
- Advances for state projects	IMR + 2,5%	IMR + 5%
- Other advances for secured projects	IMR + 2,5%	IMR + 5%
- Advances on secured goods	IMR + 2,5%	IMR + 5%
- Advances on unsecured goods	IMR + 2,5%	IMR + 5%
- Campaign credit	IMR + 2,5%	IMR + 5%
- Stock finance	IMR + 2,5%	IMR + 5%
- Project finance	IMR + 2,5%	IMR + 5%
- Other loans	IMR + 3,5%	IMR + 5%
* Overdrawn accounts	IMR + 3,5%	IMR + 5%
* Factoring		
II- MEDIUM-TERM LOANS	IMR + 2%	IMR + 5%
IV- FOREIGN CURRENCY FINANCE		
*Advances on foreign markets debt	IMR + 1%	IMR + 4%
*Other foreign currency finance	IMR + 2%	IMR + 5%

B- CREDIT ACCOUNTS INTERESTS

<u>TYPES OF DEPOSITS</u>	<u>INTEREST RATE PER YEAR</u>	
	<u>Minimum</u>	<u>Maximum</u>
1- Current accounts		
* TND	0%	0%
* Foreign currency	0%	0%
2- Foreign TND Convertible accounts and special Convertible TND accounts		
* Current accounts :	0%	0%
* Term accounts : D ≤ 03 month		TMM
D > 03 month		TMM
3- Term accounts & Treasury Bonds		
* Term accounts in TND D > 03 month		TMM
* Term accounts in Foreign currency D ≤ 03 month		IMR-0,25%
D > 03 month		IMR

TMM : Tunisian Money Market

IMR : International Market Rate

II- COMMISSIONS ON BANKING OPERATIONS

TRANSACTION TYPE	COMMISSION	
	Minimum	Maximum
I- OPERATIONS ON BILLS, CHEQUES		
1- COLLECTION OF BILLS		
1.1 Same city bills collection :		
TND	0,4 \$	0,6 \$
OTHER	JFR	25 \$ +JFR
1.2 Bills collected on other cities :		
TND	0,4 \$	0,6 \$
OTHER	JFR	25 \$ +JFR
2- DISCOUNTED BILLS		
2.1 Same city discounted bills collection		
TND	0,6 \$	0,6 \$
OTHER	JFR	25 \$ +JFR
2.2 Other city discounted bills collection		
TND	0,6 \$	0,6 \$
OTHER	JFR	25 + JFR
3- OTHER TRANSACTIONS ON BILLS		
3.1 Postage fees on unpaid bills at bank counters		
a- Fees on unpaid bills remitted to the assignor at bank counters	5 \$	5 \$
b- Fees on unpaid bills mailed to the assignor	5 \$ + JFR	25 \$ +JFR
3.2 Advice of fate, prorogation.... etc		
a- on local market	5 \$	10 \$
b- on foreign market	10 \$	20 \$
3.3 Presentation for acceptance of payment	5 \$ + JFR	10 \$ + JFR
3.4 Bills domiciliation		5 \$
3.5 Stop payment procedures		5 \$
3.6 Payment of bills		2 \$
3.7 Remittance for protest	5 \$ + JFR	10 \$ + JFR
4- CHEQUE OPERATIONS		
4.1 Account maintenance fees	franco	25 \$/TRIM
4 Bis ELECTRONIC CARDS OPERATIONS		
4bis.1 Annual fees	80 \$	100 \$
4bis.2 Interchange commission		
TND	5\$	5\$
OTHER	5\$	5 \$+2%(100 \$ < MT < 250 \$) 5 \$+2,5% (MT > 250 \$)
4bis.3 Stop payment procedure	120 \$	150 \$
4bis.4 Fees on confidential Code recalculation	15 \$	20 \$
4bis.5 Card replacement fees	40 \$	50 \$
4bis.6 Fees on int'l card seizure	50 \$	150 \$
4.2 Same city cheques collection :		
TND	0,4 \$	0,6 \$
OTHER	0,6 \$	6 \$
4.3 Cheques collected on other cities :		
TND	0,6 \$	0,6 \$
OTHER	0,2% min, 25 \$	max 100 \$
4.4 Advice of fate on foreign currency cheques	0,2% min 25 \$ + JFR	max 100\$+ JFR
4.5 Fees on certified cheques	10 \$	25 \$
4.6 Fees on unpaid cheques :		
TND	25 \$ + JFR	50 \$ + JFR
OTHER	50 \$ + JFR	100 \$ + JFR
4.7 Stop payment procedure	10 \$	25 \$
4.8 Hold at disposal procedures	5 \$	10 \$
5- MONEY TRANSFERS		
5.1 Emited transfers on local market		
TND	1 \$	5 \$
OTHER	0,2 % min 30 \$+ JFR	max 70 \$ + JFR
5.2 Emited transfers on foreign markets	0,2 % min 25 \$+ JFR	max 100 \$ + JFR
5.3 Incoming transfers	0,2 % min 5 \$	max 25 \$

	<u>Minimum</u>	<u>Maximum</u>
6- AVALIZATIONS, GUARANTEES, BANK ACCEPTANCES AND OTHER COMMITMENTS BY SIGNATURE With cash collateral Without cash collateral	50 \$ + JFR 0,125% /MONTH	50 \$ + JFR 0,40% /MONTH
7- MISCELLANEOUS OPERATIONS		
7.1 Safe box rent per year	40 \$	70 \$
7.2 Commission on inheritance settlement :		
a- by resident and capable heir	50 \$	100 \$
b- by non-resident and incapable heir	50 \$	100 \$
7.3 Issuance of obligation to pay (bills)		
7.4 Studies commission	0,2%	1%
7.5 Research on behalf of customers of archived documents	5 \$/DOC	25 \$/DOC
7.6 Commitment commission	0,375%/TRIM	0,75%/TRIM
7.7 Research, setting and forming financing	0,2%	1%
7.8 Commercial queries, consulting and assistance	5 \$ + JFR	20 \$ + JFR
II- FOREIGN TRADE AND FX OPERATIONS	<u>Minimum</u>	<u>Maximum</u>
1- DOMICILIATION OF FOREIGN EXCHANGE ACTS		
1.1 Import and Export acts		
1.2 Annual authorization		
1.3 Request for F1 & F2 formulars & info cards	5 \$	10 \$
1.4 Amendment of import or export act		
2- DOCUMENTARY CREDITS		
2,1 Import :		
a- Opening fees : - with cash collateral	50 \$ + JFR	50 \$ + JFR
- without cash collateral	0,125 % MONTH	0,4%/MONTH
b- Amendment commission (except validity)	20 \$ + JFR	50 \$ +JFR
c- Payment commission	0,125 % /utilisation	
2,2 Export :		
a- Transmission commission	0,2 % TRIM Min 50 \$	1 % TRIM Min 150 \$
b- Confirmation commission	20 \$ + JFR	50 \$ +JFR
c- Amendment commission (except validity)	0,125 % FLAT/ utilisatio	0,2 % FLAT/ utilisation
d- Realization commission	20 \$ + JFR	50 \$ + JFR
e- Notification commission	0,1%	0,2 % Min 50 \$
f- Payment or docs withdrawal commission	0,2 % /TRIM Min 50 \$	0,4 % /TRIM Min 150 \$
g- Differed payment commission		
3- DOCUMENTARY REMITTANCES		
3.1 Import		
a- Acceptation commission	0,075 % Flat	0,125 % Flat Min 50 \$
b- Exchange & realization commission	0,075 % FLAT + JFR	0,125 % FLAT+JFR Min 250 \$
3.2 Export		
a- Realization commission	0,125 % + JFR	0,125 % + JFR Max 250 \$
b- Collection & acceptance commission	0,075 % Flat	0,125 % Min 50 \$
c- Endorsement commission	20 \$	50 \$
4- TRANSFERS & FOREIGN CURRENCY CHEQUES		
4.1- Exchange operations		
a- Foreign currency bought	0,3%	0,4%
b- Foreign currency sold	0,3%	0,4%
4.2- Incoming transfers	franco	5 \$
5- LETTERS OF GUARANTEE		
with cash collateral	50 \$ + JFR	50 \$ + JFR
without cash collateral	0,2% /MONTH	0,4% /MONTH
6- TERM FOREIGN CURRENCY BOUGHT OR SOLD	0,05%	1%

JFR : Justifiable Fees Recovered