

Mizuho Bank, Ltd.  
Paris Branch

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# General Conditions Corporate

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Applied from 1st April 2024

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## **1. DEFINITIONS**

### **Europe**

The diagram below illustrates, as at February 1st, 2020, European countries membership and adhesion to various statutes, mechanisms and regulations existing in Europe.



(\*) European regulation 260/2012 dated 14/03/2012 is applicable to EEA member countries.

### **BIC**

Business Identifier Code, international code of identification of the banks. We mention the BIC on your bank branch identification form ("R.I.B") and your statements of account.

### **IBAN**

International Bank Account Number, account number following the international standards. We mention the IBAN on your bank branch identification form ("R.I.B") and your statements of account.

### **European Transfer**

According to the definition of the European regulation 260/2012 dated 14/03/2012 a European transfer (also known as "pan-European") is a cross-border non-urgent remittance without foreign exchange in euros or in another currency of a country member of the EEA if it has notified its decision to apply this regulation, whose order comprises the BIC and the IBAN of the recipient, and whose expenses are divided ("SHA").

This definition is likely to evolve at any moment according to the regulation.

## **SEPA Credit Transfer and Direct Debit**

Since August 1, 2014, SEPA Credit Transfer (also known as "SCT" or "Standard Credit Transfer") and SEPA Direct Debit (also known as "SDD") have fully replaced domestic transfers and direct debits.

2 types of SDD exist:

- « CORE » for the largest public
- « B2B » (Business to Business) for transactions between companies.

## **Electronic payment**

Electronic payment is considered as:

- Every file remitted and accepted through EBICS
- Every payment remitted through Mizuho Global e-Banking using a Payment method
- Every file remitted through Mizuho Global e-Banking Multi-purpose, as long as it is accepted by our payment platform

## **Mandatory information**

BIC\* and IBAN are mandatory for all remittances carried out inside the E.E.A. (\*except using latest Sepa rulebook)

Additionally, in accordance with regulation 2015/847 dated May 20th, 2015, the complete references of the client (name, address, account number) must be communicated to the bank of the beneficiary for all international transfer orders.

Since April 1st, 2015, the complete references of the beneficiary must also be communicated for each transfer request in US Dollars (USD) and for each transfer request in any currency if it is executed by a bank located in the United States.

## **2. CONDITIONS**

The present conditions are likely to be modified at any moment. Any change will be brought to your attention before the date of effect.

### **2.1. TVA**

The tariffs mentioned in the following pages are expressed in euros and net of tax or expressed as a percentage and net of tax unless otherwise specified. The operations subjected to VAT are brought to your attention. VAT is then calculated at the applicable rate at the date of the operation.

### **2.2. Value dates**

The majority of operations have the same day value date. The main other principal applicable value dates are as follows :

Debit transactions

Overdraft (debit interests)	D+1 calendar day
Highest overdraft comm.	D+1 calendar day
Debit turnover comm.	D+1 calendar day
Foreign exchange (other than foreign exchange contracts)	D

## Credit transactions

Cheque collection	D+1 business day
Foreign exchange	D+2 business days (other than foreign exchange contracts)

### 2.3. Lead-time

The majority of the operations are treated on the same day, subject to the respect of cut-off time for reception of orders. However some operations require a longer lead-time:

SDD	1 business day
Commercial bills remittance	
Paper	7 business days
EBICS	6 business days

### 2.4. Charged account

By default, we will respect the charge account indicated in your payment file. If no charge account is indicated, we will charge the account from which the funds are sent.

You can also decide to override this latest rule by designating a specific charge account.

### 2.5. Reception of orders

To ensure processing within the deadlines, some operations are subject to time constraints:

D = Operation date

D -1 = 1 day before the operation

D -2 = 2 days before the operation

#### Credit transactions

Cheque collection	10h30 D
SDD CORE	D -2 business days
SDD B2B	D -2 business days

#### Commercial bills remittance (for payment)

Paper	D-7 business days
EBICS	D-6 business days

#### Debit transactions

Bank cheque	12h30 J
Internal / treasury / international transfer	depending on the currency

#### Domestic transfer and SEPA

Papier	10h00 D
EBICS	10h00 D
Salary transfer	Papier 10h00 D -2 business days
	EBICS 10h00 D -1 business day

### Non-SEPA Transfers <sup>(1)</sup>

- Paper remittances require an additional lead day.
- Mizuho Global e-Banking (MGeB) system has also its own lead days.
- In case of fixing transaction, lead time is extended to Day -2.

Beneficiary region	Currency	Cut-off
EMEA* USA	EUR €	12h30 D
	GBP £	
	CAD C\$	14h D
	USD \$	15h D
	JPY ¥	15h D -1
	Others <sup>(2)</sup>	14h D -2

\*EMEA = Europe, Middle East, and Africa

Beneficiary region	Currency	Cut-off
Japan	EUR €	12h30 D -1
	GBP £	
	CAD C\$	14h D -1
	USD \$	15h D -1
	JPY ¥	15h D -1
	Others <sup>(2)</sup>	14h D -2

Beneficiary region	Currency	Cut-off
All other regions	EUR €	12h30 D -2
	GBP £	
	CAD C\$	14h D -2
	USD \$	15h D -2
	JPY ¥	15h D -2
	Others <sup>(2)</sup>	14h D -2

(1) Indicated in your transfer order. Delays may result from national holidays affecting the remittance currency and/or national holidays happening in the remittance receiving country. (i.e., Japan in the case of JPY)

(2) AED, AUD, CHF, CNH, CNY, CZK, DKK, HKD, HUF, NOK, PLN, RON, RUB, SEK, SGD, THB, TRY, ZAR

We remind you that the date which has to figure in your non-SEPA payment orders should be the theoretical date of credit of the funds on the beneficiary's account, in accordance with the cut-off hours.

## **2.6. Foreign exchange operations**

### Spot forex [except contracts]

Debit and credit operations in currencies other than the one of your account are converted at the fixing rate determined daily by Mizuho Bank.

Mizuho Bank applies a margin on the fixing rate.

## Forward forex

A quotation can be obtained upon request to your relationship manager.

The foreign exchange market being over-the-counter market, the price of execution is likely to vary and depends on the conditions of market and the amount of the orders.

## Account substitution

In case Mizuho Paris receives funds to credit your account and the currency of the funds is not the currency of the beneficiary account, Mizuho Paris will verify if you do not have an account in the currency of the transfer.

If such, Mizuho will credit the funds to this account in the same currency of the transfer, to avoid a foreign exchange. If you want to derogate to that rule and always credit the beneficiary account quoted in the payment, regardless the currency, you can ask us for changing from the default behavior.

## 2.7. Tariff by thresholds

Commission de virement (A)

Minimum fee 15.00€

	Transfer amount (euro equivalent)	Commission
Threshold 1	≤ 75 000	0.1000%
Threshold 2	> 75 000	0.0250%

Commission de virement (B)

Minimum de facturation 30.00€

	Transfer amount (euro equivalent)	Commission
Threshold 1	≤ 75 000	0.2000%
Threshold 2	> 75 000	0.0500%

## 2.8. Technical clarifications

All electronic remittances in EUR are considered and charged as a Treasury transfer if following instructions are set:

### Ebics

CFONB160	76 in position 3 and 4 of every line
EDIFACT912	Always considered as Treasury
CFONB320	INTC in position 292 to 295 of first line
MT101	INTC as Instruction Code (field 23E)
Pain MX	INTC as Category Purpose Code

### Mizuho Global e-Banking

Payment method must be FTDOMTRE

## Current account and Administrative management

The branch does not offer cash services

### Statement

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Monthly statement	No charge
Weekly statement	No charge
Daily statement	60.00€ / quarter

### Account maintenance Fees

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Legal and administrative updating commission	840.00€ per year	Opening of an administrative file and updating of the customer's status
Debit turnover commission	0.04%	Calculated on debit amounts
Maintenance commission	90.00€ per quarter	Debit quarterly in arrears on a monthly prorata basis
Account closing	No charge	
Inactive account maintenance	30.00€ per year	The fee is charged up to account balance maximum

### Negative interest rate charge

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Rate	communicated individually
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## Information

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### Balance certificate

One account	15.00€
Several accounts	30.00€

**Audit certificate** 120.00€

**Other certificates** 15.00€

### Investigations (document research)

Less than one month	15.00€
More than one month	30.00€
More than one year	120.00€

## Electronic banking subscription

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### EBICS subscription

Per month	50.00€
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### Global e-Banking subscription

Per month	Consult us
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### Sending of account statement to another bank

Per month	Consult us
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## Incidents

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### Fees for incidents

Authorities' seizure to third party fees	100.00€
Seizure fees	100.00€

Fees subject to VAT

VAT included

## Domestic & SEPA payments

### Credit transactions

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<b>Cheque collection</b>	10.00€ per bordereau
<b>SEPA Credit transfer reception</b>	No charge
<b>Modification of collection of transaction</b>	10.00€
<b>Advise fate, sent for acceptance</b>	10.00€
<b>Direct debit SDD CORE notification</b>	No charge
<b>Direct debit SDD B2B notification</b>	No charge
<b>ICS Registration fees</b>	
Per demand	Actual fees <b>Fees subject to VAT</b>

### Debit transactions

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<b>Issue of bank cheque</b>	20.00€
<b>Transfer in our books</b>	No charge
<b>Sepa Credit Transfert</b>	
Paper	Per transfer 20.00€
Electronic	Per transfer 0.50€
<b>Permanent Bank Transfer (Single beneficiary)</b>	
Setup	15.00€
Amendment	8.00€
Cancellation	12.00€
<b>Setup of direct debit mandate</b>	No charge
<b>SEPA Direct debit payment</b>	No charge
<b>Payment by TIP, Télégramment</b>	No charge

## Incidents

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### Unpaid cheque

Received, reason "unpaid"		No charge
Received, other reason		15.00€

### Issued Sepa Credit Transfer

Cancellation request	Paper	1.00€
Repaired	Per electronic transfer	1.00€

### Issued direct debit

Rejected		10.00€
Cancellation		10.00€

### Direct debit payment (all categories)

Unpaid		15.00€
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### Investigations

23.00€

## Non-SEPA payments

### In our books

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Per transfer	No charge
Foreign exchange commission	No charge

### Receiving payments

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#### Incoming transfer

Standard	Per transfer	15.00€
Treasury	Per transfer	No charge
Foreign exchange commission		No charge

### Issuing payments

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#### Outgoing transfer

Treasury	20.00€	
Other transfer		Transfer commission B
Treasury	No charge	
Other transfer		Transfer commission A
Foreign exchange commission	No charge	

### Incidents

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#### Issued transfer

Cancellation request	Paper	15.00€	
Repaired	Per electronic transfer	See Tariff by thresholds	Transfer commission B

**Investigations** 23.00€

## Foreign exchange

Daily buying or selling foreign exchange rates are available upon request to your usual account officer.

### Spot forex

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No charge

### Forward forex

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No charge

## Cash management

### Intra-Branch

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Consult us

### Global Cash Pooling

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Consult us

## Loans

### Overdraft

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Unauthorized

€STR + 3.50%

If the reference rate is negative then the rate used will be zero

Authorized

Consult us

Highest overdraft commission

0.06%

Calculated on the monthly highest overdraft amount

### Investment financing

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Consult us

## Guarantees

### Issuance

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Rate	Consult us
Issue	300.00€
Amendment	100.00€
Swift Fees	15.00€ Subject to VAT

### Reception

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Notification commission	Consult us	Guarantee or received SBLC from outside of France
Swift Fees	15.00€	Subject to VAT

## Export

### Bills & clean bills collection

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#### Fees

Collection of documentary remittance		0.25%	Min : 75.00€ - Max : 550.00€
Extension on documentary remittance		75.00€	
Clean bill collection		0.20%	Min : 45.00€ - Max : 300.00€

#### Postage fees

Postage	per mail	15.00€	Fees subject to VAT
Express shipping	per mail	26.00€	Fees subject to VAT

#### SWIFT fees

15.00€ Fees subject to VAT

### Irrevocable documentary credit

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#### Fees

Notice		60.00€	
Notification		0.10%	Min : 120.00€
Confirmation / acceptance		Depending upon country Per 3 indivisible months	Min : 150.00€
Amendment/extension		60.00€	
Documents release		0.20%	Min : 150.00€
Negotiation		0.30%+interest	Min : 150.00€
Transmission		60.00€	
Transfer (of documentary credit)		0.15%	Min : 150.00€
Repayment		60.00€	

#### SWIFT fees

15.00€ Fees subject to VAT

#### Postage fees

Postage	Customer letter of credit	8.00€	Fees subject to VAT
Postage	per mail	15.00€	Fees subject to VAT
Express shipping	per mail	26.00€	Fees subject to VAT

### Incidents

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#### Investigations

Others		23.00€	
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#### Other fees

Unpaid		75.00€	
Cancellation		75.00€	
Return of documents		75.00€	

## Import

### Bills & clean bills collection

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#### Fees

Settlement of documentary remittance		0.20%	Min : 75.00€ - Max : 1800.00€
Extension on documentary remittance		75.00€	
Clean bill collection		0.20%	Min : 45.00€ - Max : 300.00€

#### SWIFT fees

Other		15.00€	Fees subject to VAT
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#### Postage fees

Postage	per document	15.00€	Fees subject to VAT
Express shipping	per document	26.00€	Fees subject to VAT

### Irrevocable documentary credit

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#### Fees

Opening		0.25%	Min : 150.00€
	per 3 indivisible months		
Documents release		0.20%	Min : 115.00€
Acceptance		0.125%	Min : 75.00€
	per indivisible month		
Modification / amount increase / extention		0.25%	Min : 150.00€
	per 3 indivisible months		
Modification standard		75.00€	
Expired L/C		75.00€	
Limit overrun		0.25%	Min : 75.00€
	per 3 indivisible months		

#### SWIFT fees

L/C opening		60.00€	Fees subject to VAT
Other		15.00€	Fees subject to VAT

#### Postage fees

Postage	per document	15.00€	Fees subject to VAT
Express shipping	per document	26.00€	Fees subject to VAT

### Incidents

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#### Investigations

Others		23.00€	
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#### Other fees

Unpaid		75.00€	
Cancellation		75.00€	
Return of documents		75.00€	



## CONTACTS

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### In France

For any inquiry related to our standard conditions, you can contact your usual account officer at Paris Branch.

Mizuho Bank, Ltd.  
Paris Branch  
40 rue Washington  
75408 Paris Cedex 08  
Tel +33 (0)1 53 83 40 00

[www.mizuhogroup.com/emea/france](http://www.mizuhogroup.com/emea/france)

### Worldwide

Find more information on Mizuho Bank :  
[www.mizuhogroup.com](http://www.mizuhogroup.com)

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