

Contacts

You will find below the contact details of our offices in France :

Head office – Paris

69, boulevard Haussmann
75008 Paris
Tél. +33-1-44 56 45 45

Bordeaux Office

55, cours Georges Clemenceau
33000 Bordeaux
Tél. +33-5-57 14 35 50

Lyon Office

1, rue du Colonel Chambonnet
69002 Lyon
Tél. +33-4-72 56 24 44

Strasbourg Office

1, boulevard Jean-Sébastien Bach
67000 Strasbourg
Tél. +33-3-88 45 59 00

Nantes Office

2, rue Crébillon
44002 Nantes
Tél. +33-2-51 84 66 50

UBS (France) S.A.
69, Boulevard Haussmann
75008 Paris

ubs.com/France

UBS (France) S.A., a credit institution authorized by the French Prudential Supervisory and Resolution Authority, a subsidiary of UBS Holding (France) S.A., a public limited company with a management board and a Supervisory Board with capital of € 132,975,556, with registered offices located at 69, boulevard Haussmann - 75008 Paris, registered with the Paris Trade and Companies Register under number B 421 255 670, approved for insurance brokerage (financial guarantee and professional indemnity insurance, in accordance with articles L. 512-6 and L. 512-7 of the Insurance Code) registration number ORIAS 07 004 822.

© UBS 2020. The key symbol and UBS are part of UBS' protected trademarks. All rights reserved.



Services and price conditions

UBS (France) S.A.

September 2020



Sommaire



All prices include taxes and VAT (value added tax) at the rate in force on 1 January 2020 (20%). Any change to this rate shall apply to all prices with immediate effect.

Some services presented in this brochure are not provided by UBS (France) S.A. but by other members of the Group such as UBS La Maison Gestion for third party portfolio management.

In order to inform clients and the wider public about the prices of their products and services associated with a deposit or payment account, banks must produce a Fee Information Document. This document must be available digitally on their website and publicly displayed in all premises open to the public, in print form or another durable medium, in accordance with Article 1(III) of the French Decree of 5 September 2018.

This harmonised document contains a standardised list of the most representative services associated with a payment account, as defined in article D 312-1-1(A) of the French Monetary and Financial Code, and the most popular service bundle or bundles available, if the establishment offers service bundles for its payment accounts.

3	Standard extract of prices	4	Opening, Functioning and Monitoring of your Account
5	Remote Banking	6	Your resources and operations of payment
7	Service bundles	7	Irregularities and Incidents
8	Overdrafts and Credits	9	Savings and Financial Investments
13	Insurance and pensions	13	Insurance brokerage
14	Dispute resolution	15	Notes

Standard price extract¹

Credit institutions have committed, within the framework of the Financial Sector Consultative Committee (CCSF), to present a standard extract of prices at the top of their price brochure and on the internet. Some services and rates listed in the list of services below are also included in the corresponding themes.

The Client agrees that any amount due to UBS (France) S.A. under the Price List will be debited from his/her deposit account, unless he/she has a special and/or pricing agreement with the Bank for his/her financial instruments account(s).

List of services

Subscription to remote banking services (internet)	free (service limited to account consultation alone), excluding the cost of the internet service provider
Subscription to a product providing alerts on the position of the account by SMS	not provided
Account maintenance fee ²	100 euros per quarter, or 400 euros per year
Provision of a debit card (international payment card with immediate debit) [Visa Classic card]	100 euros per year ³
Provision of a debit card (international payment card with deferred debit) [Visa Premier card]	200 euros per year ⁴
Provision of a debit card (payment card with systematic authorisation)	not provided
Cash withdrawals (withdrawals in euros within the eurozone ⁵ from an ATM operated by another bank using an international payment card)	free
Premium for an insurance against loss or theft of means of payment	not provided
Transfer (fee for SEPA occasional transfer)	in agency : 5.40 euros per transfer by internet : not provided
Direct debit (fee per SEPA direct debit payment)	free
Direct debit (fee for setting up a SEPA direct debit)	free
Non-invoiced intervention	no charge

¹ Some services offered by UBS (France) S.A. are not included in this document. For any particular request, consult us.

² Account maintenance fees are debited quarterly in arrears in April, July, October and January. Any quarter started is entirely due.

^{3,4} Fees are debited annually, in arrears.

⁵ Fees may be charged and debited for withdrawals outside the euro area.

Opening, functioning and monitoring of your account

Opening, transformation, closing

Account opening	free
Banking mobility service ⁶	free
Deposit account closing	free
Financial instrument account closing ⁷	360 euros per account
Plan Epargne Action closing ⁸	free

Account statements

Transactions statement	free
Statements of account and assets	free
IFU reports	free
Annual statement of fees	free

Account management

Account maintenance fee ⁹	100 euros per quarter, or 400 euros per year
--------------------------------------	--

Agency services

Search for or duplication of document, per transaction	30 euros
Proof of account letter	100 euros
Succession administration fee	1 200 euros
Foreign exchange commission in connection with the purchase/sale of foreign currency ¹⁰	1%

⁶ Under the law of 6 August 2015, you may transfer all direct debits and standing orders registered on an account with another bank to your new account. Please contact us for further information.

^{7,8} Excluding transfer fees per holding of securities (see page 13).

⁹ Account maintenance fees are debited quarterly in arrears in April, July, October and January. Any quarter started is entirely due.

¹⁰ These fees do not apply to certain services offered by UBS (France) S.A. to which a specific pricing is dedicated. Please consult us.

Fees for cash deposits

Depending on the investment service, we may be required to charge for cash held in a currency issued by a Central/National Bank with a negative interest rate policy¹¹. The charges shall be indexed against the deposit facility interest rate determined by the Central Bank¹², plus 0,10 %¹³. They shall be calculated daily on the cash balance in your account, and shall be deducted at the end of each quarter. Any accounts covered by a portfolio management agreement or our Active Advisory service are exempt from these charges. Please contact your Client Advisor for further information.

Remote banking

Account consultation

E-banking UBS (France) S.A. on www.ubs.com/fr	free
---	-------------

Your assets and payment transactions

Card

Visa Classic card fee ¹⁴	100 euros per year
Visa Premier card fee ¹⁵	200 euros per year
Card postage costs	actual costs including applicable postage costs

Transfers¹⁶

Internal transfer (account to account)	free
Issuing a SEPA transfer (Single Euro Payments Area)	occasional transfer fee : 5.40 euros fees per standing order : 2.50 euros
Issuing a non-SEPA transfer	occasional transfer fee : 30 euros fees per standing order : 30 euros

Direct debit / TIP

Setting up a debit mandate	free
Payment of a SEPA direct debit	free
Payment of a direct debit	free
TIP (Interbank Payment Order)	free

Check

Deposit of France check in euros (2 working days)	free
Deposit of other check in euros (up to 10 working days)	free
Deposit of check in foreign currency (up to 21 working days)	free
Fees for issuing a bank check	50 euros
Checkbook shipping costs	actual costs including applicable postage costs

¹¹ Deposit facility interest rates are fixed by each Central/National Bank and published on their websites. For example, and for further information, please visit the ECB website: <http://www.ecb.europa.eu/>

¹² If the reference rate is nil or positive, no charge will be applied and no interest will be paid to the Client.

¹³ For example, if the European Central Bank applies a negative rate of -0.50%, we will charge a fee of -0.50% - 0.10% = -0.60%. Rates may change at any time.

^{14, 15} Charges will be deducted annually, in arrears.

¹⁶ If no specific instructions are received, the default SHARE option shall apply. SHARE option: the sender pays all fees charged by its own bank, and the recipient pays all other fees. OUR option: the sender pays all fees. BEN option: the recipient pays all fees. Additional fees may be charged by French and/or foreign correspondent banks or incurred by a particular service. For transfers in certain currencies, more favourable rates may apply due to the existence of special agreements or regulations. Please ask your Client Advisor before making any transaction in a non-SEPA currency.

Service bundles

Not provided.

Irregularities and incidents

Non-invoiced intervention

Non-invoiced intervention	no charge
---------------------------	-----------

Specific operations

Service of garnishee order on third-party debtor	10% of the amount of the sum due to the creditor, maximum 100 euros
Costs resulting from garnishment	110 euros

Payment incidents

Code reissue fee	12 euros
Card refurbishment fee	50 euros
Fees related to a declaration to the Banque de France of any bank card withdrawal decision	50 euros
Charges for defaulting on standing order for insufficient fund	free
Charges for occasional incomplete transfer	free
Rejection of the debit for lack of funds	amount of the debit up to a maximum of 20 euros
Pre-notification letter fee for check without a supply	free
Fees resulting from check rejection for lack of funds	check over 50 euros : 40 euros check less than or equal to 50 euros : 30 euros
Fee related to the cancellation of the check by the issuer	35 euros
Fees following the notification of a ban on issuing check by the Banque de France	35 euros

Overdrafts and credits

Unauthorized overdrafts

Unauthorized overdrafts	€ster or any other reference rate that may replace it ¹⁷ + 6 percentage points ¹⁸
Fee related to the Information Letter destined to the debtor's account	actual costs

Loans and signed undertakings (contact us)¹⁹

Handling fee	minimum 600 euros
Issue of a guarantee	actual costs
Fees for an overdue payment	70 euros
Non-usage fee (authorized overdraft)	please consult us

Engagements par signature²⁰

Annual issue fee	0.50% minimum of the amount or minimum flat-rate charge of €500
------------------	---

¹⁷ If the €ster or any new reference rate that may replace it is negative, a 0 (zero) floor shall apply.

¹⁸ For example, if the €ster or any new reference rate that may replace it is 1% on the day the charge is calculated, UBS (France) S.A. will apply a penalty of six percentage points, making a total charge of 1% + 6% = 7%.

¹⁹ All requests for credit facilities must be approved by the Commitments Department and confirmed in a signed agreement stating the features of the credit facility and the commitments of the parties.

²⁰ All requests for guarantees and/or surety must be approved by the Commitments Department and confirmed in an ad hoc signed agreement.

Savings and financial investments

Savings accounts

Not provided.

Financial investments : management fees²¹

Active Advisory agreements with UBS (France) S.A.

Annual advisory fee	1.20%
All-in annual advisory fee ²²	2,00%
Minimum quarterly fee	290 euros

Portfolio management agreement with UBS La Maison de Gestion

Annual mangement fee	1.20%
All-in annual management fee ²³	2.00%
Minimum quarterly fee	290 euros

Portfolio management services are provided by UBS La Maison de Gestion, a portfolio management subsidiary of UBS (France) S.A. approved by the French Financial Markets Authority (AMF), registration number GP-04000042. Management mandates are subject to the following conditions: a customer file is opened and, if approved, a management agreement is signed to govern the service provided by UBS La Maison Gestion, a subsidiary of UBS (France) S.A. Please contact us for further information.

There is a capital link between UBS (France) S.A. and UBS La Maison Gestion because the latter is controlled, in the meaning of French Commercial Code article L.233-1, by UBS (France) S.A. They are both subsidiaries or step-down subsidiaries of UBS Group AG which therefore indirectly owns over 10% of the voting rights and share capital of each.

²¹ Management fees are deducted quarterly in arrears in April, July, October and January based on the average valuations calculated at the end of the previous three months. Any part quarter is payable in full.

^{22, 23} The all-in service includes safe custody charges, transaction fees, and OPC subscription, conversion and redemption fees except those levied by the OPC.

As part of a portfolio management that the client would have entrusted to a UBS Group entity, UBS (France) S.A. may provide certain services, including access to the net asset value of a subscription and redemption, close collaboration with the manager, support of the client for reviewing and understanding the operations decided and carried out by the manager, etc. In this case, UBS (France) S.A. receives a percentage share (defined as a percentage) of the management fees invoiced by the manager to the customer.

To obtain more information on the price conditions of the management under mandate of a life insurance or capitalization contract, please consult us.

Prior to signing a portfolio management agreement with UBS La Maison de Gestion or an active advisory agreement with UBS (France), clients will be issued with detailed information about all related costs and charges, including the costs and charges of the investment services and the financial instruments concerned. The ex-ante calculations of these costs and expenses will be based on the actual costs incurred, or otherwise those reasonably estimated through assumptions, projections and simulations - to determine the expected costs and expenses. The information relating to these costs and fees should therefore be considered as a rough estimate, likely to deviate substantially from the fees and costs that will actually be applied. In addition, the assumptions, projections and simulations used for these calculations may, if necessary, be re-evaluated and adjusted.

Safe custody fees²⁴

	Financials instrument accounts ²⁵	PEA / PEA-PME
Annual safe custody fee	0,55%	0,40%
Mark-up ²⁶	/	+ 5 euros per holding of securities + 25 euros per holding of securities not admitted to a trading platform
Minimum quarterly fee	110 euros	/

Some financial instruments issued by UBS group entities are exempt from safe custody fees. Charges may be levied for certain transactions involving financial instrument accounts (e.g. cashing in on coupons, dividend payments). Please contact us for further information.

²⁴ Safe custody fees are levied quarterly in arrears in April, July, October and January based on the average valuations of all securities registered in the account at the end of the previous three months. Any cash held in the portfolios (whether independently managed or under a management agreement or active advisory agreement) are excluded from the calculation of the safe custody fees.

²⁵ Any part quarter is payable in full.

²⁶ Mark-up applied once a year based on the number of holdings on 31 December each year.

French foreign stock market trading

	Financials instrument accounts	PEA / PEA-PME
Transaction fee for shares and equivalent	1,20%	1,20% max. ²⁷
Transaction fee for bonds and equivalent	0,70%	
Minimum transaction fee :		
- independent management and Active Advisory	70 euros	/
- management agreement	20 euros	/

Where applicable, taxes on financial transactions will also be levied. The current rate of French Financial Transaction Tax (FTT) is 0.30% since 1 January 2017. Any modification of this rate and / or the application of other tax measures, if any, will be passed on immediately and in full. The details of the debits made for this purpose will appear on the transaction notices.

OPC (collective property investment scheme) transactions

exempt from VAT

	Financials instrument accounts	PEA / PEA-PME
Subscription fee :		
<i>in addition to any listing fee levied by the OPC</i>		
- equity, diversified funds or equivalent	2,50% maximum	1,20% max. ²⁸
- bond funds or equivalent	1,50% maximum	
- money market funds	1,00% maximum	
Redemption fee	free (unless stated otherwise in the KIID or fund prospectus)	/

Mutual funds not selected by the UBS Group: UBS (France) S.A. will collect the transaction fees and any commissions stated in the Key Investor Information Document (KIID) or the financial instrument prospectus, plus a fixed charge of 75 euros per transaction.

^{27, 28} This cap does not apply to transactions involving securities admitted to a trading platform in a non EU Member State or a non-member of the European Economic Area.

UBS (France) S.A. informs its customers that it collects from third parties - These include entities of the UBS Group -, in particular, producers of financial instruments (including UCIs and structured products), remuneration and / or recurring commissions for its distribution activity (and where appropriate for consulting) calculated on the management fees applied on the basis of the net assets of each fund and expressed as a percentage of the aforementioned expenses.

The purpose of these incentives is to improve the quality of the investment services provided by UBS (France) S.A. to its Clients when these services are accompanied by an additional or higher-level service such as:

- The provision of non-independent investment advice on a wide range of financial instruments issued by entities of the UBS Group or third parties,
- The provision of non-independent investment advice along with a periodic assessment of the financial - invested in the latter's account in terms of the Investor Profile determined and recorded by UBS (France) S.A.
- providing access, at a competitive price, to a wide range of financial instruments that can meet the needs of clients, including an appropriate number of third-party producer instruments, complemented by the provision of tools - in any form - with added value, or by the provision of periodic reports on the performance of financial instruments and the associated costs and expenses.

In any event, information on all costs and related charges, including payments from third parties received by UBS (France) S.A. or made by the latter, will be communicated to Clients prior to any transaction (or the conclusion of a contract) and on an annual basis.

With regard to this, it is recalled that the information to be so disclosed prior to transactions will be based on assumptions and estimates that may not reflect the costs and charges actually generated by the transaction concerned.

If the investment product is issued by the UBS Group, the latter will then be both producer and distributor. Thus, up to 100% of the charges invoiced for the product will remain in the UBS Group and any distribution fees received by the distributing entity will represent an internal reallocation of income within the UBS Group.

Commissions and remuneration that will not be paid in a monetary form are referred to as "non-monetary benefits". When the commissions and fees that are not paid on a cash basis, they generally take the form of training, conferences, seminars and other informative events, commercial presentations, accompanied or not by meals and beverages, and other support that the producers of the products can provide to their partners such as UBS (France) S.A. These benefits are integrated in the total cost of the product. These are minor non-monetary benefits that are likely to improve the quality of service provided to Clients and are of such a size and nature that they cannot be deemed to prevent the Bank from carrying out its duty to act in the best interests of its Clients. Annual generic information on non-monetary benefits received by UBS (France) S.A. and / or paid by UBS to third parties will be provided to the customer.

The Client may also contact his/her Client Advisor directly for further details regarding the fees, commissions and benefits mentioned.

Sundry management operations

	Financials instrument accounts	PEA / PEA-PME
Transfer of securities to another bank	37 euros per holding (French securities) 61 euros per holding (foreign securities)	- 15 euros per holding of securities - 50 euros per holding of securities not admitted to a trading platform capped at 150 euros
Recovery of tax on non-Euronext securities ²⁹	10% with a minimum of 150€	
Booking entry / transfer of unlisted securities :	500 euros per holding	1,20% ³⁰ capped at 500 euros per holding

Shareholders Rights Directive II

Under Directive (EU) 2017/828 of the European Parliament and of the Council of 17 May 2017 amending Directive 2007/36/EC as regards the encouragement of long-term shareholder engagement (SRD II), UBS (France) S.A. may offer services designed to help shareholders exercise their rights, such finding out what rights may be exercised at an AGM, notification of AGMs and/or the ability to vote. These services may also include the ability for the shareholder to vote at an AGM without being present. Please contact us for further information about these services and their costs.

Insurance and pensions

Not provided.

Insurance brokerage

As an insurance broker, UBS (France) S.A. sells life insurance policies and endowment contracts on behalf of several insurance companies. Please contact us for further information.

²⁹ For countries in which we are able to recover the tax. Please contact us for further information.

³⁰ This cap does not apply to transactions involving securities admitted to a trading platform in a non EU Member State or a non-member of the European Economic Area.

Dispute resolution

UBS (France) S.A. strives to offer its customers a quality service. Nevertheless, you may encounter difficulties in the operation of your account or in the use of the services provided..

You are welcome to contact your Client Advisor. If you are not satisfied with the response or if you do not receive a reply, you can email the complaints department at :

ol-ubs-reclamation@ubs.com

After exhausting the internal remedies at UBS (France) S.A., or if your written application is not answered within two months of receiving it by the Bank, you can call the ombudsman appointed by the latter free of charge. The latter has a period of two months to respond :

Mediator

CS 151
75422 Paris Cedex 09
mediateur@fbf.fr

In the case of claims specific to financial instrument accounts and investment services, the Client may also seize the ombudsman attached to the AMF under the same conditions as above, at the following postal and electronic address :

The Ombudsman – Autorité des marchés financiers

17, place de la Bourse
75082 Paris Cedex 02
<http://www.amf-france.org/Le-mediateur-de-l-AMF/Presentation>

The ombudsman shall send his/her recommendations within two (2) months of being referred. The findings and statements which the ombudsman may collect may not be produced or referred to in the course of the proceedings without the agreement of the parties.

Notes

A series of horizontal dashed lines spanning the width of the page, providing a guide for handwriting practice. The lines are evenly spaced and cover most of the page area.

A series of horizontal dashed lines spanning the width of the page, providing a guide for handwriting practice. The lines are evenly spaced and cover most of the page area.

