



Touched-up photography

# CONDITIONS & RATES

FOR BANKING OPERATIONS AND SERVICES  
CORPORATE AND INTERNATIONAL BANKING BELGIUM

At 1st february 2025

CAISSE D'EPARGNE  
BELGIUM





# EDITO

Dear Customer,

In this brochure you will find the conditions and charges for banking transactions and services to Belgian businesses and property professionals from 01/02/2025.

Prices do not include VAT.

Most of the fees in this brochure are exempt from VAT. However, in accordance with the VAT rules applicable to banking institutions, certain transactions are by operation of law.

**VAT** When this symbol is displayed, the service is subject to subject to VAT. In this case, to the amount of the charges, fees, commissions and rates expressed exclusive of tax, is added, where due, VAT at the current rate of 21%. (rate in force on 1 February 2025).

Our Account Managers are at your disposal for any further information.

Thank you for your confidence and your loyalty.

**ALCYME DELANNOY**  
**DIRECTOR BENELUX**

Please note: the conditions are not exhaustive and may be modified in accordance with changes in regulations and market conditions.

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## GOOD TO KNOW

### **Services subject to VAT invoiced to non-residents of France but residents of the the European Union :**

When both parties are professionals and the supplier has its principal place of business in France in France, the customer becomes liable for VAT as soon as the subject of the commercial relationship is taxable in France, in accordance with article 283, 1°, paragraph 2 of the General Tax Code (CGI). In this context, the Caisse d'Epargne Hauts de France invoices its products and services exclusive of tax and indicates that the VAT is to be paid directly to the customer. that VAT is to be paid directly by its customers to their tax authorities (by way of example, for example, for customers of Belgian nationality, VAT is payable to the Belgian tax authorities at the standard Belgian rate).

# 1 DAY-TO-DAY BANKING

## CURRENT ACCOUNT AND ASSOCIATED SERVICES

### ➤ ACCOUNT MANAGEMENT

- Account maintenance fee in euros..... **€8.00/quarter**
- Current account closure fee..... **€125.00**
- Interest rate on credit balances ..... **Consult us**  
Annual rate calculated on the sum of daily outstanding balances on all accounts concerned over the reference period, which is monthly reference period.

### ➤ ACCOUNT STATEMENTS

#### **ELECTRONIC FORMAT**

- CODA statements, type MT, SWIFT ..... **Free of charge**

#### **PAPER FORMAT**

- Monthly account statements..... **Free of charge**

### ➤ OTHER SERVICES

- Value scale table ..... **€30.00/act**  
(details of daily account movements with interest calculation)
- Printout of bank details (BIC/IBAN)..... **Free of charge**
- Certificate for auditors..... **€70.00 VAT**
- Certificate of Free of chargezing of capital for company incorporation  
or capital increase..... **€165.00 VAT**
- Transaction or document search ..... **€30.00/search<sup>(1)</sup>**

1. Search costs are subject to VAT when they relate to searches at the request of a judicial authority

## ➤ FILE UPDATE FEE



### GOOD TO KNOW

Within the regulatory framework of customer knowledge and the institution's internal rating system, the annual updating fee corresponds to the costs involved in managing, ensuring the reliability of and updating the customer's administrative, legal, accounting and financial data.

- Annual fee for legal and administrative updating of your customer file ..... **Free of charge**

## ➤ REMOTE BANKING<sup>(1)</sup> AND ELECTRONIC DATA INTERCHANGE

- **Isabel** (for rates, please consult the ISABEL SA website: [www.isabel.eu](http://www.isabel.eu)<sup>(1)</sup>)

## PAYMENT TRANSACTIONS

### ➤ DEFINITIONS

- **Euro account-to-account transfers:** transfers of funds between 2 accounts opened in the name of the the same legal entity with the Caisse d'Épargne Hauts de France.
- **SEPA transfers:** transfers of funds in euros between two bank accounts located in the SEPA zone. The processing time is 1 day from the time the transfer order is received to the time it is credited to the beneficiary's bank account of the beneficiary's bank (+1 additional day for paper transfers).
- **Immediate/day SEPA transfers:** SEPA transfers for which the execution date, the time of receipt of the in the Caisse d'Épargne and the exchange date with the beneficiary bank all take place on the same day.
- **Special SEPA transfers:** SEPA transfers for the purpose of settling salaries or VAT, exchanged exchanged interbank at the earliest depending on the execution date and the time at which the of receipt of the remittance in J.
- **Urgent third-party EU euro transfers:** transfers of funds in euros to a bank in the European Union, on the day the order is received, provided that the cut-off time set by the Caisse d'Épargne is respected.
- **EU euro cash transfers:** any balancing transfer in Belgium and in euros, in favour of the subsidiary resident in Belgium or the European Union, debited from the accounts held in the bank's books held in the bank's books and credited to predetermined intra-group accounts, exchanged on D (D = requested execution day).

1. Connection cost depends on your service provider.

■ **SEPA ZONE:** the following are members of the SEPA zone: the 27 Member States of the European Union, the four member European Free of charge Trade Association: Iceland, Liechtenstein, Norway and Switzerland; the Principality of Monaco and the Republic of San Marino, the United Kingdom. In France, the overseas departments and regions (Guadeloupe, Martinique, Guyane, Réunion and Mayotte), as well as the territories of Saint-Pierre-et-Miquelon, Saint-Barthélemy and the French part of Saint-Martin, Jersey, Guernsey and the Isle of Man the SEPA area.

■ **SEPA :** Single Euro Payments Area (SEPA) refers to the area in which, since in which, since January 2008, all economic players (individuals, legal entities and institutions) can make and receive payments, institutions) have been able to make and receive payments in euros, regardless of the country in the SEPA zone in which they are located zone, under the same conditions of quality, time and pricing. SEPA is the result of the European Community's desire to create a harmonised payments area.

■ **D =** day which must be a Banking Day corresponding to the execution date for SEPA credit transfer transactions the desired due date for direct debit transactions.

■ **Business Day:** a day on which the Caisse d'Épargne or the beneficiary's bank carries out an activity enabling it to carry out payment transactions from Monday to Friday or, for transactions carried out over the counter or requiring manual confirmation, on days when the branch is open, subject to the days on which the interbank days on which the interbank systems used to settle payment transactions are closed.

## ➤ TRANSFERS

### SEPA TRANSFERS

- Charges per transfer to a Caisse d'Épargne account (occasional or permanent) ..... **Free of charge**
- Charges for occasional transfers to another bank:
  - paper ..... **€5.50/transaction**
  - by internet (Isabel Distance Banking) ..... **Free of charge<sup>(1)</sup>**
- Modification/cancellation of a standing order ..... **Free of charge**
- Fee per cash transfer (Belgium or EU) ..... **Free of charge**
- Charges per urgent third-party SEPA transfer:
  - paper ..... **€13.50/transfer**
  - by internet (Isabel Distance Banking) ..... **€6.00/transfer<sup>(1)</sup>**
- Request for return of funds on a single transfer issued<sup>(2)</sup> ..... **€16.50/transfer**

### NON-SEPA TRANSFERS

- Issuing a non-SEPA transfer:
  - paper ..... **€15.00/transfer**
  - by internet (Isabel Distance Banking) ..... **€11.00/transfer<sup>(1)</sup>**
- Receipt of a non-SEPA transfer ..... **Free of charge**

1. Excluding the cost of your Internet service provider.

2. Subject to approval by the recipient bank.

➤ **DIRECT DEBITS**

**SEPA DIRECT DEBITS**

- Charges per SEPA direct debit..... **Free of charge**
- Request for ICS (SEPA Creditor Identifier)<sup>(1)</sup> ..... **€40.00/ICS**
- Dispute of one or more direct debits before the due date..... **Free of charge**

➤ **VALUE DATES (IN WORKING DAYS)**

The value date is the reference date used by your bank to record the transaction or debit your account; this date is used to calculate any credit or debit interest (aggrements) on the transaction credit or debit interest (agios). The transaction date and the value date may therefore be different.

- **Definition of Banking Business Day:** day on which interbank trading systems are open for business. However, if if the time of receipt of the transfer/prepayment remittance on the E.D.I. platform, the execution date the execution date or the due date does not occur on a working day or if the cut-off time as defined by the the Caisse d'Epargne is exceeded, the transfer is deemed to have been received on the next working day (except for cash transfers).

- External transfer received..... **D**
- External transfer issued..... **D**

1. Identifier uniquely identifying a creditor issuing SEPA direct debit orders.

## 2 INTERNATIONAL TRADE

### 1 ACCOUNT KEEPING

#### > FOREIGN CURRENCY ACCOUNT (AMOUNT DEDUCTED IN THE CURRENCY)

- Foreign currency account management fee ..... **equivalent to €8.00/quarter in the currency concerned<sup>(1)</sup>**

#### > FOREIGN CURRENCY TERM ACCOUNTS ..... **Consult us**



#### **GOOD TO KNOW**

Trade Portal subscription: for online management of your Trade Finance transactions (import/export documentary remittances import/export documentary remittances, import/export documentary credits).

## 2 IMPORT

#### > ISSUING A SEPA TRANSFER

Transfers in euros from the EEA (European Economic Area), complete, with a BIC and IBAN, costs shared charges. See page 6 'Transfers issued'.

- Charges for occasional incomplete transfers (missing or incorrect bank details) ..... **€15.75**
- Correspondent charges ..... **€18.00/transfer**

#### > COSTS CLAIMED BY FOREIGN CORRESPONDENT ..... **Actual charges**

#### > IMPORT DOCUMENTARY CREDITS

- Opening or amendment fee ..... **0.25% of the amount/quarter indivisible, minimum €150.00**  
(amount, duration)
- Amendment fee ..... **0.25% of the amount/quarter indivisible, minimum €115.00**  
(other than on amount and term)
- Commission for acceptance or deferred payment ..... **0.12% of the amount, minimum €50.00**  
(per indivisible month, minimum billing period 2 months)
- Commission for use/examination/release of documents ..... **0.15% of the amount/quarter indivisible, minimum €110.00**
- Extension or increase fee ..... **0.25% of the amount/quarter indivisible, minimum €110.00**
- Service charge (transfer order) ..... **€80.00**
- Additional costs for complex deeds (including project costs) ..... **€85.00**
- Irregularity fee<sup>(1)</sup> ..... **€115.00**
- Issuance of a bank assignment ..... **€75.00**
- UPAS clause ..... **Consult us**

1. At the exchange rate prevailing on the balance sheet date.



### ➤ FREE OF CHARGE IMPORT DISCOUNTS (BILLS)

■ Presentation fee.....	€50.00
■ Payment commission.....	0.20% of the amount, minimum €50.00
■ Charge for non-payment.....	0.05% of the amount, minimum €45.00
■ Other commission (amendment, extension, notice of withdrawal).....	€ 45.00

### ➤ IMPORT DOCUMENTARY REMITTANCE / FREE OF CHARGE BILL OF EXCHANGE

■ Payment commission.....	0.25% of the amount, minimum €75.00
■ Acceptance fee.....	€45.00
■ Non-payment commission.....	€80.00
■ Other commission (amendment, extension, notice of withdrawal).....	€43.00
■ Closing fee (in the event of settlement excluding documentary remittance).....	€50.00
■ Transfer order fee.....	€35.00
■ Endorsement fee.....	€50.00

### ➤ IMPORT STAND-BY LETTERS OF CREDIT

■ Opening fee.....	0.30%
■ Extension fee.....	0.26%
■ Amendment fee.....	€120.00

## 3 EXPORT

### ➤ OPERATING CYCLE MOBILISATION OF RECEIVABLES FOREIGN RECEIVABLES.....

Consult us

### ➤ EXPORT DOCUMENTARY CREDIT.....

Consult us

### ➤ FREE OF CHARGE EXPORT DISCOUNTS

■ Presentation commission.....	0.25% minimum €55.00
■ Collection commission.....	0.25% minimum €55.00
■ Other commission.....	€45.00
(amendment, extension, notice of issue, acceptance, additional presentation, non-payment)	

### ➤ EXPORT DOCUMENTARY REMITTANCES

■ Collection commission.....	0.20% minimum €90.00
■ Other commission.....	€45.00
(amendment, extension, notice of issue, acceptance, additional presentation, non-payment)	
■ Closing commission (in the event of debit except documentary remittance).....	€50.00

### ➤ STAND-BY EXPORT LETTERS OF CREDIT.....

Consult us

## 4 ADVANCES IN FOREIGN CURRENCIES

■ Drawing costs .....	€50.00
■ Application fee.....	€500.00
■ Interest rate.....	Consult us

## 5 INTERNATIONAL GUARANTEES



### GOOD TO KNOW

International guarantees are signed commitments issued either as part of an export contract (tender guarantee, advance payment guarantee, performance guarantee, waiver of export duty, etc.) or as part of a contract of sale.

As part of an import contract to guarantee payment for goods or services

A direct guarantee is a guarantee issued by a bank in favour of a beneficiary (often a company).

An indirect guarantee is a guarantee issued by a bank in favour of a bank that reissues it locally in favour of a beneficiary.

A guarantee without draft corresponds to a guarantee issued by the Bank without prior drafting of a 'draft' version of this deed pre-approved by the Customer before it is issued.

A guarantee with a draft corresponds to its opposite.

■ Guarantee notification fee received .....	€130.00
■ Guarantee activation fee .....	€150.00
■ Commitment fee. ....	Consult us
(per indivisible quarter, calculated as a % of the amount and collected quarterly in advance)	
■ Amendment fee .....	€100.00/modification
■ Release fee .....	€80.00/solicitation
■ Deed preparation fee, per deed:	
- guarantee or simple international guarantee .....	€200.00
- bond or complex international guarantee .....	from €250.00
■ Project study fee in the event of non-issuance .....	€350.00

➤ **STAND-BY LETTERS OF CREDIT LC IMPORT** ..... Consult us

➤ **EXPORT STAND-BY LETTERS OF CREDIT**

■ Collection/confirmation commission .....	Consult us
■ Amendment fee .....	€100.00/modification
■ Release fee .....	€70.00/solicitation

**6 COFACE<sup>(1)</sup> OFFER..... Consult us**

**💡 GOOD TO KNOW**

In partnership with Coface, Caisse d'Epargne offers solutions tailored to securing your trade receivables.

**7 PRAMEX INTERNATIONAL<sup>(2)</sup> OFFER**

PRAMEX INTERNATIONAL is an international development and corporate finance consulting firm Finance consultancy to accelerate, secure and perpetuate the international investments of SMEs and ETI..... **Consult us**

**8 GLOBALLIANS<sup>(3)</sup> OFFER**

Globallians is a network of independent companies with expertise in supporting companies international business. Globallians complements Pramex's offering, providing extended geographical coverage and access to new types of business. .... **Consult us**

**9 ANNEXES FEES**

- Postal charges..... **VAT €10.00**
- Swift charges..... **VAT Consult us, minimum €35.00**
- Express courier charges..... **VAT €30.00**

1. COFACE, a public limited company with capital of €13,705,241,705, registered office at 1 Place Costes et Bellonte 92270 BOIS-COLOMBES, RCS Nanterre N° B 552069791  
2. PRAMEX INTERNATIONAL - A public limited company with capital of 514,500 euros, registered with the Paris Trade and Companies Register under number B 389 589 920, VAT number FR88 389589920. Registered office: 55 avenue Kléber, 75116 PARIS.  
3. Declared association Globallians Registered office: 23 rue Crepet - 69007 Lyon 07 SIREN 831 817 614.

# 3 FINANCING<sup>(1)</sup>

## ➤ FINANCING OF THE OPERATING CYCLE: OVERDRAFT

- Administrative fees ..... **Consult us**
- Annual commitment fee (calculated as a % of the authorised overdraft amount.  
Collected in advance when the facility is set up and then on each anniversary date) ..... **Consult us**
- Interest rate on authorised overdraft<sup>(2)</sup>  
(interest calculated on the debit balance of the account) ..... **Rate within the applicable maximum interest rate limit<sup>(2)</sup>. Consult us**
- Interest rate on unauthorised overdraft<sup>(2)</sup>  
(interest calculated on the debit balance of the account) ..... **Rate within the applicable maximum interest rate limit<sup>(2)</sup>. Consult us**
- Contract modification fees ..... **Consult us**  
(particularly extension, increase in loans, etc.)

## ➤ FINANCING OF INVESTMENTS

- Administrative fees ..... **Consult us**
- Annual commitment fee (calculated as a % of the loan amount granted.  
Collected in advance when the loan is set up and then on each anniversary date) ..... **Consult us**
- Non-use fee (calculated as a % of the unused amount of the loan) ..... **Consult us**
- Equipment leasing<sup>(3)</sup> ..... **Consult us**
- Guarantee fees ..... **Consult us**
- Contract modification fees ..... **Consult us**  
(particularly extension, increase in loans, etc.)

## ➤ FINANCING OF REAL ESTATE PROFESSIONALS

- Administrative fees ..... **Consult us**
- Annual commitment fee (calculated as a % of the loan amount granted.  
Collected in advance when the loan is set up and then on each anniversary date) ..... **Consult us**
- Non-use fee (calculated as a % of the unused amount of the loan) ..... **Consult us**
- Contract modification fees  
(in particular extension, increase in loans, etc.) ..... **Consult us**

1. Subject to Caisse d'Épargne's approval.

2. The maximum interest rate limit (taux d'usure) can be consulted on the [www.banque-france.fr](http://www.banque-france.fr) website, on the Statistics page.

3. BPCE Lease, public limited company with a Board of Directors, with a capital of €354,096,074, business registration RCS Paris B 379 155 369, registered office at 50, avenue Pierre Mendès France - 75201 Paris Cedex 13, SIREN No. 379 155 369.

# 4 INVESTMENTS

For full and detailed information on the costs and fees relating to financial products and services, see the pre-contractual information and/or regulatory documents specific to this type of transaction, service, financial instrument or ancillary service provided by the institution. The Client may, on request, receive details on the fees collected by the institution for that purpose. Caisse d'Épargne offers products or services as a non-independent service provider, based on an analysis of a range from Groupe BPCE's catalogue of products and services. As such, Caisse d'Épargne may benefit from retrocessions from producers or issuers of the financial instruments distributed through it.

## > BANK SAVINGS

- Term deposits: fixed or adjustable-rate term accounts..... **Consult us**

## > FINANCIAL SAVINGS

- Tailor-made financial products  
(collective investment funds, structured products)..... **Consult us**

# 5 MISCELLANEOUS

- Search for transactions or documents..... **Consult us**
- Intervention fee, charge per transaction..... **€9.90/transaction up to a daily limit of €100.00**

Amount charged by the bank for a transaction resulting in an irregularity in the operation of the account requiring special handling (submission of an irregular payment order, incorrect bank details, etc.), lack of or insufficient funds... ).

## > OTHER INCIDENTS

- Charges for seizure of an allotted account, sequestration ..... **€126.00**

## 6 LEXICON

**Overdraft authorisation or overdraft facility:** credit agreement under which the Caisse d'Épargne d'Épargne expressly authorises the borrowing customer to have funds available that exceed the balance of the latter's current account.

**BIC/IBAN:** the BIC (Bank Identifier Code) and IBAN (Internal Bank Account Number) correspond to your bank details at your bank details at international level (and at European level in the case of the IBAN). These are essential for the automatic processing of any transfer to or from abroad.

**Intervention commission:** amount charged by the Caisse d'Épargne for a transaction resulting in irregular operation of the account requiring special handling (presentation of an irregular payment order, incorrect (presentation of an irregular payment order, inaccurate bank details, lack of or insufficient funds, etc.).

**Cancellation request:** request issued by the creditor before settlement to cancel a transaction which has been put into circulation in the exchange system.

- The originator wishing to issue SEPA Credit Transfer Recalls must contact the Caisse d'Épargne to find out how to proceed.

**Request for return of funds on a SEPA credit transfer (recall):** the request for return of funds on a SEPA credit transfer is sent by the originator's bank to the beneficiary's bank a SEPA transfer is sent by the originator's bank to the beneficiary's bank and can only be used in the following situations can only be used in the following situations: a duplicate transaction at the time of issue, a technical problem leading to the generation of erroneous SEPA Credit Transfers or in the event of fraudulent origin of the SEPA issued. The return of funds requested by the SEPA Credit Transfer Recall cannot be guaranteed as it depends on a favourable response from the beneficiary and his bank:

- the national legislation of the SEPA country in which the beneficiary is domiciled may require the bank to systematically collect the funds requested by the SEPA Credit Transfer Recall require the bank to systematically obtain its customer's prior consent to the return of funds.
- the return of funds depends on the situation of the account of the beneficiary of the SEPA credit transfer when the receipt of the request for the return of funds (Recall) by its bank.
- originators wishing to issue SEPA Credit Transfer Recalls must contact the Caisse d'Épargne to find out how to proceed.

**Overdraft:** tacitly accepted overdraft by virtue of which the Caisse d'Épargne authorises the customer, borrower, to dispose of funds which exceed the balance of his current account or the agreed overdraft agreed overdraft facility.

**Account management fee:** amount charged by the Caisse d'Épargne to remunerate account management.

**Charges for seeking proof:** in the event of a request for reimbursement for an unauthorised direct debit unauthorised debit more than 8 weeks after the due date and within a maximum period of 3 months, a procedure for seeking procedure must be initiated by the debtor's bank with the creditor's bank.

- If the debtor's request proves to be unjustified because the mandate is valid, the debtor will be billed for the cost of seeking proof will be charged.
- If the debtor's request proves to be justified, as the creditor was unable to provide proof of a valid mandate, a fee will be charged for the search for proof valid mandate, the creditor will be billed for the cost of seeking proof.

**ICS (SEPA Creditor Identifier):** Identifier uniquely identifying a creditor issuing SEPA direct debit orders.

**Account operating incident:** operation of the account outside the framework defined with the bank or that defined by law or regulations (for example: exceeding the authorised overdraft).

**The term 'rejection' is generic and includes SEPA direct debits:**

- Rejection: return of a transaction before interbank settlement (due date) at the initiative of the debtor's bank.
- Return: return of a transaction, after interbank settlement (due date), at the initiative of the debtor's bank for banking reasons or following a request for reimbursement (only for SEPA CORE direct debits).

**Reversal:** cancellation, after interbank settlement (due date), at the initiative of the creditor of a transaction that should not have been settled should not have been settled. The transaction must be reversed no later than 5 days after the settlement date (due date).

**RICE:** the RICE (Relevé d'Identité Caisse d'Epargne) or RIB (Relevé d'Identité Bancaire) is used to identify your account, particularly for transfers and direct debits.

### **SEPA: The Single Euro Payments Area**

The Single Euro Payments Area (SEPA) is the area in which, since January 2008, all economic players (individuals, legal entities and institutions) can make and receive payments in euros, regardless of the country in the SEPA zone in which they are located zone, under the same conditions of quality, time and pricing. SEPA is the result of the European Community's desire to create a harmonised payments area.

### **The following are members of SEPA:**

The 27 Member States of the European Union, the four Member States of the European Free of charge Trade Association Association: Iceland, Liechtenstein, Norway, Switzerland, the Principality of Monaco and the Republic of San Marino, and the United Kingdom.

# 7 MAKE A COMPLAINT RESOLVE A DISPUTE

We are constantly striving to provide you with the best quality service, advice and attention.

- **IF YOU HAVE ANY COMPLAINTS OR DISSATISFACTION** to voice, your Caisse d'Épargne is the first point of contact for your complaint.

If you are not satisfied with the response or solution you can forward your complaint to the Customer Relations to the Customer Relations Department.

## By mail :

**Caisse d'Épargne Hauts de France  
Customer Relations Service**  
8 rue Vadé, 80064 AMIENS CEDEX  
80064 AMIENS Cedex 9

## or by internet :

**[www.caisse-epargne.fr](http://www.caisse-epargne.fr)**<sup>(1)</sup>  
Contacts  
Your Caisse d'Épargne  
[www.macaissedepargnehautsdefrancemerepond.fr](http://www.macaissedepargnehautsdefrancemerepond.fr)<sup>(1)</sup>  
[service.client@hdf.caisse-epargne.fr](mailto:service.client@hdf.caisse-epargne.fr)<sup>(1)</sup>

We undertake to acknowledge receipt of your complaint within 10 working days of the date it is sent, unless a response can be provided within this period. However, if a more in-depth analysis of your file is necessary and the deadline is exceeded, we undertake to inform you of the new deadline, we undertake to inform you of the new deadline, which, except in very special cases, should not exceed two months (from the date of receipt of your complaint).

For complaints relating to payment services (credit cards, transfers, direct debits, etc.), the Caisse d'Épargne will reply within 15 working days of receipt of your complaint. However, if more time is necessary to respond to you, we will send you an interim response explaining the reason for the delay and specifying the final date of our response. In any event, you will receive a definitive response no later than 35 working days following receipt of your complaint.

- **IF YOU HAVE A DISPUTE REGARDING THE APPLICATION OF THE RATE**, you may submit your complaint to the mediation service at the following address:

Ombudsfin asbl - North Gate II,  
Boulevard du Roi Albert II 8, bte 2  
B-1000 Bruxelles  
E-mail : [ombudsman@ombudsfin.be](mailto:ombudsman@ombudsfin.be)<sup>(1)</sup>  
[www.ombudsfin.be](http://www.ombudsfin.be)<sup>(1)</sup>

1. Connection cost depends on your service provider.



**FOR THE OPERATION OF YOUR ACCOUNT,**  
our Banking Operations Department is at your disposal:

Avenue Louise, 143  
1050 Bruxelles

E-mail : [benelux-banking-ops@hdf.caisse-epargne.fr](mailto:benelux-banking-ops@hdf.caisse-epargne.fr)

**Directeur Thierry Navette**  
**GSM : 0032 (0) 476 90 80 61**



CAISSE D'ÉPARGNE  
**BELGIUM**



[\*\*www.caissedepargnebelgium.be\*\*](http://www.caissedepargnebelgium.be)<sup>(1)</sup>



1. Connection cost depends on your service provider.

Caisse d'Épargne et de Prévoyance Hauts de France - Cooperative bank governed by Articles L.512-85 et seq. of the French Monetary and Financial Code - Société Anonyme à Directoire et Conseil d'Orientation et de Surveillance - Share capital of €1,000,000,000 - Registered office 612, Rue de la Chaude Rivière 59800 Lille - 383 000 692 RCS Lille Métropole - Code NAF 6419 Z N° TVA intracommunautaire FR34383000692 - Insurance intermediary, registered with ORIAS under number number 07 008 031 Holder of the 'Transaction on real estate and business assets without collection de fonds, effets ou valeurs ' n° CPI 8001 2016 000 009 207 délivrée par la CCI Grand Lille - garantie financière : CEGC, 59 avenue Pierre Mendès France, 75013 Paris. Branch of the Caisse d'Épargne et de Prévoyance Hauts de France - Avenue Louise - 143 - B-1050 BRUXELLES N° d'Entreprise 0674.826.723 - RPM Bruxelles - N° TVA BE 0674.826.723 Tel : 0032 (0) 22 90 54 60. Bank account number: IBAN: BE 28 7360 0637 8220 - BIC: KREDBEB with KBC Bank. Part of Groupe BPCE, holder of the unique identifier REP Papiers n° FR232581\_03FWUB issued by ADEME. Design Affaires Directes - January 2025.