

Banking Mediator : Remedies and Procedures

ABC Tunis is at your full disposal to provide you any information you may wish to obtain on the operation of your account and to respond to your claims or complaints, if any.

For any claim or complaint, you will have the possibility to call upon your Customer Service Officer who will strive for finding a solution. In case of difference or disagreement, and if you are not satisfied with the solution proposed to you, or in the absence of reply to your request, you may resort, free of charge, to the mediation procedure according to the current regulations.

You will then approach directly the ABC Tunis Banking Mediator, the particulars of whom are indicated in the Particular Conditions of this Agreement. The Mediator will examine your request and indicate you the future steps of the procedure.

For the purposes of such procedure, you expressly authorize ABC Tunis to communicate to ABC Tunis Banking Mediator, all documents and information useful to the accomplishment of his/her mission: You release ABC Tunis from the banking secrecy obligation concerning the needs of the mediation procedure.

Nevertheless, the ABC Tunis Banking Mediator may be called for only through a written request signed by you or by your representative, accompanied by any supporting documents being at your disposal and addressed by any means leaving a written trace.

The ABC Tunis Banking Mediator may not be called for to mediate in the difference if you prove to have made a voluntary resort to ABC Tunis and, in all cases, within 15 banking business days after the date of receipt of your complaint by ABC Tunis.

The ABC Tunis Banking Mediator may be called for in claims:

- For which no arbitration or compromise is permitted in accordance with the current legislation;
- Relating to ABC Tunis trading policy and, in particular, in terms of pricing and credit granting policy.

The ABC Tunis Banking Mediator shall examine the complaint and give opinion within no later than two months as from the date of referring of the matter thereto.

The opinion of ABC Tunis Banking Mediator shall not be binding for the litigant parties and shall not be liable to any appeal.

The verifications and statements which the ABC Tunis Banking Mediator gathers may not be reproduced or invoked in the course of the procedure without the consent of the litigant parties, nor by any way in another judicial or arbitration proceeding.

The first name, family name and particulars of ABC Tunis Banking Mediator are displayed on Extracts and Statements of your Account as well as on the complaint form available at the counters of your ABC Bank Branch.

ABC Tunis Banking Mediator :

Mr. Slaheddine MAMLOUK

Address : Rue Tyr, Cité Al Andalous B36R – 1004 El Menzah 8

E-mail : sabmamlouk@yahoo.fr

Tel. /Fax : 216- 71 717 395

Mob : 216- 98 334 686

Standard Banking Terms & Conditions

Into force starting from 2007

We are pleased to communicate to you our Bank's Conditions applied to your principal banking operations. These tariffs and conditions can be modified constantly subject to preliminary information, in accordance with the regulation in force. For all specified complementary, do not hesitate to contact your Relationship Manager in ABC Tunis.



DEBIT INTEREST RATES IN BASE RATES (BR)		
	% per year	
I- SHORT TERM LOANS		
1- Discount of Export Receivables (MCNE)		BR+2.5%
2- Discount		
• Secured		BR+2.5%
• Non Secured		BR+5%
3- Other Financings		BR+5%
II- MEDIUM TERM LOANS		
		BR+5%
III- LONG TERM LOANS		
		BR+5%
CREDIT INTEREST RATES IN BASE RATES (BR)		
	% per year	
I- SIGHT ACCOUNT IN FOREIGN CURRENCY*		
		0%
II- TERM DEPOSITS*		
		BR-3%
1- Less than 3 months		BR-3%
2- Between 3 months & less than 6 months		BR-3%
3- Between 6 months & 1 year		BR-3%
4- More than 1 year		BR-3%
BANKING FEES & COMMISSIONS		
	Basis	Pricing \$
I- COMMISSIONS ON ACCOUNTS		
1- Account maintenance fees per quarter (/Q)		
• Check Accounts	Account	25/Q
• Current Accounts	Account	25/Q
• Other Accounts	Account	25/Q
2- E-Banking Fees		
• Fees on the SMS Banking : ABCcontact	Message	0.2/Q
• Subscription to the Internet Banking : ABC Online	Monthly	20
3- Rental of safe deposit box per month (/m)		
• Small size	Safe box	10/m
• Medium size	Safe box	30/m
• Large size	Safe box	40/m
4- Commission on debit movements per quarter (/Q)	(1)	1/4% /Q
5- Commission on highest overdraft (exceptional) per quarter (/Q)	(2)	1/4% /Q
6- Investigation Charges		
• Inquiry on a transaction less than 6 months old	Document	5
• Inquiry on a 6 to 12 months old transaction	Document	10
• Inquiry on a 1 to 3 years old transaction	Document	20
• Inquiry on a 3 to 5 years old transaction	Document	30
• Inquiry on a 5 to 10 years old transaction	Document	50
II- COMMISSIONS ON LOCAL CLEARING PROCESS		
1- Commissions on local transfers in TND/TNC		
• Internet & Inter-bank issued transfers	Transfer	1.2
• Internet & Inter-bank received transfers	Transfer	1
2- Commissions on checks in TND/TNC		
• Check collection (normalised check)	Check	0.5
• Check collection (nor normalised check)	Check	1
• Certified check	Check	10
• Stop-payment of check	Check	20
• Fees on unpaid checks		
- Notification of unpaid check (préavis)	Check	25
- Certificate of Non Payment (CNP)	Check	50
- Check Payment (1 st delay)	Check	30
- Check Payment (2 nd delay)	Check	50
3- Commissions on Bills in TND/TNC		
• Bill Collection	Bill	2
• Discounted Bill	Bill	2
• Presentation for bill acceptance	Bill	2
• Delivery of "Bon à Payer" for bill to present	Bill	5

BANKING FEES & COMMISSIONS (Continued)		Basics	Pricing \$
• Payment of bill		Bill	2
• Stop-payment of bill (opposition)		Bill	10
• Fees on unpaid bill		Bill	3
• Bill under protest		Bill	15
4- Other Fees and Conditions			
• Funds availability for transients		Transaction	10
• Cash deposit/withdrawal in FCY		Amount	4‰
• Commission of study (loan)		Amount	1‰ Flat
• Bank guarantees, bonds & other commitments		Amount	
- With cash margin		Amount	100/Q
- Without cash margin per month		Amount (3)	4‰/m
• Commission of commitment per month (monthly perception & to term)		Amount remaining	2‰/m
• Project research, setting up and financing (Tunisia)		Amount(4)	5‰
• Request for commercial information			200
• Commission on regulation of succession		Heir	40
III- COMMISSIONS ON INTERNATIONAL OPERATIONS & FX TRANSACTIONS			
1- Commercial Titles Domiciliation			
• Import & Export Titles		Title	12
• Annual authorization		Transaction	12
• F1/F2/ Information Forms (Central Bank)		Transaction	12
• Amendments to Import or Export Title		Modification	12
2- Documentary Credit			
• Import			
Issuance commission			
- With cash margin		Transaction	50
- Without cash margin per month		Amount(3)	4‰
Amendment commission			
- Amount of Term		Amount(3)	4‰
- Other amendments		Transaction	50
Payment commission		Amount(4)	2‰
• Export			
Transmission commission		Transaction	50
Confirmation commission per Quarter		Amount	4‰
Amendment commission			
- Amount or term		Amount	SRP
- Other amendments		Transaction	50
Payment commission		Amount(4)	2‰
Notification commission		Transaction	50
Document checking commission		Amount	1,5‰ Flat
Differed payment commission per Quarter		Amount	SRP
3- Collections of Documentary Remittances			
• Import			
Acceptance commission		Amount(5)	2‰
Payment commission		Amount(4)	3‰
Endorsement commission		Amount(5)	2‰
• Export			
Payment commission		Amount(4)	3‰
Endorsement commission		Document(5)	2‰
4- Financial Transfers & Checks in Foreign Currency			
• Check collections in Foreign Currency		Check	150
• Transfers in USD or other Foreign Currencies : Issued / Received		Transfer(5)	2‰
5- Letters of Guarantee			
• With cash margin per Quarter		Transaction	50
• Without cash margin per Month		Amount(3)	4‰
6- Project research, setting up and financing		Amount	Package deal