

Mizuho Bank Europe N.V.
Paris Branch

General Conditions Corporate

Applied from 8th February 2025

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1. DEFINITIONS

Europe

The diagram below illustrates, as at January 17th, 2025, 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	D
(other than foreign exchange contracts)	

Credit transactions

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

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

SDD CORE

D -2 business days

SDD B2B

D -2 business days

Debit transactions

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 ⁽¹⁾

- 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 ⁽²⁾	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 ⁽²⁾	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 ⁽²⁾	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 (Non-SEPA Transfers)

Transfer commission (A)

Minimum fee 15.00€

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

Transfer commission (B)

Minimum fee 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

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

Account maintenance Fees

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

Rate	communicated individually
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Information

Balance certificate

One account	15.00€
Several accounts	30.00€

Audit certificate	120.00€
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Other certificates	15.00€
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Investigations (document research)

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

Electronic banking subscription

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

Fees for incidents

Authorities'seizure to third party fees	10.00%
Seizure fees	100.00€

Fees subject to VAT

Max: 100.00€, VAT included

Domestic & SEPA payments

Credit transactions

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

Fees subject to VAT

Debit transactions

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

Incidents

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€
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Non-SEPA payments

In our books

Per transfer	No charge
Foreign exchange commission	No charge

Receiving payments

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

Issuing payments

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

Incidents

Issued transfer		
Cancellation request	Paper	15.00€
Repaired	Per electronic transfer	See Tariff by thresholds
Investigations		23.00€
		Transfer commission B

Foreign exchange	Daily buying or selling foreign exchange rates are available upon request to your usual account officer.
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Spot forex	No charge
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Forward forex	No charge
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Cash management	
Intra-Branch	Consult us

Global Cash Pooling	Consult us
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Loans	
Overdraft	
Unauthorized	€STR + 3.50%
Authorized	Consult us
Highest overdraft commission	0.06%

Investment financing	Consult us
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Guarantees

Issuance

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

Reception

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

Export

Bills & clean bills collection

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
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Irrevocable documentary credit

Fees

Notice	60.00€	
Notification	0.10%	Min : 120.00€
Confirmation / acceptance	Depending upon country Per 3 indivisible months	Min : 150.00€
Amendment/extention	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
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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

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

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

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

Investigations

Others		23.00€
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Other fees

Unpaid		75.00€
Cancellation		75.00€
Return of documents		75.00€

CONTACTS

In France

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

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www.mizuhogroup.com/emea/france

Worldwide

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