Memo Bank

SERVICES AGREEMENT

Fee Schedule

Last updated on June 2, 2026

Unofficial translation. This document is an unofficial English translation of Memo Bank's Fee Schedule, which forms an indivisible whole with the General Terms and Conditions and the Special Terms and Conditions, the authoritative version of which is published in French at: https://memo.bank/convention.

It is provided for information purposes only, as a courtesy to facilitate understanding; it has no contractual value of its own and creates no rights or obligations.

In the event of any discrepancy, divergence of interpretation or conflict between this English translation and the French version, **the French version shall prevail in all respects.**

Introduction

This document sets out the Fee Schedule applicable to the most common operations in the absence of personalised Fee Schedule terms subscribed to by the customer.

These conditions may be amended at any time. Any amendment will be the subject of prior general or personalised information.

Our prices are expressed exclusive of tax (excl. VAT) and in euros. Services that do not bear the "excl. VAT" mention are not subject to VAT. Where VAT is due, the VAT at the rate in force on the date of the transaction must be added to the amount exclusive of tax.

We invite you to supplement your reading with the General Terms and Conditions, which contain a glossary of the capitalised terms, as well as with our online help.

For any further information, or for operations not presented in this document, please do not hesitate to contact your account manager.

Our mission: supporting businesses with high transaction volumes

Founded in 2020, Memo Bank is a French credit institution specialising in the management of corporate flows. Memo Bank is authorised by the European Central Bank and supervised by the French Prudential Supervision and Resolution Authority (ACPR). For investment services, Memo Bank is registered with ORIAS and acts as a tied agent of Twenty First Capital, a portfolio management company authorised by the French Financial Markets Authority (AMF).

Memo Bank's mission is to enable businesses to operate their domestic and cross-border payments without friction, in real time and at scale. To that end, we have built a modern, API-first banking infrastructure, so that financial flows are no longer a bottleneck but a genuine growth accelerator. Our customers also benefit from day-to-day support provided by dedicated account managers.

Our customers have a complete arsenal of protection against fraud and errors, including in particular the verification of payees and their IBANs, virtual IBANs, direct debit blocking and payment approval workflows.

Today, businesses from a wide range of sectors — from insurers to real estate professionals, including portfolio management and financing companies — entrust us with the management of several billion euros of financial flows.

A bank recognised for the quality of its products and services

The excellence of our services is directly reflected in our customers' satisfaction. In 2024, Memo Bank posted an NPS (Net Promoter Score) of 75, one of the highest in the French banking market.

The quality of our products has been praised on several occasions by panels of finance experts. Our banking API has been awarded twice: in 2023 by the *Trophées DAF* in the "Innovation and Transformation" category, and in 2024 by *The Digital Banker* at the Global SME Banking Innovation Awards. The entire Memo Bank project, from obtaining the banking licence to our flow, treasury and financing management solutions, was distinguished by *The Payments Association* in 2024, making us finalists in the "Best B2B/B2C Initiative" category.

Memo Bank Payments: for managing your flows at scale

The **Memo Bank Payments** offer is aimed at European businesses with high transaction volumes. We provide them with direct access to a state-of-the-art banking infrastructure to multiply and secure their payments in real time.

This infrastructure is based on our Premium API for payments and collections, designed to adapt to the growth of your flows and to meet your regulatory requirements.

Awarded on several occasions by finance experts, this versatile and scalable API integrates quickly with your tools (CRM, back-office, etc.) and saves you from mobilising your resources on long and costly IT projects. A test environment (sandbox) is also made available to you to facilitate integration and simulations.

The Memo Bank Payments range comes in two plans:

– **Payments Core:** for businesses in their launch or growth phase that wish to modernise and accelerate the management of their flows.

– **Payments Scale:** for businesses with very high transaction activity that seek to automate their operations while reducing their costs, with the guarantee of a 99.9% SLA.

For more information, please do not hesitate to contact your account manager.

	Payments Core	**Payments Scale**
Monthly billing	From €449 excl. VAT / month	From €449 excl. VAT / month
Commitment	Not applicable	Annual commitment. For more information, please consult our General Terms and Conditions and your specific fee terms
Access to the various accounts		
Number of current accounts included	5	10
Cost per additional current account	€15 excl. VAT / month	€15 excl. VAT / month
Users included	5	Unlimited
Cost per additional User	€15 excl. VAT / month	N/A
Monthly statements	Included	Included
Online collaborative workspace	Included	Included
Virtual IBANs	Included	Included
Cash optimisation		
Booster savings account	Not available	Included (see conditions)

	Payments Core	Payments Scale
Investment advice in connection with cash investment	Not available	Included
EUR and USD cash investments	Not available	Included (see conditions)
Credit transfers		
Incoming SEPA credit transfers (standard, instant)	Included	Included
Outgoing SEPA credit transfers (standard, instant)	A per-unit price applies, billed monthly, proportional to the amount of each credit transfer issued. Min: €0.25 excl. VAT per credit transfer 0.20% per credit transfer	A per-unit price applies, billed monthly. This pricing is degressive and calculated on the basis of the total amounts issued per month. Please contact us
Issuance of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.
Receipt of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.
Issuance of a treasury Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer
Issuance of an urgent Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer
Receipt of a treasury Credit Transfer via TARGET2	Included	Included
Receipt of an urgent Credit Transfer via TARGET2	Included	Included
SEPA Core or B2B direct debits		

	Payments Core	Payments Scale
Setup fee for direct debit collections at D+2	€250 excl. VAT	€250 excl. VAT
Collection at D+2 with mandate management and electronic signature	€120 excl. VAT / month	€120 excl. VAT / month
Collection at D+10 with mandate management and electronic signature	€60 excl. VAT / month	€60 excl. VAT / month
Collection by SEPA direct debit	A per-unit price applies, billed monthly, proportional to the amount of each direct debit received. Min: €0.30 excl. VAT per direct debit 0.30% per direct debit	A per-unit price applies, billed monthly. This pricing is degressive and calculated on the basis of the total amounts you collect each month. Please contact us
Payment by SEPA Core direct debit	Included	Included
Banking connectivity		
Versatile Premium API: - management of accounts, liquidity and local and international transactions - verification of the match between the payee and the IBAN - IBAN fraud analysis To understand the full extent of the possibilities of our Premium API, we invite you to consult our documentation.	Included	Included
Verification via API of the match between the IBAN and the payee's name, and analysis of the IBAN's history	€2.25 excl. VAT per check	Per-unit price per check. The pricing is degressive and calculated on the basis of the number of checks performed per month. Please contact us
Webhooks	Included	Included
Test environment (sandbox)	Included (see the schedules to the General Terms and Conditions)	Included (see the schedules to the General Terms and Conditions)
Service Level Agreement (SLA)	Not available	Included (see the schedules to the General Terms and Conditions)
EBICS TS	€60 excl. VAT / month	€60 excl. VAT / month

	Payments Core	Payments Scale
Access to the Swift MT940 statements feature	€10 excl. VAT / month / account	€10 excl. VAT / month / account
Sending of a Swift MT940 statement	€0.76 excl. VAT per statement	€0.24 excl. VAT per statement
Open Banking API	Included	Included
Visa Corporate cards with deferred and instant debit		
Insurance and medical assistance	Included	Included
Expense management module	€30 excl. VAT / month	€30 excl. VAT / month
Physical Visa Corporate Card	€5 excl. VAT / month	€5 excl. VAT / month
Virtual Visa Corporate Card	Unlimited	Unlimited
Single-use Visa Corporate Card	Unlimited	Unlimited
Apple Pay and Google Pay	Included	Included
Click to Pay (New online payment method developed by the main payment card networks. Available from March 2026)	Included	Included
ATM withdrawals included	2	2
Additional ATM withdrawal	€2 excl. VAT	€2 excl. VAT
Security – Fraud management		
Granular rights management for each user	Included	Included
Credit transfer approval workflows	Unlimited	Unlimited
Direct debit blocking	Unlimited	Unlimited
Direct debit mandate management	Included	Included
Memo Bank Protect: verification of your payees' identity and the reputation of their IBANs to neutralise credit transfer fraud	Included	Included

Memo Bank 365

Memo Bank 365 is an offer aimed at Finance teams seeking a collaborative, instant, seamless and secure banking experience. These are the banking foundations needed by SMEs that want to pay fast and be paid fast, manage their cash in real time, access their data efficiently, prevent any error and any fraud, and automate whatever should be automated.

Even though we break down our fees line by line, all our products are designed to work together and consistently. For example, you can use virtual IBANs with outgoing direct debits, or assign payment cards to specific current accounts, on the fly. Many configurations are possible. To find out whether your use case is feasible, please do not hesitate to talk to your account manager.

Memo Bank 365 comes in three flat-rate subscriptions, described in the table below. Our plans correspond mainly to increasing transaction volumes.

Owing to its fully integrated design, it is not possible for us to sell you only part of these products.

	Plus	**Prime**	**Expansion**
Monthly subscription	€199 excl. VAT / month	€399 excl. VAT / month	€949 excl. VAT / month
Access to the various accounts			
Current accounts included	5	5	5
Cost per additional current account	€10 excl. VAT / month	€8 excl. VAT / month	€5 excl. VAT / month
Monthly statements	Included	Included	Included
Online collaborative workspace	Included	Included	Included
Users included	Unlimited	Unlimited	Unlimited
Virtual IBANs included	200	500	2,000
Cash optimisation			
Booster savings account	Included (see conditions)		
Term deposit accounts	Included (see conditions)		
Investment advice in connection with cash investments	Included		
Cash investments	Included (see conditions)		
Security – Fraud management			
Granular rights management for each user	Included	Included	Included
Credit transfer approval workflows	Unlimited	Unlimited	Unlimited
Direct debit blocking	Unlimited	Unlimited	Unlimited

	Plus	Prime	Expansion
Direct debit mandate management	Included	Included	Included
Memo Bank Protect: verification of your payees' identity and the reputation of their IBANs to neutralise credit transfer fraud	Included	Included	Included
Credit transfers and direct debits			
Credit transfers (standard, instant) and direct debits (Core, B2B) included (incoming/outgoing)	300 / month	1,000 / month	3,500 / month
Per-unit fee per Payment Transaction within the SEPA Zone, in the event of exceeding	€0.40 excl. VAT	€0.30 excl. VAT	€0.20 excl. VAT
Issuance of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.		
Receipt of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.		
Setup fee for SEPA direct debit collections at D+2	€250 excl. VAT	€250 excl. VAT	€250 excl. VAT
Collection by SEPA direct debit at D+2 with mandate management and electronic signature	€120 excl. VAT / month	€120 excl. VAT / month	€120 excl. VAT / month
Collection by SEPA direct debit at D+10 with mandate management and electronic signature	€60 excl. VAT / month	€60 excl. VAT / month	€60 excl. VAT / month
Issuance of a treasury Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer
Issuance of an urgent Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer	€6.40 excl. VAT per credit transfer
Receipt of a treasury Credit Transfer via TARGET2	Included		
Receipt of an urgent Credit Transfer via TARGET2	Included		
Visa Corporate cards with deferred and instant debit			
Insurance and medical assistance	Included		

	Plus	Prime	Expansion
Physical Visa Corporate Cards included	10	15	30
Cost per additional physical Card	€5 excl. VAT / month	€5 excl. VAT / month	€5 excl. VAT / month
Production and delivery fee for a physical Card	€10 excl. VAT	€10 excl. VAT	€10 excl. VAT
Virtual cards	Unlimited	Unlimited	Unlimited
Single-use cards	Unlimited	Unlimited	Unlimited
Apple Pay and Google Pay	Included	Included	Included
Click to Pay (New online payment method developed by the main payment card networks. Available from March 2026)	Included	Included	Included
ATM withdrawals included	2	2	2
Additional ATM withdrawal	€2 excl. VAT	€2 excl. VAT	€2 excl. VAT
Banking connectivity			
EBICS TS	€60 excl. VAT / month	€60 excl. VAT / month	€60 excl. VAT / month
Access to the Swift MT940 statements feature	€10 excl. VAT / month / account	€10 excl. VAT / month / account	€10 excl. VAT / month / account
Sending of a Swift MT940 statement	€0.76 excl. VAT per statement	€0.24 excl. VAT per statement	€0.24 excl. VAT per statement
Open Banking API	Included	Included	Included

Special accounts: segregation of funds held on behalf of third parties

In accordance with the regulations, in particular the provisions of the French Monetary and Financial Code (CMF), the French Code of Civil Enforcement Procedures (CPCE) and the French Labour Code (CT), Memo Bank is authorised to open special accounts allowing businesses to segregate the funds they hold on behalf of third parties.

Access to the accounts below depends on the type of flows entrusted and on the sector of activity of your business. Special accounts are available both under the Memo Bank 365 offer and the Memo Bank Payments offer.

Type of special account	Pricing and remuneration of deposits	Details
Safeguarding account	Please contact us	The safeguarding account is offered together with the settlement account and is aimed at: - payment institutions (see Article L. 522-17 of the French Monetary and Financial Code), - electronic money institutions (see Article L. 526-32 of the French Monetary and Financial Code), - investment firms (Article L. 533-10 of the French Monetary and Financial Code), - credit servicers (Article L. 54-11-6 of the French Monetary and Financial Code).
Settlement account	Please contact us	
Fiduciary (fiducie) account	Please contact us	This account is aimed at businesses with fiduciary activities (see Articles 2011 et seq. of the French Civil Code).
Dedicated debt-collection account	Please contact us	This account is aimed at businesses carrying out an amicable debt-collection activity (see Article R. 124-2 of the French Code of Civil Enforcement Procedures).
Special-purpose account	Please contact us	This account is aimed in particular at portfolio management companies that collect funds on behalf of specialised financing undertakings (OFS) or securitisation undertakings (OT) (see Article L. 214-173 of the French Monetary and Financial Code).
Meal-voucher (titres-restaurant) account	Please contact us	This account is aimed at meal-voucher issuers (see Articles L. 3262-2 et seq. of the French Labour Code).
Other special accounts	Please contact us	Special accounts dedicated to portfolio management companies (SGP) managing Alternative Investment Funds (AIF), real estate professionals and judicial commissioners (formerly auctioneers and bailiffs).

Holding company and SPV accounts

Memo Bank enables businesses to manage the accounts of their holding companies and SPVs (Special Purpose Vehicles) with the Basic plan.

Monthly subscription	€49 excl. VAT / month
Access to the various accounts	
Current accounts included	1
Cost per additional current account	€10 excl. VAT / month
Online collaborative workspace	Included
Users included	1
Cost per additional User	€10 excl. VAT / month
Cash optimisation	
Booster savings account	Included (see conditions)
Term deposit account	Included (see conditions)
Investment advice in connection with cash investments	Included
Cash investments	Included (see conditions)
Credit transfers	
Credit transfers (standard, instant) and direct debits (Core, B2B) included (incoming/outgoing)	20 / month
Per-unit fee per Payment Transaction within the SEPA Zone, in the event of exceeding	€0.40 excl. VAT
Issuance of a treasury Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer
Issuance of an urgent Credit Transfer via TARGET2	€6.40 excl. VAT per credit transfer
Receipt of a treasury Credit Transfer via TARGET2	Included
Receipt of an urgent Credit Transfer via TARGET2	Included
Issuance of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.

Receipt of an International Credit Transfer	€7.20 excl. VAT per credit transfer + foreign-exchange fees depending on the currency. The conversion rate (which includes the foreign-exchange fees) is shown in your Workspace.
Visa Corporate cards with deferred and instant debit	
Insurance and medical assistance	Included
Virtual cards included	1
Cost per additional virtual card	€5 excl. VAT / month
Single-use cards included	1
Cost per additional single-use card	€1.5 excl. VAT
Physical cards included	1
Cost per additional physical card	€5 excl. VAT / month
Apple Pay and Google Pay	Included
Click to Pay (New online payment method developed by the main payment card networks. Available from March 2026)	Included
ATM withdrawals included	2
Additional ATM withdrawal	€2 excl. VAT
Banking connectivity	
EBICS TS	€60 excl. VAT / month
Sending of Swift MT940 statements	€10 excl. VAT / month / account
	€0.76 excl. VAT per statement sent
Open Banking API	Included

Growing your business

Memo Bank supports your business in its financing and capital-increase needs. For more information on our solutions described below, please do not hesitate to contact your account manager.

Short-term financing

We offer overdraft solutions sized to your needs, to cope with your cash-flow mismatches. Our overdraft facilities cover periods of 15, 30, 45 or 60 consecutive days. The financing terms and amounts are generally defined for an indefinite period. Depending on seasonality and the origin of your needs, we offer you the most suitable solution, with quick and simplified setting up.

Medium- and long-term financing

We support you in financing your projects, whether tangible or intangible, and help you cope with your operating expenses. Repayment terms range from 1 to 7 years, with monthly or quarterly instalments and a grace period (deferred amortisation) of up to 6 months. We offer full financing of your project or co-financing in partnership with other banking institutions as part of a banking pool, with fast execution times.

Capital deposit and capital increases for companies

We support you in your capital-increase processes, whatever their degree of complexity. We handle operations with multiple subscribers, investors located across the world, as well as various amounts. From the automated tracking of the progress of subscriptions, to obtaining the capital deposit certificate, including the blocking and unblocking of funds, you can count on tailored support and ultra-fast processing times.

Main value dates

Operations within the SEPA Zone

Credit transfer	Value Date	Conditions
Issuance of a Standard SEPA Credit Transfer	Day of the transaction	If the credit transfer is made before 3:30 p.m. on a working day
	Day of the transaction + 1	If the credit transfer is made after 3:30 p.m. on a working day
Transaction crediting the account	Processing date	Crediting time depends on the issuing bank

International operations

Credit transfer	Value Date	Conditions
Issuance of an International Credit Transfer	Processing date	Please contact us
Receipt of an International Credit Transfer	Processing date	Please contact us

Main special events

Collection by SEPA direct debit	Pricing
Obtaining an ICS number from the Banque de France	€50 excl. VAT
Notification of a change of corporate or trade name to the Banque de France	€50 excl. VAT
Management of returned or refunded direct debits	Max: €5 excl. VAT per direct debit
Credit transfers	**Pricing**
SEPA and Swift intervention fees: reject request, information amendment request, etc.	€25 excl. VAT
Payment cards	**Pricing**
Unjustified dispute of a card payment	€45 excl. VAT
Production and delivery fee for a physical payment card	€10 excl. VAT
Foreign-currency payment and withdrawal fees by payment card (outside the euro area)	2% of the amount concerned
Overdraft	**Pricing**
Unauthorised overdraft rate	12% per year
Documents	**Pricing**
Certificate to statutory auditors	€95 excl. VAT
Certificate of balance, good standing, account holder or authorised persons	€25 excl. VAT
Other certificates (non-merger, etc.)	Please contact us
Financing	**Pricing**
Reminder/formal notice fees for a file in collection or litigation	Please contact us
Fee for transferring a credit file to litigation (per file)	Please contact us
Fee for placing a file in acceleration of the loan (déchéance du terme) (per file)	Please contact us
Loan restructuring	Please contact us
Attachments	**Pricing**
Fee per administrative seizure in the hands of a third party (SATD)	10% of the amount due, up to a cap of €100

Fee per garnishment (protective attachment, garnishment, attachment of securities)	€100