

Tide France - Prices and Services List

Last revised: 24 October 2025

Account management fees	
First Tide Business Account	Free of charge
Additional Tide Business Account (Currently not available)	

Payment card	
First physical Tide Card (incl. shipping fee)	Free of charge
Replacement card (incl. shipping fee)	Free of charge

Card payment transactions***	
Tide Card payments in EUR	Free of charge
Tide Card payments in foreign currencies (non-EUR)	1% of the transaction amount

Cash withdrawals & deposits	
Cash withdrawals****	
Cash withdrawals at ATMs with the Tide Card in EUR	2,00 EUR + costs of the external institution
Cash withdrawals at ATMs with the Tide Card in foreign currencies	2.00 EUR + costs of the third-party bank + 1% of the transaction amount
Cash deposits (Currently not available)	

Transfers & direct debits	
Transfers between Tide Members or between two Tide Business Accounts of the same Tide Member	Free of charge
Incoming and outgoing SEPA* transfers (including SEPA instant) and direct debit in EUR	0,20 EUR
Incoming and outgoing SWIFT** payments in EUR (Currently not available) (The fee will be debited separately from the incoming payment amount)	7,50 EUR + 1% of the transfer amount

SEPA Direct Debit Out: Legitimate rejection of a direct debit by a merchant due to insufficient funds in a Tide member's Business Account	5 EUR
SEPA Direct Debit (DD) Return/Rejection – Insufficient Funds A charge of €3.00 will be applied to the Tide member for each SEPA Direct Debit returned or rejected due to insufficient funds in the payer's account (the payer is a client of a Tide member)	3 EUR

Bank statements	
Monthly Tide Business Account statement as PDF for self-printing	Free of charge
Monthly Tide Card statement as PDF for self-printing	Free of charge

Other fees	
Tide Business Account balance enquiry at the ATM	Free of charge

***SEPA countries** - EEA states as well as Andorra, Guernsey, Isle of Man, Jersey, Monaco, San Marino, Saint-Pierre and Miquelon, Switzerland, the United Kingdom of Great Britain and Northern Ireland (incl. Gibraltar) and the Vatican City.

The European Economic Area (EEA) currently includes the EU member states: Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Greece, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal (including Azores, Madeira), Romania, Sweden, Slovakia, Slovenia, Spain (including Canary Islands), Czech Republic, Hungary as well as Cyprus and the countries Iceland, Liechtenstein and Norway.

****** The processing fee applies to payments sent worldwide via the **SWIFT network** in Euro to any destination country with payment type SHA (fee sharing).

*****Tide Card Transaction Limits:** Minimum amount for a Tide Card transaction = EUR 0.01. Maximum amount per Tide Card transaction per cardholder = EUR 10,000. Maximum daily Tide Card transaction limit per Tide Member Account = EUR 20,000. Maximum monthly Tide Card transaction limit per Tide Member Account = EUR 75,000.

******ATM Withdrawal Limits:** Maximum total daily ATM cash withdrawal = EUR 500. Maximum total monthly ATM withdrawal amount = EUR 3,000.

Business days of the respective service provider

A business day is any day on which the respective service provider maintains the necessary business operations for execution of payment transactions.

Tide Platform SAS and Tide Platform S.A. maintains this operation on all business days, with the exception of:

- Sundays
- Good Friday
- Easter Monday
- Christmas Eve (24 December)
- New Year's Eve (31 December)
- Business days on which Tide is closed due to local circumstances and such days have been announced in good time in advance.

Adyen N.V. maintains the business operations necessary for the execution of payment transactions* on all business days, with the exception of:

- Saturdays
- Sundays
- Good Friday
- Easter Monday
- Labour Day (1 May)
- Christmas Eve (24 December)
- 26 December
- Business days on which the account-holding office of Adyen N.V is closed due to local circumstances and these days have been announced in advance.

*The term may include the relevant payment account services "SEPA/SWIFT credit transfer", "direct debit" and "standing order".

Cut-off times for bank transfers

SEPA credit transfer until **15:45** on business days of Adyen N.V.

Foreign bank transfer until **16:55** on Adyen N.V. business days

SEPA Instant transfers can be submitted **24 hours a day** on all calendar days.

Execution times for bank transfers

SEPA credit transfer

The transfer amount will normally be received by the payee's payment service provider on the next business day.

If the agreed day for processing a payment order is not a business day, the payment order will be processed on the following business day.

Requirements for SEPA-transfers

The remitter has provided his IBAN and that of the payee and the payee's bank participates in the SEPA Credit Transfer Scheme.

Execution times of SEPA Direct Debit Requests

The direct debit amount shall reach the beneficiary's payment service provider within a maximum of one business day.

Adyen receives the payment order the working day before the money is debited to your Tide Business Account. You'll see it in your Tide Business Account overview as a "scheduled payment". The money will be collected by 06:00 the day after the order has been received.

SEPA Instant credit transfers are executed within seconds.