Dwarf Credit (Crédit Nain) Founding Charter

Preamble

For over **50,000 years**, **Crédit Nain** has been the backbone of trade and financial exchange throughout the world. Founded by the illustrious **Dwarves of the Old Kingdom**, this banking institution was built on the principles of **stability, integrity and shared prosperity**.

Crédit Nain guarantees rigorous and secure financial services, based on the official currency of **gold and silver pebbles**, facilitating transactions and investments between the different races in the world of Barok.

Title I: The Nature and Principles of Natural Credit

Article 1 - Definition Crédit Nain **is an independent banking institution** for the exchange, lending and preservation of wealth. It operates under the supervision of the **Council of Great Accounts**, made up of the **most eminent bankers and masters of Dwarf ciphers**.

Article 2 - Objectives and missions

1. **Facilitate trade** by issuing a reliable and universally recognized currency.
2. **Offering credit and investment solutions** tailored to the needs of individuals and institutions.
3. **Guaranteeing the security of deposits** and the long-term preservation of entrusted assets.
4. **Overseeing loans and interest rates** while respecting the specific characteristics of each breed.
5. **Supporting economic expansion** by financing major companies and projects of major interest.

Article 3 - The Official Currency Crédit Nain recognizes and issues a stable currency based on the **salt-gold standard**:

- **1 kilo of salt = 1 gold pebble** = **20 silver pebbles**
- **The gold pebble** is the main unit of reference for major transactions.
- **The silver pebble** is used for everyday exchanges and payments.

All exchanges are made in accordance with market values, under the supervision of the **Treasurers belonging to the Dwarves of the Ancient Domain and employed by the Bank**.

Title II: Borrowings and Interest Rates

Article 4 - Borrowing limits Crédit Nain applies a balanced lending policy, guaranteeing **fair access to funds** based on the reliability and repayment capacity of applicants.

Article 5 - Interest rates according to race In accordance with risk studies and proven banking practices, the interest rates applied vary according to the borrowing or lending race:

- **Sautais: 3% of sales**
- **Korrigans: 4% of sales**
- **Dwarves: 5% of the total**
- **Chiroptera: 6% of the total**
- **Gnomes: 6% of the total**
- **Elves: 7% discount**
- **Geniuses of Ajunda: 7% of the total**
- **Neo-Felis: 8% of sales**
- **Tengu d'Ajunda: 8% of sales**
- **Drogons: 9% of the total**
- **Ragnoll: 9% of sales**
- **Gorgonians: 10% discount**
- **Syrian: 10% of sales**
- **Trolls: 10% discount**
- **Goblins: 11 %**
- **Protèliens: 11 %**
- **Driedrons: 12 %**
- **Human: 12 %**
- **Orcas: 12 %**
- **Mechanical beings: 13 %**
- **Guelfes: 13 %**
- **Sylvans and Leichis: 14 %**
- **Vorélans: 14 %**
- **Cerbères: 15% of sales**
- **Bush runners: 15% of the total**

These rates, set by the **Key Accounts Council**, reflect the **financial stability, longevity and economic reliability of each breed across the Barok donuts**.

Title III: Governance and Regulation

Article 6 - The Council of Great Accounts The institution is run by a **Council of Great Accounts**, made up of **twelve members** from the most influential Dwarf banking families, as well as representatives of the main merchant guilds.

Article 7 - Regulation of Transactions

1. **Deposits are guaranteed** by the gold reserves of the Ancient Domaine.
2. **Loans in excess of 100 gold gallons** must be approved by the Council.
3. **International exchanges** require the approval of a Royal Treasurer.
4. **Counterfeiters and insolvent debtors** are blacklisted and punished.

Article 8 - Monitoring Transactions Each transaction is recorded and monitored by the **Maîtres du Chiffre or Notaries**, who ensure that the exchanges comply with the rules and that the accounts are transparent.

Article 9 - Penalties in the event of fraud Any attempt to defraud or corrupt Crédit Nain is liable to **heavy financial penalties, a banking ban or even exile, depending on the seriousness of the offence**.

Title IV: Financial Services and Products

Article 10 - Accounts and Deposits Crédit Nain offers a wide range of banking services enabling individuals and institutions to secure their assets. Accounts are divided into three categories:

1. **Standard account**: Accessible to all, allows you to deposit and withdraw gold and silver in complete security. Management fee: **1 silver pebble per month**. Insurance fee: **2 silver pebbles per quarter**.
2. **Guild Account**: Designed for entrepreneurs, merchant guilds and commercial organizations, includes insurance and loan services at a reduced rate. Management fee: **5 silver pebbles per month**.
3. **Royal Account**: Reserved for monarchs and noble families, includes cash advantages and strategic investments. Management fee: **2 gold pebbles per month**.

Article 11 - Loans and credits Crédit Nain finances its customers' projects via controlled loans, subject to strict conditions. The maximum amount that can be borrowed depends on the status and guarantees offered by the borrower. Application fee: **2 gold pebbles**.

Article 12 - Currency exchange Crédit Nain ensures the exchange of all currencies recognised in the world of Barok. It guarantees transparent and fair conversion rates. Exchange charges: **2% of the amount exchanged**

Article 12 b - Special case of Ajunda, as the State and Commercial Confederation of Ajunda has its own currency based on reserves of precious ores and iron ore, we will apply a discriminatory rate for currency exchange: **5% of the amount changed.**

Article 13 - Investments and Treasury Crédit Nain offers investment solutions for **gold mines, trading posts and strategic infrastructures**. It also provides cash management services for noble families and large corporations. Investment management fees: **3% of annual profits**.

Article 13 b - Investment of funds, funds may be invested for 1 year at 10% interest or for 2 years at 15% interest. Amounts placed with Crédit Nain must exceed 100 gold pebbles. Administration fee: **2 gold pebbles per investment at Crédit Nain**.

Title V: Security and Wealth Protection

Article 14 - Protection of safes Deposits made with Crédit Nain are kept in **secure safes**, guarded by a **private militia** and protected by ancient enchantments. Safe deposit box fee: **1 gold pebble per month**.

Article 15 - Insurance and return of Goods

1. Deposits worth more than **50 gold gallons** are **insured against theft and destruction**. Cost of insurance: **5 gold gallons per year**.
2. If a bank document is lost, rigorous verification measures will be applied before any funds are returned. Verification fee: **2 gold pebbles**.
3. Any attempt at fraud will result in **severe penalties**, ranging from community service to permanent exclusion from Crédit Nain services.
4. Any inheritance can be managed by Crédit Nain. There is no drafting fee, it is a **free service**. Fee for the reading and execution of the will by the beneficiaries: **3 gold pebbles.**

Article 16 - Transaction security All transactions, whether in person or via payment orders, are monitored and recorded. **Counterfeiters** and **forgers** are actively tracked down and handed over to the competent authorities. Transaction certification fee: **1 silver pebble per transaction**.

Title VI: Diplomatic Role and International Influence

Article 17 - Political independence Although Crédit Nain collaborates with various nations, it claims to be **independent of any royal or state influence**. It acts solely in the financial and economic interests of its members. Crédit Nain is also committed to the Ancient Domain so as not to harm the projects of the Royal Crown.

Article 18 - International agreements Crédit Nain signs **financial protection and investment agreements** with the major powers of the Barok world. In this way, it guarantees the stability of economic exchanges and the financing of large-scale projects.

Article 19 - Arbitration and Dispute Resolution As a respected institution, Crédit Nain can act as a **financial arbitrator** in disputes between merchants or nations. Its decisions are recognised and applied in many jurisdictions.

Title VII: Ethics and Fundamental Principles

Article 20 - Equity and fairness Crédit Nain is founded on the principles of **equity, fairness and rigour**. These values, established at the very foundation of the institution, guide each of its decisions and transactions.

1. **Fairness**: Every customer, whatever their origin or status, is offered financial services that are fair and adapted to their needsracial .
2. **Fairness**: Interest rates, charges and contract conditions are established with the utmost transparency and cannot be modified to the detriment of borrowers or investors.
3. **Rigour**: Funds and wealth are managed with precision and responsibility, guaranteeing the prosperity and longevity of Crédit Nain's resources.

Title VIII: Duties and Responsibilities of Members

Article 21 - Responsibilities of Crédit Nain employees All Crédit Nain employees, from simple accountants to the highest dignitaries of the Council of Major Accounts are subject to a **strict code of conduct** guaranteeing their integrity and impartiality.

1. **Absolute confidentiality**: All information relating to customer transactions and accounts must be protected and must not be disclosed without authorization.
2. **Financial neutrality**: Crédit Nain may not finance or support activities that contravene current laws or jeopardize the stability of international trade.
3. **Transparency**: All accounts and transactions are subject to regular internal audits to ensure exemplary and faultless management.
4. **Obligation of belief**: employees of Crédit Nain must believe in the official and absolute Dwarf Pantheon. Failure to do so will result in disciplinary action and even dismissal in the event of a repeat offence.
5. **Political neutrality**: Dwarves, Gnomes, Sautais and other races working for Crédit Nain must be politically and neutral to renounce all political voting rights. With the exception of Family Councils, where they have the right to speak out and exercise an exceptional right to vote.
6. **Tolerance**: Even if our beliefs are just and superior, we must maintain trade and exchanges. To do this, our employees must show tolerance towards local beliefs and spiritualities without offending or oppressing them or taking part in discriminatory actions in the name of Crédit Nain.

Title IX: Penalties and Arbitration

Article 22 - Offences and penalties Any attempt at fraud, embezzlement or misuse of Crédit Nain resources is subject to **exemplary penalties**. Depending on the seriousness of the offence, penalties may include the following:

1. **Community service for a first offence.**
2. **Full reimbursement of misappropriated funds**.
3. **Final exclusion of Crédit Nain from the banking system**.
4. **Seizure of assets to compensate for financial losses**.
5. **Extradition to the local judicial authorities**.

Article 23 - Arbitration and Dispute Resolution Crédit Nain acts as a **neutral mediator** in the event of a financial dispute between parties. Any arbitration decision rendered by the Key Accounts Council is considered **final and binding**.

1. **Commercial arbitration**: In the event of a dispute between two companies or merchant guilds, an independent commission will decide based on the evidence presented.
2. **Debt management**: In the event of non-repayment of loans, restructuring agreements can be put in place to avoid open conflict.
3. **Penalties for Fraudulent Merchants**: Any attempt at financial manipulation or falsification of documents will result in immediate disciplinary action.

Title X: Commitment to the future

Article 24 - Innovation and Adaptability Crédit Nain is committed to evolving in line with new economic realities and financial progress. New investment, foreign exchange and credit policies are constantly studied in order to keep the institution at the forefront of banking development.

Article 25 - Expansion and Collaboration Crédit Nain plans to open **new branches** throughout the major trading cities of the world of Barok. It also encourages alliances with other financial institutions and merchant guilds to ensure a prosperous future for all its customers.

Title XI: Supervision and Control of Operations

Article 26 - Supervisory bodies In order to guarantee the reliability and integrity of Crédit Nain, several supervisory bodies have been set up:

1. **The Key Accounts Council**, responsible for overseeing major financial and strategic decisions.
2. **The Audit Committee**, which oversees the proper management of funds and carries out regular checks on all branches.
3. **The Fraud Office**, which specializes in detecting and preventing fraudulent activities.

Article 27 - Penalties for mismanagement Any employee or officer of Crédit Nain found guilty of mismanagement or corruption shall be liable to the following penalties:

1. **Fines are proportionate to the misappropriated funds**.
2. **Dismissal for aggravation of proven offences such as blasphemy or misappropriation of an inheritance**.
3. **Prohibition from exercising any financial function in the event of proven insider trading or large-scale fraud**.
4. **Exile, imprisonment or execution, depending on the seriousness of the crime.**

Title XII: Partnerships and Commercial Relationships

Article 28 - Strategic alliances Crédit Nain encourages collaboration with :

1. **Merchant guilds**, to help trade flow more smoothly.
2. **Trading kingdoms and cities**, by establishing exchange and transaction protection agreements.
3. **Independent banks**, to ensure reliable interconnection and secure exchange of currencies.
4. **La Grande Banco**, the Dominion's financial partner, is known for its loans to the liberal classes and the states, as well as its good value in salt reserves. It is one of the few honest and genuine institutions with which we get along.

Article 29 - Trade treaties and protection of merchants The treaties signed between Crédit Nain and the various nations guarantee the following:

1. **Recognition of the Dwarf Credit (Credit Nain) currency** as a reliable unit of exchange throughout the Old Domain and the Dominion.
2. **Protection for affiliated merchants** against expropriation and abusive taxes.
3. **Access to loans and investment** for commercial infrastructure projects.

Title XIII: Legacy and continuity of Crédit Nain

Article 30 - Transmission of Banking Knowledge and Techniques In order to ensure the continuity of its services and the preservation of its expertise, Crédit Nain implements :

1. **The Académie des Financiers**, where future accountants and bankers are trained.
2. **The General Ledger of Accounts**, recording every major economic and financial decision.
3. **A mentoring system**, so that young recruits can learn from their elders.
4. **The introduction of a substitute currency** to repay the debt of Sankara's Empire. This debt is currently held by the Kingdom of the Sacred Union in the form of glassware.

5. **Crédit Nain's non-interference in Banca Bheag Mhuc,** the Small Box Money's Bank specialises in managing transactions with Kobolds and the inhabitants of the Malicious Fiefdoms. It uses its own currency, the Lamellon. 10 Lamellons equal 1 silver pebble and, de facto, 200 Lamellons equal 1 gold pebble. This independence of the two institutions is necessary because trade and industry in this region of the city of the Black Rock are high-risk and low- reward. In fact, the quality of weapons, armors, shields and other products from Dwarf industries is less qualified and of lower quality.

Article 31 - Adaptability to Economic Changes Aware of the constant evolution of commerce and trade, Crédit Nain undertakes to :

1. **Reassess its monetary and lending policies every 1,000 years**.
2. **Adapting to new trade routes** and the emergence of new economic powers.
3. **Encouraging financial innovation**, while preserving the fundamental values of stability and rigour.

4. **Financing long-term projects:** the credibility and long-term performance of serious projects financed by Crédit Nain are at stake, as are their financial returns.

Title XIV: Final Provisions

Article 32 - Coming into force This Founding Charter takes effect as soon as it is ratified by the Council of Major Accounts and becomes the absolute reference for banking policy within Crédit Nain.

Article 33 - Review and amendments Any amendment to the Charter must be approved by a majority of the members of the Council Key Accounts and must be subject to a prior audit to ensure compliance with the founding principles.

Article 34 - Jurisdiction and Competence In the event of a dispute or breach of the commitments set out in the Charter, the Account Tribunal of Crédit Nain is the only body empowered to issue a binding decision. It is made up of financial experts, members of the Academy of Financials and notables from the Ancient Domaine.

Article 35 - Royal exception, In the event of the bank being detrimental to the plans of the King and Queen of the Ancient Domain, the King and Queen may veto any of Crédit Nain's financial or banking operations. May our Dwarf Gods support them in this.

Article 36 - Clerks and Notaries, There is a tolerance for the employment of Clerks and Notaries in the fiefdoms of the scattered islands and the nations of the Dominion in order to allow a better circulation of goods and services as well as transactions and exchanges. They can also manage merchant caravans to transport customers' goods and money. Their services encompass all of Crédit Nain's decentralized functions, and they must ***abide by the present Charter*** like any other Crédit Nain employee.

Title XV: Special arrangements for the Dominion

Article 37 - Acceptance, To the best of our knowledge and belief on this 3rd Óðinsdagr of the month of Skerpla in the Dominion year 8500 (2000 years before the year 100 of the island calendar), we agree to work with the financial authorities of the Dominion and the Grand Banko in order to guarantee the same privileges to Entrepreneurs, Nobles, Guildenes and Magnates according to their territorial importance in a certain number of fiefs. These titles and fiefs are determined by the administration of the Dominion.

Article 38 - Special provisions and privileges, we will implement on the territories of the Dominion, including the territories of the Nations of the Dominion, the scattered fiefs and the city-state of Parlos, the administrative and diplomatic capital of the Dominion. These arrangements may be made without the agreement of the Council of Great Accounts.

Article 39 - Nobles by blood, For nobles by blood, we will take the following measures in the event of a loan or credit:

- Knight: Maximum 15 gold pebbles at 15%,
- Baron-ne: Maximum 25 gold pebbles at 14%,

- Viscountess: Maximum 50 pebbles of gold at 10%,

Article 40 - Liberal professions, For liberal professions, we will take the following measures in the event of a loan or credit **:**

- Entrepreneur: Maximum 500 gold pebbles at 6%,
- Guild Grand Master: Maximum 1000 gold pebbles at 4%,
- Magnat: Max 5000 gold pebbles at 2%,

Article 41 - Diplomats and ambassadors, Diplomats do not have in diplomatic professions privileges . Only ambassadors, who are diplomats in their own right, may be represented as having the right to a loan or credit:

- Diplomat: normal loans, no more than 100 pebbles,
- Ambassador: Maximum 250 gold pebbles at 7%,

Article 42 - Noblesse de Terre, For the Noblesse de Terre, we will adapt our operations to accommodate them with tact and prestige, and we will make the following arrangements in the event of a loan or credit:

- Countess: Maximum 100 gold pebbles at 8%,
- Duc-Duchesse: Maximum 500 pebbles of gold at 6%,
- Regent / Chancelier-ère: Maximum 1000 gold pebbles at 4%,
- King-Queen/ Rex / President: Maximum 5,000 gold pebbles at 2%,
- Emperor/Empress: Maximum 10,000 gold .pebbles at 1%

Article 43 - Thieving or underworld guilds - Crédit Nain does not and will not maintain relations with illegal or criminal guilds. No privileges will be accepted or professed. In the event of doubt or suspicion, Crédit Nain employees may ask the local Sheriff to investigate.