

Standard Student Loan example:

For a personal loan of €10,000 over 60 months.

Fixed annual percentage rate: 0.79%

Total amount due by borrower: €10,201.80.

Monthly repayment: €170.03.

A loan is binding on you and must be repaid. Check your ability to repay before you commit.

Additional Student Loan example:

For a personal loan of €5,000 over 48 months.

Fixed annual percentage rate: 0%.

Total amount due by borrower: €5,000.

Monthly repayment: €104.17.

A loan is binding on you and must be repaid. Check your ability to repay before you commit.



VOUS ÊTRE UTILE

STUDENTS UCLY

WELCOME TO CAISSE D'ÉPARGNE RHÔNE ALPES

> FINANCING YOUR STUDIES

Standard student loan

The solution for financing your studies and everyday needs

- A loan of €1,500 to €60,000, with no handling charges.
- No proof of use or deposit required.
- Repayable over 12 to 120 months.
- Deferred repayment possible (ask your advisor for more details).

0,79%⁽¹⁾
FIXED APR
Exceptional rate

Example: for a Personal Loan⁽²⁾ of €10,000 over 60 months at a fixed annual borrowing rate of 0.79%, 60 monthly instalments of €170.03. Fixed annual percentage rate of 0.79%. No handling charges. Cost of optional insurance: €2.70 per month⁽³⁾, added to the monthly payment. Total amount due for insurance over the full term of the loan: €162. Effective annual insurance rate: 0.63%. Total amount owed by the borrower excluding optional insurance: 10,201.80. The above information is provided solely in connection with a non-mortgage loan.

Additional student loan

An interest-free loan to finance your projects or any other cash needs

- A loan of between €500 and €5,000, with no handling charges.
- No proof of use or guarantee required.
- Repayable over 12 to 120 months.
- Deferred repayment possible (ask your advisor for more details).

0%⁽¹⁾
FIXED APR

Example: for a Personal Loan⁽⁴⁾ of €5,000 over 48 months at the fixed annual borrowing rate of 0%, 12 instalments of €0.00 then 48 monthly instalments of €104.17. Fixed annual percentage rate of 0%. No handling charges. Cost of optional loan insurance: €1.35 per month⁽³⁾, added to the monthly payment. Total amount due for insurance over the full term of the loan: €64.80. Effective annual insurance rate: 0.63%. Total amount owed by the borrower excluding optional insurance: €5,000.

Caisse d'Épargne pays the interest on this loan. The above information is provided solely in connection with a non-mortgage loan.

> MANAGING YOUR BUDGET

Banking services

Benefit from essential day-to-day services

- A Visa card.
- An innovative mobile app and smartphone payment solutions.
- An overdraft authorisation⁽⁶⁾.
- Insurance for loss or theft of means of payment, keys and important documents⁽⁷⁾.

1€⁽⁵⁾/month
For 3 years

> GOING ABROAD

International option

Take as many trips abroad as you like without maxing out on bank charges:

- In the euro zone: no Caisse d'Épargne fee⁽⁹⁾ on bank card payments and withdrawals.
- Outside the euro zone: no Caisse d'Épargne fee⁽⁹⁾⁽¹⁰⁾ on the first 10 payments and 3 cash withdrawals per month.

Free
For 3 years⁽⁸⁾
International option

> INSURANCE

Discover our comprehensive range of insurance products designed to meet your needs affordably.

Home insurance⁽¹¹⁾

- Essential cover with emergency assistance in the event of a claim providing for emergency relocation and payment of basic necessities.
- Pick and choose among options such as cover for new modes of transport (electric scooter, gyropod, etc.) or education.

Supplementary health insurance⁽¹¹⁾

- Healthcare costs reimbursed within 48 hours of receipt of required information⁽¹²⁾
- Inclusion of direct reimbursement means zero outlay⁽¹³⁾
- 24/7 home or travel assistance⁽¹⁴⁾

International travel insurance

Our Start'Expat insurance⁽¹⁵⁾ provides comprehensive international cover for medical care, hospitalisation, assistance/repatriation, luggage insurance, civil liability and personal protection.



> YOUR CONTACT

Agence Caisse d'Épargne PERRACHE, 2 place Ampère, 69002 LYON

Marwan RAHAL - 04 78 38 64 81 - marwan.rah@cera.caisse-epargne.fr

Offers cannot be combined with the welcome offer; valid only for the opening of a new account by students of a partner school aged 18 to 28. Subject to acceptance of your application by Caisse d'Épargne Rhône Alpes. Advertising document with no contractual value.

Terms and conditions as at 01/04/2021.

- (1) Offer valid from 01/04/2021 to 31/10/2021. Reserved for people aged 18 to 28. Subject to acceptance of your application by Caisse d'Épargne Rhône Alpes.
- (2) Example on an indicative and non-contractual basis, subject to acceptance of your application by Caisse d'Épargne Rhône Alpes and after expiry of the statutory cooling off period. Foreign students must provide a guarantee from a natural person domiciled in France. Terms and conditions valid as at 01/04/2021 and subject to change. For more information, please ask your advisor. Maximum amount borrowed: €60,000.
- (3) For the loan mentioned above and for a customer aged 20 and insured for death and total and irreversible loss of autonomy. The monthly cost of insurance depends on the cover provided and the borrower's age and state of health. Find out more in your local branch. Insurance policy provided by CNP Assurances, a company governed by the French Insurance Code.
- (4) Example on an indicative and non-contractual basis, subject to acceptance of your application by Caisse d'Épargne Rhône Alpes and after expiry of the statutory cooling off period. Terms and conditions valid as at 01/04/2021 and subject to change. For more information, please ask your advisor. Maximum amount borrowed: €5,000.
- (5) Offer valid for 3 years for any new individual subscription to an «Initial» or «Comfort» package by a student of a partner school, regardless of the card type, subject to acceptance by Caisse d'Épargne Rhône Alpes. Terms and conditions and rates applicable from 01/04/2021 to 31/10/2021. See terms and conditions in your Caisse d'Épargne branch. At the end of the 3-year discount period, this bundled service offer will be charged at the applicable rates and under the applicable terms and conditions.
- (6) Offer reserved for adults. Within the limit of the maximum amount defined by and subject to the acceptance of Caisse d'Épargne Rhône Alpes. Overdraft periods may not exceed 30 consecutive days and the account must be back in credit before the start of each new period.
- (7) Insurance included in the «Comfort» package. Account insurance is a policy provided by BPCE Assurances, a public limited company governed by the French Insurance Code, with capital of €61,996,212; Paris Trade and Companies Register no. B 350 663 860, Registered office: 88, avenue de France 75641 Paris Cedex 13; distributed by Caisse d'Épargne Rhône Alpes, an insurance intermediary registered with ORIAS under number 07004760, www.orias.fr. In accordance with the general and special terms and conditions of the policy.
- (8) Offer valid for 3 years for any new subscription to the «International Travel Option» service by a student of a partner school. At the end of the 3-year period, the International Option service will be charged at the applicable rates and under the applicable terms and conditions.
- (9) Within the limits set for withdrawals and payments under the card agreement.
- (10) Travel package:
 - In the euro zone: no Caisse d'Épargne fee on bank card payments and withdrawals.
 - Outside the euro zone: no fee on the first 3 cash withdrawals per month (excluding charges applicable by the foreign bank). From the 4th withdrawal, transactions carried out by the cardholder will be charged at the applicable rates.
 - Outside the euro zone: no fee on the first 10 payments per month (excluding charges applicable by the foreign bank). From the 11th payment, transactions carried out by the cardholder will be charged at the applicable rates.
- (11) Garanties Santé et Assurance Habitation is a policy provided by BPCE Assurances, a company governed by the French Insurance Code. Public limited company with capital of €61,996,212. Registered office: 88 avenue de France, 75641 Paris Cedex 13; Paris Trade and Companies Register no. B 350 663 860. Distributed by Caisse d'Épargne.
- (12) In accordance with the terms and conditions, limits and exclusions of the contractual commitments in force.
- (13) System enabling you to avoid the outlay of all or part of the reimbursable amounts to which you are entitled under your policy, through healthcare professionals accepting this service.
- (14) Assistance services provided by Inter Mutuelles Assistance, GIE, an economic interest group with capital of €3,547,170, registered in the Niort Trade and Companies Register under no. C 433 240 991, with its registered office located at 118, avenue de Paris - CS 40 000 - 79033 Niort Cedex 9.
- (15) Start'Expat is a contract of MSH INTERNATIONAL, a French insurance brokerage company registered with ORIAS under no. 07 002 751, with its registered office located at 18, rue de Courcelles - 75384 Paris Cedex 08.

Advertising document with no contractual value.

You have the right to access and correct your personal data and to object to the processing of this data for legitimate reasons. You may also refuse, free of charge, the processing of this data for prospecting purposes, in particular for marketing purposes. You may exercise these rights by sending a letter accompanied by a copy of any identity document bearing the holder's signature to the Caisse d'Épargne Rhône Alpes Customer Relations Department at the following address: 116 cours Lafayette B.P.3276 - 69404 Lyon Cedex 03.

Caisse d'Épargne et de Prévoyance de Rhône Alpes - Cooperative bank governed by Articles L.512-85 et seq. of the French Monetary and Financial Code - Public limited company with an executive board and a steering and supervisory board - Capital of €1,150,000,000 - 116 cours Lafayette 69003 Lyon - Lyon Trade and Companies Register no. 384 006 029 - Insurance intermediary, registered with ORIAS under no. 07 004 760. Photo credits: IStock- April 2021.