

Booster loan example:

For a personal loan of €4,800 over 48 months.

Fixed annual percentage rate: 0%.

Total amount due by borrower: €4,800.

Monthly repayment: €100.

A loan is binding and must be repaid.

Check your ability to repay before you commit.

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 and must be repaid.

Check your ability to repay before you commit.



Students UCLY

welcome to the Caisse d'Epargne



Attractive offers

Banking services, loans, insurance.



A dedicated advisor at your side

At your branch, by telephone or by video call.



An app to manage everything

One of the highest rated banking apps.



CAISSE D'EPARGNE
Rhône Alpes
Vous être utile.

Simplify the day to day

A Visa card and all the standard banking services

Enjoy our Comfort package, a bundle of useful everyday banking services.

- ✓ A Visa card.
- ✓ A remote banking mobile app and payment by mobile.
- ✓ Account insurance to protect your means of payment, keys and important documents⁽⁶⁾.
- ✓ An overdraft authorisation⁽⁷⁾.
- ✓ Zero debit interest up to a balance of -€500.



€ 1 / year⁽⁴⁾ for 3 years
+
€ 50 / reward⁽⁵⁾
when you open your first
bank account with us

€ 1/year⁽⁸⁾
for 1 year



Keep the costs down when you go abroad

International option

Enjoy preferential prices on withdrawals and card payments abroad:

- ✓ In the euro zone:
no Caisse d'Épargne fee⁽⁹⁾ on bank card payments and withdrawals.
- ✓ Outside the euro zone:
unlimited card payments⁽⁹⁾ and 4 cash withdrawals per month⁽⁹⁾⁽¹⁰⁾ with no Caisse d'Épargne fee.

Insure your accommodation

Home insurance⁽¹¹⁾

Take advantage of our special deal for under-29s with all the standard cover and a 24/7 emergency assistance service⁽¹³⁾.



2 months⁽¹²⁾
free



Stay on top of healthcare costs

Supplementary health insurance⁽¹¹⁾

Opt for the Caisse d'Épargne's Garanties Santé, top-up health cover tailored to your needs and budget.

- ✓ Includes direct reimbursement by participating providers, meaning no upfront payment for you.
- ✓ Reimbursement within 48 hours (subject to receipt of all required information).

2 months⁽¹²⁾
free



**CAISSE
D'ÉPARGNE**
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→ Contact us

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

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

Offer valid from 1 May 2022 to 31 October 2022, except for the "Assurance Habitation" home insurance and "Garanties Santé" health cover benefits, valid from 30 May 2022 to 30 July 2022. Reserved for students of a school partnered by Caisse d'Épargne Rhône Alpes. Subject to acceptance of account opening application and supporting documents by Caisse d'Épargne Rhône Alpes.

- (1) Subject to acceptance by Caisse d'Épargne and after expiry of the statutory cooling-off period. Offer valid from 1 May 2022 to 31 October 2022 and reserved for people aged 18 to 28, subject to presentation of proof of student or apprentice status. Unallocated amortising personal loan of €500 to €5,000, repayable over 12 to 60 months at a fixed APR of 0% per annum. Interest payable by Caisse d'Épargne.
- (2) 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. BPCE, an insurance intermediary registered with ORIAS under no. 08 045 100.
- (3) Subject to acceptance by Caisse d'Épargne and after expiry of the statutory cooling-off period. Offer valid from 1 May 2022 to 31 October 2022 and reserved for people aged 18 to 28, subject to presentation of proof of student or apprentice status.
- (4) Offer valid for 3 years for any new individual subscription to a Comfort or an Initial package by a student of a partner school, regardless of the card type, subject to acceptance by Caisse d'Épargne Rhône Alpes. 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 per the applicable rates and terms and conditions.
- (5) Payment of €50 for any opening of a first Caisse d'Épargne Rhône Alpes bank account, subject to acceptance by the bank. Offer limited to the first 2,500 account openings, subject to one opening per customer. Payment will be made into the deposit account within 2 months of opening.
- (6) 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.oriass.fr. In accordance with the general and special terms and conditions of the policy.
- (7) Offer reserved for adults. Within the limit of a maximum amount defined by Caisse d'Épargne Rhône Alpes and subject to its acceptance. Overdraft periods may not exceed 30 consecutive days and the account must be back in credit before the start of each new period.
- (8) Offer valid for 1 year for any new subscription to the "International Stay Option" service by a student of a partner school. At the end of the 1-year period, the International Option service will be charged per the applicable rates and terms and conditions.
- (9) Within the limits set for withdrawals and payments under the card agreement.
- (10) Excluding charges applicable by the foreign bank.
- (11) The Garanties Santé et Assurance Habitation policies are provided by BPCE Assurances, a public limited company governed by the French Insurance Code, 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) Offer valid from 30 May 2022 to 30 July 2022 for any new subscription to young people's "côté JE" health cover and Initial package comprehensive home insurance. 2-month discount on annual premium (excluding assistance). See limits, exclusions and ceilings specified in the information notice, the subscription certificate and, where applicable, the subscription form. Depending on the package chosen.
- (13) In accordance with the terms and conditions, limits and exclusions of the contractual commitments in force. Service provided by Inter Mutuelles Assistance, a company governed by the French Insurance Code. Assistance services provided by Inter Mutuelles Assistance (IMA) 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.

Advertising document. Offer subject to terms and conditions.

You have the right to access and correct your personal data as well as the right 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 - a public limited company with an executive board and a steering and supervisory board, with 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- May 2022.