CONTACT-US

Agency Saint germain des Prés
147 Boulevard Saint Germain
75006 PARIS

Flora Rillardon
Tel : 01 40 46 42 50
Email : flora.rillardon@bnpparibas.com

Olga PAPPA
Tel : 01 44 41 73 25
Email : olga.pappa@bnpparibas.com

Claudie JOURNE
Tel : 01 40 46 74 19
Email : claudie.journe@bnpparibas.com

THERE'S DAVID
THERE'S THE BNP PARIBAS

BNP PARIBAS
The bank of a changing world

La banque d'un monde qui change

BNP PARIBAS

NE PAS ITTER SUR LA VOIE PUBLIQUE
The essential of bank services !

**Esprit Libre : A Package of Banking Services**

- Visa Premier debit Card
- Insurance to cover the loss or theft of your means of payment
- An adapted overdraft facility
- 24/7 Online services:
  - Website : www.mabanque.bnpparibas.com
  - Mes Comptes : App on smartphones and tablets
- Free withdrawals by debit card in our subsidiaries and partner banks (60 000 cashpoints in 50 countries)
- Possibility to check the full list on our website

**From 2021/05/01 to 2021/10/31 included**

| 0 € | Over your credit card and essential services of Esprit Libre until the end of high school |
| 80 € | Contribute in your bank account for Esprit Libre subscription |

**An insurance for students**

**BPN Paribas (2)**

- Insure your home and personal belongings
- BNP Paribas protects your residence & possessions and provides civil liability coverage for all of your household
- To get your DORM KEYS, you have to provide your housing insurance Certificate sent by email once you opened your account!

Please, contact directly Paris Saint Germain des Prés Branch.

**Digital, like you !**

**Digital services BPN Paribas**

Save time on your daily transactions thanks to the Clé Digital

- A free authentication service that allow to reinforce transactions security
- The functionality Clé Digital is accessible from the customer profile in the mobile application « Mes Comptes ».
- At the first activation, a verification period is required for safety reasons.
- By activating your Clé Digital, You can add and confirm your credit transfer beneficiary in few minutes (10).
- Secure your payments on the internet thanks to the validation 3D Secure directly on the application : enter your passwords and your transaction is confirmed !
- Activate or deactivate the online option « international transfer » (2).

(1) SEPA transfers
(2) An international transfer is done on euros or others currencies to other country without France and Mexico

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**Flat APR : 0.59 % (2)**

**Amount of financial commitment : 121.54€**

**Total Amount : 10 210.20€**

A credit commits you and must be repaid.

Check your repayment capacity.

Example: (Flat rate in accepting credit, for 10000€ loan and a duration of 60 months). your APR is 61.58% and your minimal monthly instalment is 250€. No fees. Flat APR 0.59 %. (For APR 0% your XAU fees: 0.9 %). Total amount of borrower : 12 210.20€. Increase of insurance in premium. (4) Value, autonomy has total capacity for work, bonus at embarqment (1445), (65%), total amount of the loan (2564), amount of insurance per mont : 300€, the amount will be debited from your account.

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(3) Offer subject to acceptance of your file. The personalized overdraft facility allows you to be bottled within the limits of a personalized amount and for a maximal duration of 15 days in the conditions of interest paid in the conditions of your contract. You benefit besides an exemption from overdraft charges within the limits of a breakdown which depends on the amount of your personalized overdraft facility.

(4) Offer valid from July 1st, 2020 to October 31st 2020 for any new BNP Paribas current account. This amount is credited within Breaks.

The insurance will be debited from your account, however, this amount will be paid to you in the same account.

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BPN Paribas may modify or even cancel the benefits if counterparty provided on this commercial offer in the event of legislative and regulatory changes.

*(1) Offer valid from July 1st, 2020 to October 31st 2020 for any new BNP Paribas current account, provided the account active at 3 card transactions per month.
(2) Valid only at current account from July 1st, 2020 to October 31st 2020 (any opening of a 3rd current account with " Esprit Libre " to the BNP Paribas : Salix German des Prés by each reminder for Science Po students) (3) Offer subject to acceptance of the You firstly the bank.

*Connection cost according to the internet provider.