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TAKE ADVANTAGE OF THESE OFFERS
RESERVED FOR EM LYON BUSINESS
SCHOOL STUDENTS

La banque d’un monde qui change

In Partnership
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 2022/01/01 to 2022/12/31 included**

**0 €** Over your credit card and essentials services of Esprit Libre until the end of high school (1)

**80 €** Contribute in your bank account for Esprit Libre subscription (2)

**Digital services BNP Paribas**

**An insurance for students**

- 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 Diderot Branch.

**Digital, like you !**

- A free authentication service that allow to reinforce transactions's security
- The functionality Clé Digitale is accessible from the customer profile in the mobile application
  - « Mes Comptes »
- At the first activation, a vérification period is required for safety reasons.
- By activating your Clé Digitale, You can add and confirm your credit transfer beneficiary in few minutes.
- 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 ou deactivate the online option international transfer (3)

**Example of a free insurance optional:** for 10000€ loan and for a duration of 84 months, you repay 84 financial commitment (12/268€. No fees. Flat APR 0.70% year. TAE fixed: 0.70%. Total amount of borrower: 10,736€. In case of subscription to insurance (death, autonomy loss, total incapacity for work): tax amount of the insurance (TAA): 0.70%, total amount for the borrower with the insurance on the total duration of the loan: 231 €, amount of insurance per month: 3 €, this amount is added to the credit/repayment deadline.

(1) Offer subject to acceptance of your file. The personalized overdraft facility allows you to be debtor within the limits of a personalized amount and for a maximal duration of 15 days a month, in the conditions of interests stipulated in the conditions of your contract. You benefit besides from an exemption from overdraft charges within the limits of a threshold which depends on the amount of your personalized overdraft facility.
(2) Offer valid from 05/04/2022 to 31/12/2022 for any new BNP Paribas current account. This amount is credited within 3 months.
(3) The insurance will be debited from your account, however, this amount will be repaid to you on the same account.

BNP Paribas may modify or even cancel the benefits or counterparties provided in this commercial offer in the event of legislative or regulatory changes.

(1) Subject to acceptance of your file by BNP Paribas (lender).
You have 34 calendar days of legal delay cancellation.
(2) Annual Percentage Rate (APR) flat (excluding facultative insurance) in force until 05/06/2021.
(3) Excluding facultative insurance.
(4) BNP Paribas may ask for a guarantee. Please ask your advisor for more informations.

* Connection cost according to the internet provider.