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BNP Paribas, SA au capital de 2 499 597 122 € - Siège social : 16 boulevard des Italiens, 75009 Paris. N° 662 042 449 RCS Paris. ORIAS n°07 022 735 - www.oriias.fr.

Cardif IARD, SA au capital de 100 000 €, RCS Paris 824 686 109. Siège social : 1 boulevard Haussmann, 75009 Paris. BNP Paribas Assistance est une marque de Cardif IARD.

CARDIF - Assurances Risques Divers, Entreprise régie par le Code des assurances - SA au capital de 16 875 840 € - Immatriculée sous le n° 308 896 547 RCS Paris - Siège social : 1, boulevard Haussmann TSA 93000 - 75318 Paris - Bureaux : 4 rue du Port - 92728 Nanterre Cedex.

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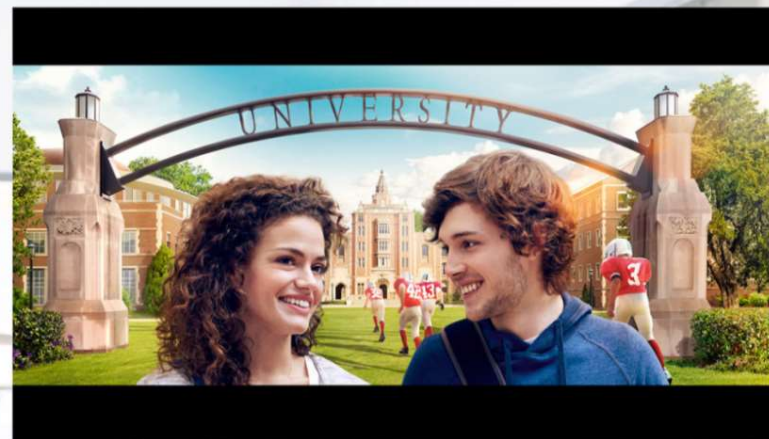
La banque
d'un monde
qui change



BNP PARIBAS

La banque d'un monde qui change

MAKE THE MOST OF OUR SPECIAL OFFERS DEDICATED TO EM LYON BUSINESS SCHOOL STUDENTS



In Partnership



Classification : Internal

FINANCER VOS ÉTUDES

GÉRER VOTRE BUDGET

FACILITER VOTRE QUOTIDIEN



Borrow to pay
my school

Students Loans⁽¹⁾

For a credit of 10 000€ over 48 months
Free insurance (optional)

Flat APR : **0,70 %** ⁽²⁾

Amount of financial commitment :
122,02€

Total Amount : **10 250€**

A credit commits you and must be repaid.

Check your repayment capacity.

Example (Free insurance optional) : for 10000€ loan and for a duration of 84 months, you repay 84 financial commitment of 122,02€. No fees. Flat APR: 0,70 % year. TAEG fixe : 0,70 %. Total amount of borrower : 10 250€. In case of subscription to insurance ⁽³⁾(death, autonomy loss, total incapacity for work) : taux annuel effectif de l'assurance (TAE) : 0,70%, total amount for the borrower with the insurance on the total duration of the loan : 252 €, amount of insurance per month : 3 €, this amount is added to the credit repayment deadline.

(1) Offer available until 11/30/2022

Subject to acceptance of your folder by BNP Paribas (lender). You have 14 calendar days of legal delay cancellation.

(2) Annual Percentage Rate (APR) flat (excluding facultative insurance) in force until 11/30/2022.

(3) Excluding facultative insurance.

(4) BNP Paribas may ask for a guarantee. Please ask your advisor for more informations.



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 ⁽³⁾
- 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 2021/12/01 to 2022/11/30 included

0 €

Over your credit card and essentials services of Esprit Libre until the end of high school ⁽³⁾

80 €

Contribute in your bank account for Esprit Libre subscription ⁽⁴⁾

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) This Offer is valid from December 1st 2021 to November 30th 2022 for any new BNP Paribas current account, provided the account is active as 5 card transactions per month.

(2) Valid not accumulative offer from from December 1st 2021 to November 30th 2022 for any opening of a first current account with "Esprit Libre" to the BNP Paribas Paris Diderot branch, reserved for EM LYON Students Of Paris Subject to acceptance of the file by the bank.

* Connection cost according to the internet provider.



An insurance for students ⁽³⁾

An home insurance BNP 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 Diderot Branch.

(3) 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.

(4) Offer valid from December 1st 2021 to November 30th 2022 for any new BNP Paribas current account. This amount is credited within 3 months.

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



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'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 require for safety reasons.
- By activating your Clé Digitale, You can add and confirm your credit transfer beneficiary in few minutes⁽⁴⁾.
- 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 » ⁽²⁾.

(1) SEPA's transfers

(2) An international transfer is done on euros or others currencies to other country without France and Monaco

