



Ma vie. Ma ville. Ma banque.

**THINK SMART
WITH LCL !**

Elite Student Offer

LCL is partner of EM LYON

Free⁽¹⁾
80
when opening an account

Le présent document est une traduction du document original rédigé en français qui vous a été remis concomitamment
This document is a translation of the original document written in French that was given to you at the same time.

The offers shown here are reserved for students of the above-mentioned school/organization and subject to conditions.

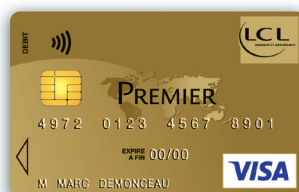


STUDENT LIFE IS EXCITING

LCL is here to accompany you.

INDEPENDENCE

A Visa Premier Card free of charge
for 4 years⁽²⁾.



PEACE OF MIND

Protect your payment methods and
personal belongings against loss or theft
with the **Payment Card Insurance**
for €1 in the first year⁽³⁾.

FLEXIBILITY

An arranged overdraft reserved
for students⁽⁴⁾.

A credit facility commits you and must
be repaid. Check your repayment
capacity before you commit.

PARTAGE

Send money **free of charge and instantly** thanks to a simple mobile number with **Paylib entre amis⁽⁵⁾**.



* Paylib Services - A simplified joint-stock company with share capital of 1,539,615 euros, Head office: 71, Bd National 92250 La Garenne-Colombes - 522 048 032 Paris Trade Register.

PROXIMITY

Bank anywhere, at any time,
with the LCL Mes Comptes app.



ADVENTURE

With **LCL CityExplorer**, foreign currency card payments and withdrawals are exempt from LCL fees for just **€2/month⁽⁶⁾**.

This option can be switched on and off at any time with the LCL Mes Comptes app.



ENJOY YOUR FREEDOM WITH LCL !

Students want independence...
whether you choose to live alone or share, LCL can help
you settle in.

TRANQUILLITY

Protect your accommodation with **Multirisk Home Insurance**
for €1/month for the first year⁽⁷⁾.



**ALL OUR STUDENT OFFERS
ARE ON LCL MON CAMPUS**



Fixed Effective Annual Percentage Rate (APR) of 1.69%, repayments of €52.16, or a total amount of €3,129.60 due. A credit facility commits you and must be repaid. Check your repayment capacity before you commit.

Example of a personal loan of €3,000 for 60 months with the first payment due in one month.

+ EASIER FINANCING

STUDY SOLUTION LOAN
with very attractive terms
until 15/04/2024 to fund
your studies ⁽⁸⁾ !

- Sum of €1,500 to €3,000
- Duration from 12 to 60 months
- No application fees

RATE OF
1.69%
FIXED APR

Additional information for the example:

Amount	Duration	Mensualités	Total amount due
€ 3,000	60 months	(excluding optional insurance) €52.16	(including €129.60 interest) €3,129.60

Fixed Effective Annual Percentage Rate (APR): 1.69 %

Fixed borrowing rate: **1.674 %**

Application fees: **€0**

The standard cost of optional insurance⁽⁹⁾ is €1.14 per month, which is added to the loan repayment term (if you have joined). The total amount owed by the borrower for the insurance over the total duration of the loan will be €68.40 for an Effective Annual Rate of Insurance (TAEA) of 0.88%.



Fixed Effective Annual Percentage Rate (APR) of 2.01%, repayments of €147.46, or a total amount of €10,617.12 due. A credit facility commits you and must be repaid. Check your repayment capacity before you commit.

Example of a personal loan of €10,000 for 72 months with the first payment due in one month.

MORE ADVANTAGEOUS CONDITIONS

STUDY SOLUTION LOAN
with very attractive terms⁽¹⁰⁾ !

- Sum of €1,500 to €75,000
- Duration from 12 to 120 months depending on the academic course
- No application fees

RATE OF
2.01%

FIXED APR

Additional information for the example:

Amount	Duration	Mensualités	Total amount due
€ 10,000	72 months	(excluding optional insurance) €147.46	(including €617.12 interest) €10,617.12

Fixed Effective Annual Percentage Rate (APR): 2.01 %

Fixed borrowing rate: **1.99 %**

Application fees: **€0**

The standard cost of optional insurance⁽⁹⁾, calculated on the basis of coverage for death, complete and irreversible loss of autonomy and work stoppage for a single borrower, is €3.80 per month, which is added to the loan repayment term (if you have joined). The total amount due for the insurance over the total duration of the loan will be €273.60 for an Annual Effective Rate of Insurance (TAEA) of 0.88%.

You may, at any time, oppose, without charge, the commercial use of your data by writing to the branch that manages your account on lcl.fr.

To take advantage of these offers, please contact the following people:

Agence LCL Ecully
1 rue Benoit Tabard
69130 ECULLY

Wijdane MILOUDI - 04 72 18 53 70 - wijdane.miloudi@lcl.fr

Toll-free call with any operator in mainland France, accessible from abroad at the tariff defined by the local operator.



- (1) Offer valid for opening a deposit account at LCL, according to the terms of the indication agreement between LCL and the indicator (generally a university or the student association of a university). Payment will be paid on the deposit account.
- (2) Provision of an international payment card with immediate debit or an international payment card with deferred debit. Offer reserved for students over 18 and under 26 years of age holding the LCL Student card. Card issued following review and subject to acceptance by LCL, within the limits and conditions appearing in the general conditions of the card, available at the branch or on lcl.fr. After the 4th year, the LCL Premier Visa card costs €5/month. The LCL Student offer is concluded for a fixed period which may not exceed the age limit of 26 years of the contract holder. As soon as the customer reaches the age of 26, or loses their Student status, the offer is automatically terminated. Pricing in effect from 01/04/2023 subject to change. You have a statutory withdrawal period in the case of doorstep and/or distance selling. See the conditions in your branch.
- (3) Offer reserved for students over 18 and under 26 years of age holding the LCL Student card, who are not holders of Sécurilion or LCL Payment Card Insurance. The LCL Student offer is concluded for a fixed period which may not exceed the age limit of 26 years of the contract holder. Subscription to a loss or theft of means of payment insurance policy: €1 for the first year for all first subscriptions to the Student Payment Card Insurance, then €2.25/month from the second year. Pricing in effect from 01/04/2023 subject to change. Offer cannot be combined with the other LCL offers or promotions relating to Means of Payment Insurance.
- (4) Offer reserved for individual adult students, subject to review and final acceptance of your file by LCL. You are entitled to a statutory withdrawal period of 14 calendar days after the acceptance of the offer to withdraw from your commitment. Conditions and rates in force on 01/05/2023.
- (5) See details and conditions of the service in the LCL On-line Services terms and conditions, available on LCL.fr.
- (6) Unlimited payments and 5 withdrawals per month, offer available to adult individuals only aged between 18 and 29 years included, at a price of €2/month. Option valid over one rolling month, starting from the date of activation. Pricing in effect from 01/04/2023 subject to change. See details and conditions of the option in the General Provisions in effect for your card, available on LCL.fr.
- (7) Home Insurance for €1/month for the first year after reimbursement (excluding options), then application in the following years of the standard rate in force, subject to change. Offer reserved for adult students registered at the universities shown on a list available in-branch, on the day of subscription, aged 18 to 30 inclusive, LCL bank customers who have not already benefited from the Home Insurance for €1/month in the first year, who do not have LCL Home Insurance, and who subscribe to the Student Home Insurance policy. LCL will reimburse first year's fee based on the amount paid at the time of the subscription, minus €12, excluding options and excluding any splitting costs. Reimbursement by automatic transfer to the LCL account of the insurance contract holder, 10 months after the date of effect of the Home Insurance contract, provided that the contract has not been terminated by that date and the payments are up to date. Offer cannot be combined with the other LCL offers or promotions relating Home Insurance. Conditions and prices in force from 01/01/2024.
- (8) Offer reserved for individuals who are students of legal age for a personal loan until 15/04/2024, between €1,500 and €3,000 over a repayment period of 12 to 60 months, subject to assessment and final acceptance of your application by LCL. For any other repayment term, different financial conditions shall apply. See the conditions in your branch. You are entitled to a statutory withdrawal period of 14 calendar days after your acceptance of the offer to withdraw from your commitment.
- (9) The optional Consumer Loan insurance policy is insured by CACI Vie and CACI Non-Vie - French subsidiaries of CACI Life DAC and CACI Non-Life DAC - Insurance companies governed by Irish law, and distributed by LCL. Insured events and conditions indicated in the contract information notice.
- (10) Offer reserved for private individuals over the age of 18 requesting a personal loan between €1,500 and €75,000 over a repayment period of 12 to 120 months, subject to review and final acceptance of your application by LCL. For any other repayment term, different financial conditions shall apply. See the conditions in your branch. You are entitled to a statutory withdrawal period of 14 calendar days after your acceptance of the offer to withdraw from your commitment. Conditions and rates in effect from 01/01/2024, subject to change.

The Home and Payment Card Insurance contracts are insured by PACIFICA and distributed by LCL. PACIFICA, company governed by the French Insurance Code, Public Limited Company with fully paid-up share capital of €455 455 425. Head office: 8/10 Boulevard de Vaugirard - 75724 Paris Cedex 15. Paris Trade Register 352 358 865. Insured events and conditions contained in the contract. You have a legal withdrawal period for subscriptions following doorstep selling and/or distance selling.

CREDIT LYONNAIS, a Public Limited Company (Société Anonyme) with capital of €2,037,713,591 - Registered under the no. 95450971 - Trade & Company Register LYON Registered office address: 18, rue de la République - 69002 LYON - Central Headquarters: 20 avenue de Paris - 94811 VILLEJUIF Cedex - Registered as an insurance intermediary with ORIAS under the number: 07001878.

Ne pas jeter sur la voie publique

