



The CIC Welcome Offers for EM Lyon students.

80€
FREE

on your CIC account
Offer reserved for EMLYON students

valid until 31/12/2024

➤ The 80€ will be paid into a CIC Current Account (free opening) or into an eligible booklet*: Livret Constructif^[1], Livret Jeune^[2], Livret A^[3], subscribed before 31/12/2024 (free opening), and subject to the subscription of a CIC Parcours.J+ Personal Contract or Start Jeunes Actifs, free for the first 4 years^[4]. A single payment of 80€ per beneficiary student.

CIC Student Loans at the preferential rate of

A loan commits you and must be repaid. You must ascertain your ability to repay the loan before making a commitment.

Example: for a Student Loan in the amount of 10,000 €, and a duration of 5 years, taken out under a Contrat Personnel Jeune, you repay 59 monthly instalments of **173,92 €** and a final payment of **174,18 €**. **Fixed annual percentage rate (APR) of 1.70%** (fixed lending rate: 1.69%). **Total amount due by the borrower: 10 435,46 €**. No administrative fees. The amount of the monthly instalments indicated above does not include the optional insurance usually proposed: Death, Total and Irreversible Loss of Autonomy (PTIA), Disability and Inability to Work (ITT) calculated on the outstanding capital, with a first monthly instalment amount of 6.55 €, a total amount over the loan period of 203.84€ and annual insurance rate (TAEAI) of 0.81%.

* Conditions valid until december 31 2024.

1,70%
APR FIXED
Up to 120 months

YOUR
DAILY BANK
OFFERED FOR
4 years^[4]

Contrat Personnel CIC Parcours.J+ [18 to 25 years old].

➤ A current account and international bank card with insurance and assistance included, monitoring and management of your account 24/7 from your smartphone, web statements and alerts by SMS and by email ...

Extra benefits...



2 months' free^[5]
CIC Car Insurance



2 months' free^[5]
CIC Home Insurance



1 month's free^[5]
CIC Health Insurance



Mobile and internet box plans
with Bouygues Telecom^[6]

1. Gross annual nominal rate of 0.50%, in force on 01/02/2024, subject to change.

2. Nominal annual rate net of tax and social security contributions of 4% in force on 01/02/2024, subject to change.

Only one Livret Jeune per person.

3. Nominal annual rate net of tax of 3% within the limit of 22,950 €, in force on 01/02/2024, subject to change.

Only one Livret Jeune per person.

4. After the first four years, the price of the Parcours.J+ Personal Contract is 36/month including VAT and the rate of the Start Jeunes Actifs Personal Contract is 6.12€/month. Price as of 01/02/2024.

5. The free month(s) apply on the first annual premium for the basic guarantees, for any new subscription to a Car, Health of Home Insurance policy. Subject to acceptance by the insurer. May not be combined with other promotional Insurance operations in progress. Offers valid until 31/12/2023.

6. Offers subject to conditions. «2 months' free offer» reserved for new CIC customers (less than 90 days). Excluding options and communications not included in and beyond the package. May not be combined with any other promotional offer in progress. Subject to a compatible mobile phone and network coverages. Details and conditions available from your agency.

These offers are valid until 31/12/2024. See details of the conditions in your participating CIC agency.

* These contracts have no minimum duration. You can close them by sending a letter to the bank. The remuneration will be calculated as indicated above.

* In accordance with the law, if the conclusion of the contract was preceded by a canvassing action, you have a withdrawal period of 14 days from the conclusion of the contract. This right may be exercised by sending the specific withdrawal form in the subscription agreement to the address indicated. The contract cannot begin until the withdrawal period expires, unless you state otherwise. If you exercise your right of withdrawal, you will only be required to pay the price corresponding to the use of the product or service actually provided until the date of withdrawal, excluding any penalty. This contract does not have a minimum duration, you can close it by sending a letter to the bank by registered mail with acknowledgement of receipt, subject to 30 days' notice. The contribution will be calculated pro rata temporis. Banks controlled by the French Prudential Supervisory Authority (Autorité de Contrôle Prudentiel et de Résolution [ACPR]) 61, rue Taitbout 75436 Paris Cedex 09. The cash deposits collected by your institution, the securities held by it on your behalf, certain guarantees issued by it, are covered by guarantee mechanisms managed by the Deposits Guarantee Fund under the terms and conditions set out in Articles L312-4 et seq. of the Monetary and Financial Code and by the implementing texts: for more information, you can consult the leaflet of the Deposits Guarantee Fund available in agencies and on the bank's website www.cic.fr. The language used between the parties during the pre-contractual relationship, in which the contract is drawn up and used during the contractual relationship, chosen in agreement with the customer, is French.

For any request concerning the proper performance of the contract or any claim: 09 69 32 06 06 (standard rate call). In case of dispute, you can contact: First, your agency. Secondly, the Customer Relations department, which your agency can communicate to you. Thirdly, if you are a consumer and for any dispute within its jurisdiction, the ICC mediator: free of charge, by mail sent to the CIC Mediator - 63 chemin Antoine Pardon 69160 Tassin-la-Demi-Lune or via its website www.lemediateur-cic.fr; you can obtain from your agency or on www.cic.fr information detailing its mission (mediation charter). If you no longer wish to receive commercial communication from your agency, you can inform your advisor. There is no charge for this request.