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BNP Paribas, SA au capital de - Siège social : 16 boulevard des Italiens, 75009 Paris. N° 662 042 449 RCS Paris. ORIAS n°07 022 735 - www.orias.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 21 602 240 € - 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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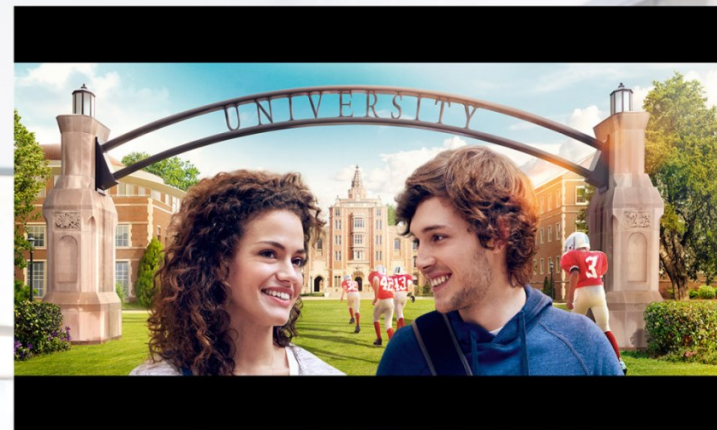


BNP PARIBAS
The bank for a changing world



BNP PARIBAS
The bank for a changing world

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



In partnership with



FINANCER VOS ÉTUDES

GÉRER VOTRE BUDGET

FACILITER VOTRE QUOTIDIEN



I have to borrow to pay for my school

Student Loan ⁽¹⁾

Possible de 760 € à 75 000 € sur une durée de 4 à 144 mois.

A student loan Adapted to your expectations

■ Adapt your loan to your projects

From 4 months to 12 years, depending on the duration of the studies and the amount borrowed, whatever your level of education, without contribution

■ Choose when you want to unlock your funds

- In a single time
- or staggered to specific periods.

■ Reimburse according to your budget

- Regular monthly payments directly to your account.
- Or early repayment of your credit in whole or in part.

⁽¹⁾ Offer reserved for capable adult students. Subject to acceptance of your file by BNP PARIBAS (lender). You have a legal withdrawal period of 14 days.



The essentials of banking services

ESPRIT LIBRE - a Package of Banking Services⁽¹⁾

- A current account.
- A "Visa Premier" Debit card .
- Insurance against fraudulent use following the theft or loss of your payment instruments and against the loss or theft of your official papers and keys ⁽²⁾
- Online services available 24/7: [www.mabanque.bnpparibas\(*\)](http://www.mabanque.bnpparibas(*)), app " Mes comptes ".*

From 01/01/2024 to 12/31/2024

0 €

On your debit cards and essential Free Esprit Libre until the end of studies ⁽³⁾ ⁽⁴⁾

80 €

Paid into your bank account for Esprit Libre subscription ⁽⁵⁾

⁽¹⁾ Provision of a debit card (international payment card with systematic authorization) or (international payment card with immediate or deferred debit).

⁽²⁾ See the limits and conditions provided in the insurance information leaflet available at the branch or at mabanque.bnpparibas *. Insurance benefits are provided by Cardif Assurances Risques Divers, SPB (insurance brokerage SAS) and Axa Assistance.

⁽³⁾ Offer reserved for new BNP Paribas customers EM LYON BUSINESS SCHOOL's Students for the opening of a first current account as part of the subscription to Esprit Libre Initiative or Reference with a Visa Classic or Visa Premier card subject to acceptance by BNP Paribas. Excluding interest due on the use of the automatic cash facility and charges related to certain current transactions (see Guide to conditions and rates). Offer not valid with any other promotional offer.

⁽⁴⁾ You benefit from the Free Esprit Libre for 3 years. You will need to use the card (at least one transaction) to maintain this advantage.

⁽⁵⁾ Offer reserved for new BNP Paribas customers residing in Metropolitan France or Monaco, EM LYON BUSINESS SCHOOL's Students for the opening of a current account as part of the subscription to the services "Essentials" of a formula "Esprit libre découverte, Initiative or Reference". Excluding interest due on the use of the automatic cash facility and charges related to certain current transactions (see Guide to conditions and rates). Not combinable with another promotional offer on Esprit Libre. * Connection cost according to the service provider.



An insurance offer designed for students⁽¹⁾

BNP Paribas Housing Insurance⁽²⁾

- 24/7 support in case of disaster⁽¹⁾: your accommodation is organized and supported if your home becomes uninhabitable following a disaster;
- Day-to-day protection⁽¹⁾: your personal liability is insured worldwide for damage you may cause to others;
- Legal protection⁽¹⁾ allowing you to defend your rights;
- An Individual Accident Guarantee⁽¹⁾ that covers bodily injury in the event of an accident and a Tuition Guarantee⁽¹⁾ in the event of sudden incapacity and serious to stand for an exam.

⁽¹⁾ Under the conditions and limits provided for in the contract.

⁽²⁾ The BNP Paribas Student Housing Insurance is a contract insured by Cardif IARD, a company governed by the Insurance Code and distributed by BNP Paribas, as an insurance agent, up to a limit of € 25. The insurance will be debited from your account, however, this amount will be repaid to you on the same account.



Finance your expenses related to your studies

Prélib'Campus⁽¹⁾

For a loan of € 1,000 over 12 months excluding optional insurance: ⁽¹⁾

- **Fixed effective annual interest rate : 0 %⁽²⁾**
- **Amount of installments: € 83,33**
- **Total amount owed by the borrower: € 1,000**

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

For example (excluding optional insurance): for a loan of €1,000 € and total duration of 12 months, you repay 12 installments of € 83,33. No fees. Fixed debtor rate: 0% per annum. TAEG fixed: 0%. Total amount owed by the borrower: € 1,000.

In case of subscription to optional insurance ⁽³⁾ (death, total and irreversible loss of autonomy, total incapacity for work): effective annual rate of insurance (TAEA): 0,66%, total amount due by the Borrower in respect of the insurance over the total duration of the loan: € 3,60, amount of insurance per month: € 0,30, this amount is added to the repayment due date.

⁽¹⁾ Subject to acceptance of your file by BNP Paribas (lender). You have a statutory withdrawal period of 14 days. The Prélib'Campus is aimed at mature students up to 29 years old. Subject to acceptance by BNP Paribas (lender).

⁽²⁾ Offer reserved for major private customers. Conditions in force at 05/04/2024

⁽³⁾ Insurance taken out with Cardif Life Insurance and Cardif Assurance Risques Divers.