



Youth Welcome Offers for students only from EMLYON.

€ 80
OFFERED on your CIC account

The amount will be paid into a CIC savings book that is open or to be opened on behalf of the student.



Student Loan 0% FIXED TAEG up to €50,000^[1]

Because lack of finance should not be a criterion for exclusion,
the CIC wishes to offer concrete support to all those who want to move forward.

**A credit commits you and must be repaid.
Check your repayment capabilities before committing.**

Example: For a "0% Student Loan"^[1] of €15,000 and a duration of 120 months, you pay back 120 monthly installments of **€125. Fixed annual percentage rate of charge (APR) of 0 %** (fixed borrowing rate: 0 %)^[2]. **Total amount due by the borrower: €15,000.** No case fee. The amount of the monthly payments indicated above does not include the optional insurance usually offered: death insurance, total and irreversible loss of autonomy, incapacity for work and permanent disability, calculated on the outstanding capital, with a first monthly contribution amount of 9.88 €, a total amount over the duration of the credit of 605.25 € and an annual effective rate of insurance (AAR) of 0.79 %.

Conditions at 01/08/2026. Interest borne by the Bank.

Are you not eligible for the 0% student loan?

You can benefit from a privileged rate thanks to your school's partnership with the CIC^[2].

YOUR
DAILY BANK
OFFERED
FOR

4 years^[3]

CIC Parcours.J+ Personal Contract

A current account and an international bank card^[4] with insurance and assistance included^[5],
tracking and managing your account 24 hours a day from your smartphone, web records
and alerts by sms and email^[6]...

And more



CIC Auto Insurance
2 months offered^[7]



CIC Home Insurance
2 months offered^[7]



CIC Health Insurance
1 months offered^[8]



Mobile plans and internet box
with Bouygues Telecom

► Find our agency advisors:

CIC Lyon République

8, rue de la République
69001 Lyon
04 37 70 39 44 / 18002@cic.fr

CIC Lyon Bellecour

25, place Bellecour
69002 Lyon
04 37 70 39 43 / 18001@cic.fr

CIC Lyon Gerland

32, rue Jacques Monod
69007 Lyon
04 37 70 39 86 / 18007@cic.fr

CIC Lyon Jean Macé

1, place Jean Macé
69007 Lyon
04 37 70 39 49 / 18426@cic.fr

Choose the relationship that suits you best.



Stand-Alone _____



Accompanied _____



8-20h mon.-fri.
8-18h sat.

0 800 006 060
Service & appel
gratuits



[1] CREDIT OFFER SUBJECT TO CONDITIONS, up to €50,000 and valid until 31/12/2026 reserved for the first loan intended to finance studies, for 18-27 year olds with a CIC service package, enrolled in a French higher education cycle, and according to family quotient. After consideration and subject to acceptance of the dossier. After expiry of the legal withdrawal period of 14 days from the signature of the contract and the legal period for making funds available. See detailed conditions in CIC Agency and on www.cic.fr

[2] After consideration and subject to acceptance of your file by your CIC agency. After expiry of the legal withdrawal period of 14 days and the legal deadline for making funds available. Conditions valid until 31/12/2026.

[3] After the first four years, the price of the Personal Contract Parcours.J+ is 3,20€/month for 18-25 years. Conditions at 01/08/2026.

[4] Provision of a debit card (payment card with systematic authorization)

[5] See terms, guarantees and possible exclusions in the insurance notice available at the agency or on www.cic.fr

[6] Subscription to remote banking services (internet, landline, SMS, etc.). Subscriptions to remote banking services do not include subscriptions to the internet service provider.

[7] The free months apply on the first annual contribution of the basic guarantees, for any new subscription of a contract Auto Insurance or Housing. Subject to acceptance by the insurer. Not combinable with other current Insurance promotional deals.

[8] The free month shall apply to the first annual contribution of the supplementary Health Students contract. For any subscription before 31/12/2026, the fixed rate guaranteed without increase for the entire duration of studies from 16 to 25 years is 20€/month.

Offers reserved for new clients natural persons, whose seniority in CIC est is less than 6 months, acting in a non-professional capacity and studying at EMLYON. Offers valid until 31/12/2026. See details of conditions in your participating CIC agency. Only one offer per natural person cannot be combined with any other current or future promotional offers.

According to the law, if the conclusion of the contract was preceded by a canvassing action and/or if it was done at a distance, that is to say in the case where you did not go to the Agency, you have a withdrawal period of 14 days from the conclusion of the contract. This right may be exercised by sending the specific withdrawal note contained in the subscription contract to the address mentioned therein. The contract can only start to be executed after the withdrawal period expires, unless you have a different arrangement. If you exercise the 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. The duration of the contract, as well as the terms and financial consequences of its termination are fixed for each product in the Zoom card and/or in the general terms of the contract that will be communicated to you before the subscription. Banks controlled by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest CS 92459 75436 PARIS Cedex 09. 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. The law applicable to pre-contractual relations and to the contract is French law. The cash deposits collected by our institution, the securities held by it on your behalf, certain securities that it issues to you are covered by guarantee mechanisms managed by the Deposit Guarantee and Resolution Fund under the terms and conditions defined by Articles L.312-4 et seq. of the Monetary and Financial Code and by the implementing texts: for more information, you can consult the Brochure of the Guarantee and Resolution Fund available in the Agency and on the website of the bank www.cic.fr.

For any request relating to the proper performance of the contract or any claim relating to the products marketed by the Bank, you have at your disposal:

- Dedicated telephone number: CIC 09 69 32 06 06 (toll-free).

- privileged contacts to contact: your Agency or the Customer Relations service according to the terms communicated by your Agency or detailed on the complaint page of our website,

- the CIC Ombudsman, free of charge and without delay, in the event of disagreement with the reply to your complaint or if no reply has been given to you, within 15 working days for all claims relating to payment services (excluding checks) unless the Bank has informed you of an additional period which may not exceed 35 working days following receipt of the complaint; only for cases falling within its field of competence (for banking products, services offered by the Bank, the performance of a banking contract and the marketing of insurance contracts: via its website: www.lemediateur-cic.fr or by mail: The CIC Ombudsman - 63 chemin Antoine Pardon 69160 Tassin la Demi-Lune.