

CONTACT US

Agence BNP PARIBAS
90 Parvis De La Préfecture
95 000 CERGY

Jonathan TANGUY
01 34 25 54 05
Jonathan.tanguy@bnpparibas.com

Fathia DUSSOL
01 34 25 53 67
Fathia.dussol@bnpparibas.com

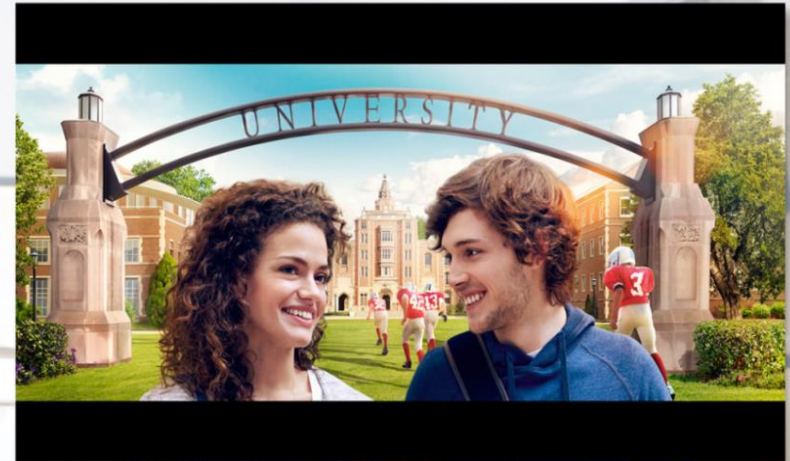
Loubna AJANA
01 34 25 54 08
loubna.ajana@bnpparibas.com

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.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 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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NE PAS JETER SUR LA VOIE PUBLIQUE

TAKE ADVANTAGE OF THESE OFFERS RESERVED FOR ESSEC BUSINESS SCHOOL STUDENTS



BNP PARIBAS

La banque
d'un monde
qui change



BNP PARIBAS
The bank for a changing world

In partnership with



FINANCER VOS ÉTUDES

GÉRER VOTRE BUDGET

FACILITER VOTRE QUOTIDIEN



Your bank card withdrawals abroad

A global network of ATM

Withdraw free⁽¹⁾ cash abroad through:

- **BNP Paribas Global Network.**
- **Global Alliance:** agreements with several major global banks.
- **Make no charge⁽¹⁾ cash withdrawals** by debit card from nearly 52,000 ATMs in more than 50 countries.
- **Geolocate a BNP Paribas partner ATM** on mabanque.bnpparibas. Your withdrawals⁽²⁾ to distributors and your
- **Free card payments** in Euro zone.

(1) Free withdrawals (excluding exchange fees) in more than 50 countries and one of the 52,000 distributors of the BNP Paribas Network and Global Alliance banks (list available via mabanque.bnpparibas/en/withdrawalsgratuitsaletranger). Any other expenses related to the Card, in particular in case of payment transaction and / or withdrawal made with the Card, are specified in the Guide to the conditions and tariffs for individuals, available in the branch and on the website of the Bank

(2) Cash withdrawals (case of withdrawal in euro in the euro zone to a vending machine from another establishment with an international payment card).



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(*), app " Mes comptes "**.

From 01/01/2021 to 12/31/2021

0 €

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

80 € paid into your bank account for the Esprit Libre subscription ⁽⁴⁾

(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 ESSEC'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) Offer reserved for new BNP Paribas customers residing in Metropolitan France or Monaco, ESSEC'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.

30% tariff reduction on Housing Insurance ⁽²⁾

(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 05/04/2020.

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