



**LA CAISSE D'ÉPARGNE
HAS TEAMED UP WITH THE MBS
TO OFFER YOU AN EXCLUSIVE
RANGE OF BANKING SERVICES**

Montpellier
Business
School
since 1897



CAISSE D'ÉPARGNE
LANGUEDOC-ROUSSILLON

WE HELP YOU FINANCE YOUR STUDIES.

EXCLUSIVE MBS LOAN

- Exclusive **0.50% fixed interest rate**⁽¹⁾
- Borrow up to **10 000 €**
- Repayment period up to **5 years**⁽²⁾

REPRESENTATIVE EXAMPLE

For an exclusive MBS loan⁽²⁾ of 10 000 € over 60 months at a 0.50% fixed annual interest rate.
60 monthly repayments of **168.79 €**
APR (annual percentage rate) **0.50%**.
No set up or arrangement fees.
Optional insurance (CNP): **2.50 €/month**⁽³⁾ which is added to the monthly payment.
Total cost of the optional insurance: **150.00 €**.
APR of the optional insurance **0.59%**.
Total amount due by the borrower, excluding optional insurance: **10 127.40 €**.

STUDENT LOAN

- **0.90% fixed interest rate**⁽⁴⁾
- Borrow up to **45 000 €**
- Repayment period up to **10 years**⁽⁵⁾

REPRESENTATIVE EXAMPLE

For a student loan⁽⁵⁾ of 15 000 € over 60 months at a 0.90% fixed annual interest rate.
60 monthly repayments of **255.76 €**
APR (annual percentage rate) **0.90%**.
No set up or arrangement fees.
Optional insurance (CNP): **3.75 €/month**⁽⁶⁾ which is added to the monthly payment.
Total cost of the optional insurance: **225.00 €**.
APR of the optional insurance **0.59%**.
Total amount due by the borrower, excluding optional insurance: **15 345.60 €**.

1000 € LOAN AT 0%

- Fixed interest rate **0%**⁽⁷⁾
- Total Cost **0 €**
(No set up or arrangement fees)
- Repayment period up to **36 months**⁽⁸⁾

REPRESENTATIVE EXAMPLE

For a 1 000 € loan⁽⁷⁾ over 36 months at a 0% fixed annual interest rate.
1st repayment installment 27.70 €, followed by 35 monthly repayments of 27.78 €. APR (annual percentage rate) **0%**.
No set up or arrangement fees.
Optional insurance (CNP): **0.70 €/month**⁽⁹⁾ which is added to the monthly payment.
Total cost of the optional insurance: **25.27 €**.
APR of the optional insurance **1.63%**.
Total amount due by the borrower, excluding optional insurance: **1 000 €**.

A loan commits you and must be repaid. Make sure you have the financial capacity to reimburse it before you subscribe.

(1) Offer available until 31/12/18, only for MBS students under the condition that a certificate or proof of registration at MBS is provided for the 2018/19 school year. (2) Legal disclaimer: example given for information purpose only. No contractual value. Under the condition that your loan is approved by the Caisse d'Épargne and after the legal time of retraction. For all queries contact your financial advisor. Maximum loan amount: 10 000 €. (3) For the loan mentioned above and for a 20 year old client insured for death and total and irreversible loss of autonomy (Décès et PTIA). The monthly cost of insurance depends on the guarantees provided, the age and health of the borrower. For all queries, contact your financial advisor. The insurance contract is provided by CNP Assurances, insurance company governed by the Insurance Code. (4) Conditions applicable on 01/05/2018. For all queries contact your financial advisor. (5) Legal disclaimer: example given for information purpose only. No contractual value. Under the condition that your loan is approved by the Caisse d'Épargne and after the legal time of retraction. For all queries contact your financial advisor. Maximum loan amount 45 000 €. (6) For the loan mentioned above and for a 20 year old client insured for death and total and irreversible loss of autonomy (Décès et PTIA). The monthly cost of insurance depends on the guarantees provided, the age and health of the borrower. For all queries, contact your financial advisor. The insurance contract is provided by CNP Assurances, insurance company governed by the Insurance Code. (7) Offer available until 31/10/18, Offer valid only for clients aged between 18 to 28 years. (8) Legal disclaimer: example given for information purpose only. No contractual value. Under the condition that your loan is approved by the Caisse d'Épargne and after the legal time of retraction. For all queries contact your financial advisor. Maximum loan amount 1 000 €. (9) For the loan mentioned above and for a 20 year old client insured for death and total and irreversible loss of autonomy (Décès et PTIA). The monthly cost of insurance depends on the guarantees provided, the age and health of the borrower. For all queries, contact your financial advisor. The insurance contract is provided by CNP Assurances, insurance company governed by the Insurance Code.

WE HELP YOU MANAGE YOUR MONEY ON A DAILY BASIS.

YOUR INTERNATIONAL VISA DEBIT CARD FREE FOR THE 1ST YEAR⁽¹⁰⁾



PERSONALISE THE IMAGE ON YOUR DEBIT CARD FOR FREE⁽¹¹⁾



INTERNATIONAL OPTION⁽¹²⁾

2 formulas available according to the length of your travels/placement abroad: **take advantage⁽¹²⁾** of a special offer on payments, cash withdrawals and international bank transfers.

INTERNATIONAL OPTION: SPECIAL OFFER FOR CLIENTS AGED BETWEEN 12 TO 25 YEARS OLD

VERSION 1 "SHORT STAY"

Free for one year if you subscribe to an all inclusive "Bouquet Liberté" current account.

VERSION 2 "LONG STAY"

from 2 to 3 €/month for 1 year if you subscribe to an all inclusive "Bouquet Liberté" current account.

WE HELP YOU INSURE YOURSELF AND YOUR POSSESSIONS



TOP UP HEALTH INSURANCE

2 months free⁽¹³⁾



HOME INSURANCE

2 months free⁽¹³⁾



CAR INSURANCE

1 month free⁽¹³⁾

(10) International debit card "Carte Visa classic à debit immédiat" included in the all inclusive "Bouquet Liberté" current account. Free the first year. Offer available for new clients aged between 16 and 25 years subscribing to a "Bouquet Liberté". From the second year onwards: 1 € for 16 to 17 year olds, 75% reduction between 18 et 21 years old, 50% reduction for 22 to 25 years old on the Bouquet Liberté monthly bank fees. (11) For all queries contact your financial advisor. Cost of the personalised debit card image: 10.10 € per card. (12) 2 formulas for clients aged between 12 and 25 years subscribing to the Bouquet Liberté current account: offer valid from 09/05/2018 to 31/10/2018. Version 1 Short stay, free for the first year as opposed to 1 € the first 2 months, then 2 € per month. Version 2 long stay, 3 € per month for the first year opposed to 4 € the first 2 months followed by 8 € per month. (13) Top up health insurance: offer valid for a subscription between 09/05/2018 and 31/10/2018. Reduction equivalent to 2 months free on the annual price of your cover (excluding assistance) for a subscription to the contract "Garanties Santé Côté JE formule 1", valid during the first year of the contract. Home insurance: offer valid for a subscription between 09/05/2018 and 31/10/2018. Reduction equivalent to 2 months free on the annual price of your cover for a subscription to the contract "ASSURTOIT Version Jeunes formule 1", valid during the first year of the contract. Car insurance: Reduction equivalent to 1 month free on the annual price of your cover for a subscription to the contract "MON AUTO& MOI", Offer valid during the first year of the contract. Garanties Santé, ASSURTOIT and MON AUTO& MOI are BPCE Assurance contracts, , insurance company governed by the Insurance Code. Criteria apply. For all queries contact your local branch. **Current conditions valid from 01/05/2018.** Criteria apply. For all queries contact your local branch.

IF YOU'RE LOOKING FOR THE BEST MOBILE BANKING APP, LOOK NO FURTHER!



BANK AND INSURANCE

For all queries contact your financial advisor or check out our site:

www.caisse-epargne.fr/lr*



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*Cost of the Internet connection according to your provider.

Caisse d'Épargne et de Prévoyance du Languedoc Roussillon, Banque coopérative régie par les articles L512-85 et suivants du Code monétaire et financier, Société Anonyme à Directoire et Conseil d'orientation et de Surveillance, au capital social de 295 600 000 euros – RCS Montpellier 383 451 267 – Siège social 254 rue Michel Teule – BP 7330 – 34184 Montpellier cedex 4 – Mandataire d'assurance et d'Intermédiaire d'assurance immatriculé à l'ORIAS sous le n° 07 005 729