

#reinvente
#tabanque

Partner of your
school 2021

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VOUS ÊTRE **UTILE**

Pocket **Program**

Essential banking services
for international students



CAISSE D'ÉPARGNE
HAUTS DE FRANCE



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- (1) Payment into your deposit account of the sum of 50 euros, subject to final subscription to a deposit account with Caisse d'Epargne Hauts de France. Subject to acceptance of the account application by Caisse d'Epargne Hauts de France.
- (2) Welcome offer that cannot be combined and is subject to conditions, for people aged 18 to 28, valid until 31/12/2021 for any subscription to an individual Optimal package, reserved for international students from partner schools upon presentation of a valid student card, subject to acceptance of the account application by Caisse d'Epargne Hauts de France. After the first 4 years, the offer will be billed at the rate in force on that date.



Service package

Manage your account with the maximum number of services: Optimal Package

**€50
OFFERED⁽¹⁾**

**Take advantage of
our Welcome Offer:**

**Visa Premier
or Visa Classic
card at €1 per year for 4 years⁽²⁾**

Convenient services tailored to your needs:

- A banking mobility support service
- Mobile application with card management
(cancellation, display of available balance and ceilings,
blocking/unblocking)
- Mobile payment
- Instant addition of beneficiaries for fast and
easy transfer
- Personal online space



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- (1) Assurance sur Compte is an account insurance policy provided by BPCE Assurances, a company regulated by the French Insurance Code. BPCE ASSURANCES, a French public limited company (*Société Anonyme*) with a share capital of 61,996,212 euros, registered with the Paris Trade and Companies' Register, SIREN (Business registration number) No. 350 663 860, a company governed by the *Code des assurances* (French Insurance Code) with its registered office at 88 avenue de France, 75641 PARIS CEDEX 13.
- (2) No overdraft authorisation for customers under 18 years of age, for customers over the age of majority, subject to acceptance by Caisse d'Epargne Hauts de France.
- (3) Instant SEPA Transfer which allows you to transfer money to your beneficiary within 10 seconds (up to 20 seconds maximum in the event of exceptional processing difficulties). Subject to the available balance and within the limit of any authorised overdraft.
- (4) Option Internationale Séjour + is an international travel option included in the Optimal Package service: payments and withdrawals free of charge, excluding foreign exchange fees outside the eurozone within your card's authorisations, and one transfer outside the eurozone per month.
- (5) Cost according to your operator.



Service package

Optimal Package: All inclusive and 100% connected



Account insurance⁽¹⁾ to protect your means of payment, keys and identity papers.



€0 of overdraft charges up to a debit balance of €1000.⁽²⁾



Instant, free and unlimited SEPA transfer.⁽³⁾



Unlimited free payments and withdrawals in France and abroad.⁽⁴⁾



Access to an advisor by telephone⁽⁵⁾
during extended hours:
7am - 10pm Monday to Friday
7am - 6pm on Saturday



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- (1) Only one Livret A savings account may be held per individual.
Deposits must not lead to the ceiling of €22,950 being exceeded, only the capitalisation of interest will allow this ceiling to be exceeded.
- (2) Deposits and withdrawals of €10 minimum.



Savings

**Save, to build on
your economies.**



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**The Livret A⁽¹⁾, a generous plan for
your first steps towards saving**

**Deposits and withdrawals are
flexible⁽²⁾ and free of charge.**

- Attractive interest rate.
- **Interest is exempt** from income tax and social security contributions.
- **Total and immediate availability** of your capital.



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- (1) Secur'Média and Assurance Habitation are insurance policies issued by BPCE ASSURANCES, a French public limited company (*Société Anonyme*) with a share capital of 61,996,212 euros, registered with the Paris Trade and Companies' Register, SIREN (Business registration number) No. 350 663 860, a company governed by the *Code des assurances* (French Insurance Code) with its registered office at 88 avenue de France, 75641 Paris Cedex 13. Distributed by the Caisse d'Epargne Hauts de France, an insurance intermediary registered with the ORIAS under N° 07 008 031, (*Organisme pour le Registre des Intermédiaires d'Assurances* (French Insurance Intermediary Registration Body): www.Orias.fr. Connection cost depending on your access provider). Assistance services are provided by Inter Mutuelles Assistance, GIE: *Groupement d'Intérêt Economique* (Economic Interest Grouping) with capital of 3,547,170 euros, registered in the Niort Trade and Companies' Register under No. C 433 240 991, whose registered office is located at 118, avenue de Paris CS 40 000, 79033 NIORT CEDEX.
- (2) See limitations, conditions and exclusions set out in the general terms and conditions and special terms and conditions.
- (3) Within the limits of the contractual ceilings provided for each guarantee.
- (4) 4 months free, up to a limit of €80 not cumulative, for all new Home Insurance policies taken out between 01/01/2021 and 31/12/2021. Offer valid for the first year of membership. Contact your local agent.
- (5) According to the General and Special Terms and Conditions, contact your local agent.



INSURANCE FOR MOBILES AND PORTABLE DEVICES

Simple and secure, SECUR'Média insurance⁽¹⁾ **protects your mobile phone** as well as your portable multimedia devices⁽²⁾ in the event of accidental breakage (sudden and external cause) and theft by assault or burglary⁽³⁾.



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**4 months
OFFERED** ⁽⁴⁾

HOME INSURANCE⁽¹⁾

When you are a tenant, insuring your home is compulsory and provides you with coverage in the event of an insured claim.

Home insurance covers your student accommodation⁽⁵⁾ **at a preferential flat rate.**



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- (1) The *Paylib entre amis* (Paylib between friends) service is a PAYLIB SERVICES product, distributed by Caisse d'Epargne, as well as by the other PAYLIB SERVICES member banks. This service is available in the mobile remote banking application.
- (2) This must be a mobile phone number issued in France (Metropolitan France, Overseas Departments and Regions, Overseas Collectivities) or Monaco and the beneficiary must hold a deposit account domiciled in the same area.

Paylib⁽¹⁾ between friends

Make a transfer to a beneficiary using their mobile phone number⁽²⁾



Paylib⁽¹⁾ between friends is a service that makes your transfers easy and secure.

A simple way to make a joint gift, a reimbursement, to share expenses when organising a holiday with friends, and so on.

International Students

Caisse d'Epargne
solutions suited
to your lifestyle

www.caisse-epargne.fr*



CAISSE D'EPARGNE
HAUTS DE FRANCE



To make an appointment:
partenariat.bdd@hdf.caisse-epargne.fr*

*Connection cost depending on your access provider



Caisse d'Epargne et de Prévoyance Hauts de France - Cooperative bank governed by Articles L.512-85 et seq. of the *Code monétaire et financier* (French Monetary and Financial Code) - *Société Anonyme à Directoire et Conseil d'Orientation et de Surveillance* (Public Limited Company with a Management Board and a Supervisory Board) - Share capital of €1,000,000,000 - Registered office 135 Pont de Flandres, 59777 Euralille - 383000692, Lille Métropole RCS (Trade and Companies' Register) - NAF (business activity) code 6419Z - Intracommunity VAT No. FR34383000692 - Insurance intermediary, registered with ORIAS under number 07008031 - Holder of the "Transaction on properties and goodwill without receipt of funds, bills or securities" licence no. CPI 8001 2016 000 009 207 issued by CCI Grand Lille - financial guarantee: CEGC, 16 rue Hoche, Tour Kupka B - TSA 39999 92919 La Défense Cedex - Direct Business - ©iStock - January 2021.