

IN PARTNERSHIP
WITH YOUR SCHOOL



VOUS ÊTRE UTILE

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Freedom pocket: **an essential** for young people who dare.

Independence is so much better
with Caisse d'Épargne



Services



Insurance



Savings

 **CAISSE D'ÉPARGNE**
HAUTS DE FRANCE



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(1) Welcome offers cannot be used in conjunction with other offers and are subject to conditions. Offers are for people between 18 and 25 years of age and are valid until 31/12/2019 for any Bouquet Liberté service package, reserved for students from partner schools upon presentation of the valid student card, subject to acceptance of the application by the Caisse d'Épargne Hauts de France. After the first 4 years, the offer will be billed at the rate in effect on that date. (2) A Visa or Visa Premier immediate or deferred debit card for the opening of a deposit account, subject to current pricing and subject to acceptance by Caisse d'Épargne Hauts de France. (3) Offer reserved for adults having legal capacity. Within the limit of the amount defined by your Caisse d'Épargne and subject to the acceptance of the latter. The overdraft periods cannot exceed 30 consecutive days each; the account must regain a credit balance between periods. (4) Under pricing conditions in force according to the chosen package. According to the conditions defined in the information notice or the General Conditions. Account insurance (Assurance sur Compte) is a policy issued by BPCE Assurances, a company governed by the French Code of Insurance, registered with the Paris Trade and Companies Register and the SIREN database under no. 350 663 860, having its registered office at 88 avenue de France - 75013 Paris. Distributed by Caisse d'Épargne Hauts de France, insurance intermediary registered with ORIAS under no. 07 008 031 (Organisation for the Register of Insurance Intermediaries): www.orias.fr (5) Transfer into your account of a €50 deposit of subject to the definitive opening of a deposit account with Caisse d'Épargne Hauts de France.





Services

Manage your account Freedom...
And always connected.

**€50
GIFT⁽⁵⁾**

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Discover **the Welcome offer**
including:

€1 per year for 4 years⁽¹⁾

- a Visa or Visa Premier card included in the welcome offer⁽²⁾
- overdraft authorised⁽³⁾
- account insurance⁽⁴⁾
- digital account statements



(6) Assurance AUTO, Assur'Toit and Garanties Santé are policies issued by BPCE Assurances, a company governed by the French Insurance Code, registered with the Paris Trade and Companies Register and the SIREN database under no. 350 663 860, having its registered office at 88 avenue de France - 75013 Paris. Distributed by Caisse d'Epargne Haut de France, an insurance intermediary registered with ORIAS under no. 07 008 031, (Organisation for the Register of Insurance Intermediaries: www.orias.fr). Assistance services are provided by Inter Mutuelles Assistance, GIE: Economic interest group with capital of €3,547,170, registered with the Niort Trade and Companies Register under number C 433 240 991 and having its registered office at 118, avenue de Paris-CS 40 000-79033 NIORT CEDEX 9. (7) Offer valid for persons under 25 years of age, designated under specific conditions (main or secondary driver) and limited to 2 journeys of up to 50 km. See conditions at the branch. (8) Offer subject to conditions. Preferred rate the 1st year up to 20% off the standard annual fee for first-time buyers under 25 years of age with no insurance history having obtained their licence as part of advance, supervised or supervised. (9) Offer subject to conditions. One of the parents must be insured with Caisse d'Epargne with a Premium Discount (Coefficient de Réduction Majoration, CRM) of 0.50. In addition, the young driver must not have been responsible for an accident in the last 36 months. (10) Welcome offers cannot be used in conjunction with other offers and for any first subscription of an Assurance Auto, Assur'Toit or Garanties Santé policy subject to conditions, valid until 31/12/2019 reserved for students from partner schools who hold a deposit account with Caisse d'Epargne Hauts de France. €50 deposit on your deposit account reserved for any first subscription of an Assurance Auto, Assur'Toit or Garanties Santé policy which are insurance policies issued by BPCE Assurances – a company governed by the French Insurance Code, distributed by Caisse d'Epargne Hauts de France, an insurance intermediary registered with ORIAS under number 07 008 031 (Organisation for the Register of Insurance Intermediaries: www.orias.fr). (11) According to General and Special Conditions, inquire at your branch. (12) Prices and conditions in force on 01/04/2019 according to the chosen package. (13) Depending on the package chosen and according to the conditions and limits stipulated in the policy, inquire at your branch. You may be liable for certain expenses. (14) Price and conditions in force on 01/01/2019 for the F1 package for a young person under 20 years of age under the general scheme.



Insurance

First car, first apartment... Stop worrying!



YOUR CAR INSURANCE⁽⁶⁾

€50
GIFT⁽¹⁰⁾

Because one of your priorities is your budget, Caisse d'Epargne has designed a car insurance policy just for you.

- > Taxi Return service⁽⁷⁾
- > Accompanied Driving benefit⁽⁸⁾

And if your parents are insured at Caisse d'Epargne, you receive a price discount.⁽⁹⁾
Ask in any branch!



YOUR ASSUR'TOIT INSURANCE⁽⁶⁾

€50
GIFT⁽¹⁰⁾

When renting, insuring one's housing is mandatory, which offers coverage in the event of damage.

- > "Assur' Toit Version Jeune" (for young adults) provides coverage for your student housing⁽¹¹⁾ starting from €6.96 per month.⁽¹²⁾



YOUR HEALTH INSURANCE⁽⁶⁾

€50
GIFT⁽¹⁰⁾

When taking out Caisse d'Epargne's supplementary health insurance, you benefit from essential guarantees for your health expenses, at a competitive rate.⁽¹³⁾

- > From €14.99 per month for a Garanties Santé Côté JE⁽¹⁴⁾ policy.



Savings

A secure savings solution at your disposal.



The Livret A⁽¹⁵⁾, a savings product
available at any time.

**Payments and withdrawals are
unrestricted⁽¹⁶⁾ and free of charge.**

- Compensation at a rate of 0.75%⁽¹⁷⁾
- Interest exempt from income tax and social deductions
- Capital available in full, immediately
- One-time or regular deposits, at your own pace
- Withdrawals and payments are free of charge

(15) Livret A accounts are restricted to one per natural person.
- Payments must not exceed the cap of €22,950, which may only
be exceeded by the capitalisation of interest. **(16)** Payments and
withdrawals of €10 minimum. **(17)** Net tax rate in effect at 01/08/2017.



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CAISSE D'EPARGNE **APP**

Manage your accounts in real time with our free mobile apps⁽¹⁸⁾

- **Download** the Caisse d'Epargne app for your smartphone or tablet
- **Perform** your day-to-day banking with your customisable dashboard, whenever, wherever

(18) Subject to subscription to the "Direct Ecureuil" remote banking service and the compatibility of your device



VOUS ÊTRE **UTILE**

For more information:

www.caisse-epargne.fr**



Call to make an appointment:
partenariat.bdd@hdf.caisse-epargne.fr

**Coût de connexion selon votre fournisseur d'accès

Caisse d'Épargne et de Prévoyance Hauts de France – Banque coopérative régie par les articles L.512-85 et suivants du Code monétaire et financier – Société Anonyme à Directoire et Conseil d'Orientation et de Surveillance – Capital social de 766156 000 € – Siège social 135 Pont de Flandres 59777 Euralille 383000692 RCS Lille Métropole – Code NAF 6419Z – N° TVA intracommunautaire FR34383000692 – Intermédiaire d'assurance, immatriculé à l'ORIAS sous le numéro 07008031 – Titulaire de la carte professionnelle « Transaction sur immeubles et fonds de commerce sans perception de fonds, effets ou valeurs » n° CPI 8001 2016 000 009 207 délivrée par la CCI Grand Lille - garantie financière : CEGC, 16 rue Hoche, Tour Kupka B – TSA 39999 92919 La Défense Cedex KOZY. – ©iStock, Shutterstock - 07/2019.



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