

Banks and you

Institut Polytechnique de Paris is committed to supporting you as soon as you arrive on campus. We have made contacts with French banks who propose student banking and offer some services at negotiated rates.

BNP Paribas

BNP Paribas proposes a welcome offer for IP Paris students providing essential Esprit Libre services for free for the duration of your studies at IP Paris.

This special group offer allows you to benefit from banking services to manage your checking account, an international bank card affiliated with the Visa network and insurance against the loss or theft of your means of payment.

You also have access to the secure online services App “Mes comptes” and the “Mabanque” website where you can conduct all kinds of transactions.

All new BNP Paribas customers will receive a welcome bonus of €80 within three months of opening their account.

Financing solutions at prime rates are also available for IP Paris students:

- A “student” loan at 0.08% excluding insurance for a maximum of €75,000 and a duration of 9 years (approval subject to the bank’s review of your application)
- a 0% offer with no fees to finance your purchase of supplies, such as a laptop, or your driving license.

To help you with accommodation, under certain conditions you may be able to obtain House Insurance or a Bank Guarantee.

If you need to travel abroad as part of your studies, BNP Paribas offers two services:

- Crystal Studies: health insurance for students who travel abroad
- Global Alliance and BNP Paribas Global Network: fee-free withdrawals at partner bank ATMs

Your BNP Paribas contact

Marlène KAHN

01 64 86 50 22

marlene.kahn@bnpparibas.com

Your BNP Paribas branch

Tech Point BNP Paribas Paris Saclay
19 avenue de la Vauve
91120 Palaiseau

BNP Paribas is also present on campus on Wednesday afternoons (office located next to Bôbar across from Petit Boncourt).



Crédit Agricole

Crédit Agricole proposes its Globe Trotter by CA service for €2/month¹ for students aged 18 to 30 which includes¹:

- a bank account
 - managed remotely or at the branch location with your advisor
 - free of management fees
 - with free and unlimited incoming and outgoing international transfers¹
 - with overdraft protection¹
- an international bank card
 - available without conditions for income or savings
 - fee-free payments and withdrawals abroad¹
 - travel insurance and assistance are included²
- a world to discover
 - as a student, benefit from a loan to finance your projects
 - health insurance coverage for study abroad³

To finance your tuition and housing expenses, the Student and Apprentice loan⁴ is tailored to your needs:

- a fixed APR of 0.75%
- from €750 to €75,000
- 12 to 120 months

Our rental tip: obtain a guarantor in less than 24 hours with Cautioneo. Through our partnership with Cautioneo, you can benefit from 2 free months using a promotional code.

Crédit Agricole is also present on campus upon request at the office located next to Bôbar across from Petit Boncourt.

LCL

LCL proposes a welcome offer for IP Paris students with a free LCL Visa Premier bank card for 4 years⁵.

In the event of unforeseen circumstances, delayed income etc., the Trésorerie Solution provides you with overdraft protection for up to €700 for your deposit account.

You also have access to AMP insurance for €17 more per year which allows you to protect your means of payment and your personal belongings. This insurance protects you against fraudulent use of your bank card or checkbook, cash theft in the event of mugging, loss or theft of your keys or identification.

The LCL Mes Comptes application allows you to manage all your banking needs in just 1 click:

- consult an overview of your accounts
- make transfers
- manage your bank card
- contact your advisor

You benefit from a €150 bonus when opening an account.

Your Crédit Agricole contacts

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Your Crédit Agricole branch

CREDIT AGRICOLE IDF

133 avenue du général Leclerc

91121 PALAISEAU

Crédit Agricole is also present on campus upon request at the office located next to Bôbar across from Petit Boncourt.

Your LCL contacts

Jessie Poulier

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01 60 92 17 75

Sana Boujday

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01 60 92 17 78

Your LCL branch

2 rue Charles de Gaulle

91400 ORSAY

LCL is also present on campus on Friday afternoons (office located next to Bôbar across from Petit Boncourt).

Société Générale

Société Générale is at your side to support you throughout your studies by:

- opening your bank account: you will receive €80 when you open your Société Générale account (subject to account activity - you must make a minimum of 5 transactions per month in the first 3 months after opening the account)
- providing you with your means of payment
- financing your studies and projects
- helping you prepare to go abroad
- introducing you to our mobile app

You will be provided with a Visa Premier card (subject to approval by the Bank) with account management fees waived.

Sobrio insurance is also available, which covers you in the event of a problem (ex.: fraudulent use of your means of payment).

House insurance for students is also available.

It costs 1€ the first year¹⁰ and offers essential coverage (events covered, terms and conditions, coverage limits and exclusions appear in the contract.) including civil liability insurance, theft and broken glass.

This insurance guarantees assistance 24 hours a day, 7 days a week, for everyday problems and in the event of an accident or incident and has a damage deductible at a reduced cost.

Société Générale also proposes flexible student loans¹¹ from €1,000 to €120,000.

The international student level option¹² provides you with peace of mind as you get ready to travel or study abroad.

You may benefit from this option for free for one consecutive year.¹³

Société Générale waives fees for:

- your payments by bank card outside the Euro area¹⁴
- your withdrawals at ATMs outside the Euro area¹⁵

The Grandes Écoles team at the branch located on the Plateau de Saclay in Gif sur Yvette is happy to answer your questions and help you with your banking needs.

Your Société Générale contact

Mehdy Lasledj

01 64 86 26 80

mehdy.lasledj@socgen.com

Your Société Générale branch

4 Ter rue de Paris

91400 Orsay

01 69 18 92 00

Société Générale is also present on campus on Thursday afternoons (office located next to Bôbar across from Petit Boncourt).

¹ Offer available for individuals aged 18 to 30. Offer subject to terms and conditions: terms, conditions and rates available at: ca-eko-globetrotter.fr/jouvir-uncompte-globetrotter. Applicable rate on 1 June 2020, subject to change. The products and services that make up the Globe Trotter offer may be signed up for separately: contact your regional office to find out more about the terms and conditions and applicable rates. The products and services that are not included in the Globe Trotter offer are charged at the current rates included in the main terms and conditions of the regional office at which the service is purchased. The final opening of your Globe Trotter account and the delivery of your means of payment is subject to the approval of your application by the regional Office. This offer allows you to benefit from free payments and withdrawals abroad; however fees may be charged directly by local banks in certain countries when withdrawing cash from an ATM. Transfers are made within the limit of the available balance. For overdraft protection: subject to review and approval by the Regional Office.

2 Within the limits and conditions set out in the assistance and insurance contracts. Group insurance and assistance contracts underwritten by Crédit Agricole Assurance Paiement, an insurance broker registered with ORIAS under the number 10 058 272 (www.orias.fr), with 1/ for assistance: Mutuaide Assistance (sise 8/14, avenue des Frères Lumière 94366 Bry sur Marne Cedex). 2/ for insurance: CAMCA (sise 65, rue de la Boétie 75008 Paris), and which the issuer has accepted on behalf of the cardholder. These companies are subject to review by the ACP (sise 61 rue Taitbout 75436 Paris Cedex 09).

3 Prices and conditions in force on 01/02/2021, subject to change. Events covered, limits, ceiling for coverage and terms and conditions for the implementation of the "Crystal Studies" insurance appear in the contract. Subject to eligibility and approval of the application. If the insured individual is a minor, the contract is underwritten by his/her legal representative. You have a right of withdrawal in the case of remote sales. Crystal Studies is a contract offered by APRIL International Expat – a simplified joint stock company registered with the Paris Register of Trade and Companies (under the number 309 707 727) and with ORIAS (under the number 07 008 000) and which is headquartered at 110 avenue de la République – 75011 PARIS France. This contract is designed, managed and distributed by APRIL International Expat and insured by Groupama Gan Vie (medical expenses and individual accident coverage), CHUBB (repatriation assistance, civil liability insurance for private life, internships and tenants, baggage and delayed departure insurance) and Solucia Protection Juridique (legal assistance coverage).

4 Offer reserved for students or apprentices aged 16 to 30 and enrolled in a higher education institution recognized by the French Ministry of Education (Education Nationale). Applying for a loan implies the approval of your application by the bank, lender, and depends on your personal situation and repayment ability. Consumer loans for an amount less than or equal to €75,000 result in the issuing of a credit agreement proposal. You benefit from a legal withdrawal period from the date on which the credit agreement is signed. Terms and conditions in force on 01/02/2021.

5 Delivery of an international immediate debit card or an international deferred debit card. Offer reserved for students aged 18 and over who are holders of LCL Student accounts, valid from 25 November 2020, subject to review and approval of application by LCL. After the 4th year, the LCL Visa Premier card costs €5/month. Rate in force on 01/04/2020 subject to change. You benefit from a legal withdrawal period in the case of remote prospecting and/or sales. See conditions in branch locations.

6 The Trésorie Solution for Overdraft Protection Insurance is provided by Pacifica, a company regulated by French Insurance Code and distributed by Crédit Lyonnais. According to the terms and conditions set out in the fact sheet and subject to the coverage exclusions for the insurance involved. Subject to approval by Pacifica. APR for insurance is calculated on the basis of insurance paid in arrears.

7 Offer reserved for students aged 18 and over who are holders of LCL Student accounts, and do not hold Sécurilion or LCL Means of Payment Insurance. Subscription to an insurance policy for loss or theft of means of payment: €1 the first year for all first-time subscriptions to the Means of Payment Insurance for Students, then €2.20 from the 2nd year onwards, applicable rate on 01/04/2020, subject to change. Contract provided by PACIFICA, a company governed by the French Insurance Code and distributed by Crédit Lyonnais. The events covered and terms and conditions are set out in the contract. This offer cannot be combined with other offers or promotions proposed by LCL relating to Means of Payment Insurance. You benefit from a legal withdrawal period in the case of remote prospecting and/or sales.

8 Offer valid for new customers opening a deposit account with LCL, according to the terms and conditions of the introducer agreement concluded between LCL and the introducer IP Paris. The payment will be made to the deposit account.

9 Mon Assurance au Quotidien is an optional group damage insurance contract underwritten by Société Générale with Sogessur. Company regulated by the French Insurance Code. This contract is offered by Société Générale, which is headquartered at 29, boulevard Haussmann 75009 Paris, in its capacity as an insurance intermediary, ORIAS registration no. 07 022 493 (www.orias.fr). This offer is available in metropolitan France and is subject to eligibility conditions. Events covered, terms and conditions, coverage limits and exclusions appear in the contract.

10 For all new Student House Insurance policies taken out until 30/06/2022 included. Offer cannot be combined with other offers and is available a single time the first year. Reimbursement to the account from which deductions are made, as declared while taking out insurance. Terms and conditions in force on 01/03/2020.

11 Subject to approval of the application by the lender Sogefinancement SAS – 394 352 272 RCS Nanterre. Legal withdrawal period: 14 days from the approval of your loan. Reserved for students aged 18 and over. A guarantee from a third party individual is mandatory.

12 Non-binding fee-based service reserved for subscribers of Sobrio or Jazz aged 16 and over. Sobrio is a bundled package of banking and non-banking services available for individuals aged 15 and over. Current Sobrio pricing conditions based on age and type of card applied for are indicated in the "Conditions tarifaires appliquées aux opérations de bancaires – Particuliers" brochure (Pricing conditions applied to banking operations – Personal) available in branch locations or at: particuliers.societegenerale.fr

13 Option reimbursed every quarter the first year you sign up, then for a fee of €2/month for the student level.

14 Société Générale fees are waived for a certain number of payments by bank card and withdrawals at ATMs outside the Euro area and depending on the level selected. Excluding foreign change commissions in the event of currency exchange and possible commissions charged by the corresponding Bank. See a list of the Euro area countries in the pricing brochure and terms and conditions at: particuliers.societegenerale.fr or contact your Société Générale branch.

15 Société Générale fees are waived for a certain number of payments by bank card and withdrawals at ATMs outside the Euro area and depending on the level selected. Excluding foreign change commissions in the event of currency exchange and possible commissions charged by the corresponding Bank. See a list of the Euro area countries in the pricing brochure and terms and conditions at: particuliers.societegenerale.fr or contact your Société Générale branch.