



Students UCLY

# Welcome to the Caisse d'Epargne



**Attractive offers**  
Banking services,  
loans, insurance.



**A dedicated advisor at your side**  
At your branch,  
by telephone or by video call.



**An app to manage everything**  
One of the highest rated banking  
apps.

## Simplify the day to day

**€1 / year<sup>(1)</sup> for 3 years**



### A Visa card and all the standard banking services

Enjoy our Comfort package, a bundle of useful everyday banking services.

- ✓ A Visa card.
- ✓ A remote banking mobile app and payment by mobile.
- ✓ Account insurance to protect your means of payment, keys and important documents<sup>(2)</sup>.
- ✓ An overdraft authorisation<sup>(3)</sup>.
- ✓ Zero debit interest up to an account balance of -€500.

## Keep the costs down when you go abroad

**€0<sup>(4)</sup>**

### International option

Enjoy preferential prices on withdrawals and card payments abroad:

- ✓ In the euro zone:  
no Caisse d'Epargne fee<sup>(5)</sup> on bank card payments and withdrawals.
- ✓ de the euro zone:  
unlimited card payments<sup>(5)</sup> and 4 cash withdrawals per month<sup>(5)(6)</sup> with no Caisse d'Epargne fee.





## → Contact us

Agence Caisse d'Epargne PERRACHE, 2 place Ampère, 69002 LYON

Marwan RAHAL - 04 78 38 64 81- [marwan.rahah@cera.caisse-epargne.fr](mailto:marwan.rahah@cera.caisse-epargne.fr)



To find out more or open your account online,  
**scan this code!**

**Offer valid to 30 april 2025. Reserved for students of a school partnered by Caisse d'Epargne Rhône Alpes. Subject to acceptance of account opening application and supporting documents by Caisse d'Epargne Rhône Alpes.**

(1) Offer valid for 3 years for any new individual subscription to a Comfort or an Initial package by a student of a partner school, regardless of the card type, subject to acceptance by Caisse d'Epargne Rhône Alpes. See terms and conditions in your Caisse d'Epargne branch. At the end of the 3-year discount period, this bundled service offer will be charged per the applicable rates and terms and conditions.

(2) Insurance included in the Comfort package. Account insurance is a policy provided by BPCE Assurances, a public limited company governed by the French Insurance Code, with capital of €61,996,212; Paris Trade and Companies Register no. B 350 663 860; registered office: 88, avenue de France 75641 Paris Cedex 13; distributed by Caisse d'Epargne Rhône Alpes, an insurance intermediary registered with ORIAS under number 07004760, [www.orias.fr](http://www.orias.fr). In accordance with the general and special terms and conditions of the policy.

(3) Offer reserved for adults. Within the limit of a maximum amount defined by Caisse d'Epargne Rhône Alpes and subject to its acceptance. Overdraft periods may not exceed 30 consecutive days and the account must be back in credit before the start of each new period.

(4) The "Option Internationale Formule Séjour" service is free of charge for cardholders up to and including the age of 28, and is reserved for Caisse d'Epargne Visa cardholders. Exemption from charges for card withdrawals and payments outside the euro zone, excluding charges applicable by the foreign bank and within the limits of the withdrawal and payment ceilings. From the age of 29, the "Option Internationale Formule Séjour" service will be charged according to the conditions and rates in force.

(5) Within the limits set for withdrawals and payments under the card agreement.

(6) Excluding charges applicable by the foreign bank.

**Advertising document. Offer subject to terms and conditions.**

You have the right to access and correct your personal data as well as the right to object to the processing of this data for legitimate reasons. You may also refuse, free of charge, the processing of this data for prospecting purposes, in particular for marketing purposes. You may exercise these rights by sending a letter accompanied by a copy of any identity document bearing the holder's signature to the Caisse d'Epargne Rhône Alpes Customer Relations Department at the following address: 116 cours Lafayette B.P.3276 - 69404 Lyon Cedex 03.



Caisse d'Epargne et de Prévoyance de Rhône Alpes – Banque coopérative régie par les articles L 512-85 et suivants du Code monétaire et financier - Société anonyme à directeur et conseil d'orientation et de surveillance - Capital de 1 150 000 000 euros – Siège social : 116, Cours Lafayette BP 3276 69404 Lyon Cedex 03 - 384 006 029 RCS Lyon - Intermédiaire d'assurance, immatriculé à l'ORIAS sous le n°07 004 760 et titulaire de l'identifiant unique REP Emballages Ménagers et Papiers n° FR232581\_01QHNQ (BPCE – SIRET 493 455 042). Photo credit: Adobe Stock & IStock- December 2024.

