

# Welcome to Caisse d'Epargne Rhône Alpes



CAISSE  
D'ÉPARGNE  
Rhône Alpes

*Vous être utile.*

SIMPLIFY THE DAY TO DAY

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

A bundle of essential everyday banking services:

■ **A Visa card with no fees abroad**

Choose between the Visa Classic or Premier card, each with its own insurance cover<sup>(2)</sup>.

No fees on your payments and withdrawals abroad with **the international option included<sup>(3)</sup>**.



■ **All the digital services you need**

One of the top-rated **apps** to manage your account and card in real time.

**Mobile payment solutions and instant transfers.**



■ **No fees on small overdrafts**

No worries in case of unexpected expenses! You have an authorised overdraft and a fee waiver up to a **balance of -€500<sup>(4)</sup>**.



■ **Insurance that delivers**

Breathe easy! You're covered **in case of loss or theft** of your payment methods and ID documents, cash, and keys<sup>(5)</sup>.



**PROTECT YOUR HOME**

## **Affordable home insurance**

- **Cover** against major risks such as water damage or theft.
- **Assistance services** in emergencies (temporary housing after a claim, essential items, etc.)<sup>(6)</sup>.



## **Become a customer and refer your loved ones!**

Introduce Caisse d'Epargne Rhône Alpes to your friends and benefit from our referral offer.

**€80**

for each referral, **just for you.**

**€80**

for your loved ones for any first-time bank account opening.

Offer subject to terms and conditions<sup>(7)</sup>

**Please speak with your advisor**

## → Contact us

Agence Caisse d'Epargne GERLAND, 237 avenue Jean Jaurès, 69007 LYON

Rachid LAHLOUH - 04 72 80 84 01 - rachid.lahlouh@cera.caisse-epargne.fr

**Offer valid until April 30, 2026. Offer reserved for students of schools partnered with Caisse d'Epargne Rhône Alpes. Subject to approval of the account opening application and receipt of supporting documents by Caisse d'Epargne Rhône Alpes.**

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

(2) The insurance cover included with the Visa Card contract is underwritten by Visa Europe Limited on behalf of Caisse d'Epargne Visa cardholders, with AXA France IARD and AXA France VIE, companies governed by the French Insurance Code (Code des assurances). AXA FRANCE VIE, a public limited company with share capital of €487,725,073, registered with the Nanterre Trade and Companies Register under number 310 499 959. AXA FRANCE IARD, a public limited company with share capital of €214,799,030, registered with the Nanterre Trade and Companies Register under number 722 057 460 – Registered office: 313, Terrasses de l'Arche, 92727 NANTERRE. The assistance cover included with the Visa Card contract is underwritten by Visa Europe Limited on behalf of Caisse d'Epargne Visa cardholders, with Fragonard Assurances, a company governed by the French Insurance Code. Fragonard Assurances, a public limited company with share capital of €37,207,660, registered with the Paris Trade and Companies Register under number 479 065 351 – Registered office: 2 rue Fragonard – 75017 Paris.

(3) Exemption from withdrawal and payment fees for card use outside the Eurozone, excluding currency exchange fees or any charges applied by the foreign bank, for young people aged 18 to 28 holding a Caisse d'Epargne Visa card. The International Option 2 Stay is free for clients up to and including 28 years old. Unlimited card payments and up to 4 cash withdrawals per month with no Caisse d'Epargne fees.

(4) Offer reserved for adults, as part of the Formule Confort bundled service package. Subject to approval of an overdraft facility by Caisse d'Epargne Rhône Alpes, debit interest is waived on authorised overdrafts up to €500. Each overdraft period must not exceed 30 consecutive days, and the account must return to a positive balance between each period.

(5) Account Insurance is a contract underwritten by BPCE Assurances, a company governed by the French Insurance Code. BPCE ASSURANCES, a public limited company with share capital of €61,996,212, registered with the Paris Trade and Companies Register under SIREN number 350 663 860, governed by the French Insurance Code, with registered office at 88 avenue de France – 75641 PARIS CEDEX 13.

(6) Assistance services provided by IMA Assurances: a public limited company with fully paid-up share capital of €157,000,000, governed by the French Insurance Code, with registered office at 118 avenue de Paris – CS 40 000 – 79 033 Niort Cedex 9, registered with the Niort Trade and Companies Register under number 481 511 632.

(7) Offer valid until April 30, 2026, limited to 3 referrals per referrer and 1,000 referrals in total for Caisse d'Epargne Rhône Alpes. To qualify for the referral offer, the referred person must open a deposit account and subscribe to the Domilis bank account switching service.

**Promotional material. 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 such data on legitimate grounds. You may also object, free of charge, to your data being processed for prospecting purposes, including commercial marketing. You may exercise these rights by sending a letter, accompanied by a signed copy of an identity document, to Caisse d'Epargne Rhône Alpes Customer Relations Department at the following address: 116 Cours Lafayette B.P. 3276 – 69404 Lyon CEDEX 03, France.



Caisse d'Epargne et de Prévoyance de Rhône Alpes – Cooperative bank governed by Articles L512-85 et seq. of the French Monetary and Financial Code – Public limited company with management board and supervisory board – Share capital of €1,150,000,000 – Registered office: 116, Cours Lafayette BP 3276, 69404 Lyon Cedex 03 – Registered with the Lyon Trade and Companies Register under number 384 006 029 – Insurance intermediary registered with ORIAS under number 07 004 760 and holder of the unique identifier REP Household Packaging and Paper No. FR232581\_01QHNQ (BPCE – SIRET 493 455 042). Photo credits: Adobe Stock & iStock – January 2026.



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