

With BNP Paribas,
travel safely !



GUIDE FOR THE FOREIGN STUDENT

YOUR CONTACTS BNP PARIBAS NANTES 50 OTAGES

Office Hours (Tuesday to Saturday) :
8h45-12h15 / 13h45-17h55

Address : 3 Allée Jean Bart, 44000 Nantes

Tramway stop : Commerce, ligne 2.

Sophie CASTEL

sophie.castel@bnpparibas.com
02 51 25 06 33

Mariette BABILAERE

mariette.babilaere@bnpparibas.com
02 51 25 06 34

1) Debit card ceiling (withdrawals and payments)

On the BNP Paribas website and / or the application, you can consult your debit card ceiling for your withdrawals (over 7 rolling days) and payments (over 30 rolling days)

2) Debit Card

Your credit card is a debit card. It can only work if your balance is positive on your bank account.

3) Number of your house insurance

In order to obtain a certificate of public liability insurance for your internship, you must call your insurance at the following number: 09 70 80 90 93.

You can ask a French friend to help you for the call.

4) Check request

If you need a check, you must apply for a bank draft either to your advisor or directly to the agency's office.

5) Telephone operators not working to make online purchases

It is important to know that some telephone operators do not allow you to receive security codes to make online purchases secure. To find out more, do not hesitate to contact your bank branch. Here are the main French operators that will work: Orange, Bouygues, SFR and Free ...

6) Practical advice

It is essential to have a French telephone number when you arrive in France. Do not forget to let us know as soon as possible.

Once you arrive at your residence, remember to put your name on your mailbox and well number it.

7) Pricing system

Cash withdrawals from other ATMs (per transaction):

- In the Eurozone and French Overseas Territories (number of free monthly withdrawals with Esprit Libre):

Visa Classic card	6 withdrawals
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For withdrawals, beyond that the number of withdrawals above, we will charge you 1 € per withdrawal.

For young people, who are under 15 years, this is free.

- Outside the Eurozone and French Overseas Territories :

You will be charged 2.90% of the amount withdrawn and 3€ fixed.

Payments by debit card (per operation) :

- Outside the Eurozone and French Overseas Territories :

You will be charged 2.90% of the amount withdrawn and 0,90€ fixed.

SEPA Transfers (per transaction):

In agency, the transfer fees are 3.90€.

On the internet, the transfer fees are free.

No-SEPA Transfers (per transaction):

In agency, the transfer fees are 39,80€.

For information, if your bank account goes into negative balance, an intervention commission of 8.00€ per transaction will be charged.

8) Receiving mail

You will receive 3 mails from your agency BNP Paribas 50 Otages. They must be kept and not thrown. This is a mail with your customer number and a mail to have your internet code and thus manage your account online. Finally, you will receive a mail with your debit card number.

9) Self care

You can manage your account online very easily. So, you can do many things yourself:

- Edit your RIB
- View your statements online
- Make a transfer
- View and modify your debit card ceiling
- To oppose your card
- Send a message to your advisor

If you can not manage your account on the application, try on a computer that offers more possibilities.

To help you to manage your account online, we invite you to look at the different tutorials that will help you in your online transactions :

<http://toutsurmabanque.bnpparibas.net/tuto/>

10) BNP Paribas Applications

The application « **Mes comptes** » allows you to access your bank account and view the online products and services of your BNP Paribas bank.

The application « **Mes transferts** » allows you to pay or reimburse freely, simply and quickly his relatives, whatever their bank in France and without having their account number. A simple phone number is enough.

Both applications allow you to manage everything from your mobile.

11) Crystal Studies

BNP Paribas accompanies you during your stay abroad. Crystal Studies is a health insurance for students traveling as part of their studies, language studies holidays, internships and holidays.

Do not hesitate to consult your advisor for more information.

12) Option We Love Cinéma

The card WE LOVE CINEMA is a bank card that allows you to access exclusive benefits from the site welovecinema.fr :

- Access to previews of great movies,
- Unseen episodes of the upcoming hit web series, with live shows from US studios,
- Participation in major French film festivals,
- Exclusive info and images (interviews, extracts, photos)
- Good deal cinema : places and countermarks, tariff reductions, VOD ...

Further to your subscription to WE LOVE CINEMA, you will receive your login and activation code either by email or SMS. Then, you will just have to connect on the site welovecinema.fr and enter your username.

13) Global Alliance

With Global Alliance, you can make your withdrawals by card abroad safely and without extra cost from distributors in the BNP Paribas Group network.

To find a partner distributor of BNP Paribas, click on the following link:

<https://mabanque.bnpparibas/fr/retraitsgratuitsaletranger>

14) School insurance with civil liability

We can offer you a school certificate at a reduced price (including civil liability). This is also useful for your internships.

Vocabulary

Guichet automatique de banque (GAB) = Banking Machine :

- Dépôt de billets = Bill deposit
- Retrait = Withdrawal
- Mes comptes = My accounts :
 - Commande chèquiers = Order checks
 - Soldes = Bank balance
 - Dernières opérations = Last transactions
 - Opérations à venir = Upcoming transactions
 - Virement = Transfer
 - Retour au menu = Back to menu
- Récupérer ma carte = Get back my card

Imprimante libre service (ILS) = Self-service printer :

- Déposer des chèques = Checks deposit
- Mes comptes = My accounts :
 - Impression synthèse de compte = Print account synthesis
 - Impression RIB = RIB printing
 - Commande chèquiers = Order checks
 - Soldes = Bank balance
 - Dernières opérations = Last transactions
 - Opérations à venir = Upcoming transactions
 - Virement = Transfer
 - Retour au menu = Back to menu
- Récupérer ma carte = Get back my card