A student loan
Adapted to your expectations

- Adapt your loan to your projects
  From 4 months to 12 years, depending on the duration of the studies and the amount borrowed, whatever your level of education, without contribution

- Choose when you want to unlock your funds
  • In a single time
  • Or staggered to specific periods.

- Reimburse according to your budget
  • Regular monthly payments directly to your account.
  • Or early repayment of your credit in whole or in part.

(1) Offer reserved for capable adult students. Subject to acceptance of your file by BNP Paribas (lender). You have a legal withdrawal period of 14 days.

(2) Under the conditions and limits provided for in the contract.

(3) The BNP Paribas Student Housing Insurance is a contract insured by Cardif IARD, a company governed by the Insurance Code and distributed by BNP Paribas, as an insurance agent, up to a limit of € 25. The insurance will be debited from your account; however, this amount will be repaid to you on the same account.

(4) You benefit from the Free Esprit Libre for 3 years. You will need to use the card (at least one transaction) to maintain this advantage.

(5) Offer reserved for new BNP Paribas customers residing in Metropolitan France or Monaco. You may be subject to a mandatory insurance

The essentials of banking services

ESPRIT LIBRE - a Package of Banking Services(2)

- A current account.
- A “Visa Premier” Debit card.
- Insurance against fraudulent use following the theft or loss of your payment instruments and against the loss or theft of your official papers and keys (1).
- Online services available 24/7: www.mabanque.bnpparibas(1), app “Mes comptes”**.

From 01/06/2023 to 12/30/2023

0 €
On your debit cards and essential Free Esprit Libre until the end of studies (3) (5).

80 €
Paid into your bank account for Esprit Libre subscription (5).

BNP Paribas Housing Insurance(2)

- 24/7 support in case of disaster (1):
- your accommodation is organized and supported if your home becomes uninhabitable following a disaster;
- Day-to-day protection (1): your personal liability is insured worldwide for damage you may cause to others;
- Legal protection(1) allowing you to defend your rights;
- An Individual Accident Guarantee(1) that covers bodily injury in the event of an accident and a Tuition Guarantee (1) in the event of sudden incapacity and serious to stand for an exam.

(1) Subject to acceptance of your file by BNP Paribas (lender). You have a statutory withdrawal period of 14 days. The Prélib’Campus is aimed at mature students up to 29 years old. Subject to acceptance by BNP Paribas (lender).

(2) Offer reserved for major private customers. Conditions in force at 05/04/2020.

(3) Insurance taken out with Cardif Life insurance and Cardif Assurances Risques Olivia.

An insurance offer designed for students(1)

Prélib’Campus (1)

For a loan of € 1,000 over 12 months excluding optional insurance: (1)

- Fixed effective annual interest rate: 0 % (2)
- Amount of installments: € 83,33
- Total amount owed by the borrower: € 1,000

A credit commits you and must be repaid. Check your repayment capacity before you commit.

For example (excluding optional insurance): for a loan of € 1,000 € and total duration of 12 months, you repay 12 installments of € 83,33. No fees. Fixed debtor rate: 0% per annum. TAEG fixed: 0%. Total amount owed by the borrower: € 1,000.

In case of subscription to optional insurance (3) (death, total and irreversible loss of autonomy, total incapacity for work): effective annual rate of insurance (TAEA): 0.66%, total amount due by the borrower: for the insurance over the total duration of the loan: € 3,60, amount of insurance per month: € 0.30, this amount is added to the repayment due date.

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