

VEHICLE LEASING WITH A PURCHASE OPTION

A loan is a commitment and must be repaid.
Check your ability to repay before signing a contract.

1 THE BASICS OF VEHICLE LEASING WITH A PURCHASE OPTION

A STRAIGHTFORWARD OPERATION

Vehicle leasing with a purchase option is a financing solution that lets you lease a new vehicle with the possibility of purchasing it at the end of the contract at a price agreed at the outset.

With this type of financing, you do not immediately become the owner of the car that you drive. You first lease the vehicle in accordance with the conditions set out in your leasing contract: the amount of the leasing fees, the duration of the lease, the contribution of an additional initial payment or not, etc.

At the end of the contract, you can become the owner of the vehicle by exercising the purchase option, or change your car, e.g. by signing a new vehicle leasing contract with a purchase option.

A FLEXIBLE AND ADJUSTABLE FINANCING SOLUTION

You can choose:

- > **Your vehicle** from a catalog that includes a variety of brands
- > **Financing periods** between 2 and 5 years
- > **Your mileage**
- > Your optional **services**
- > Whether or not to contribute a higher initial payment to reduce the subsequent monthly leasing fees

2 A FINANCING SOLUTION SPECIALLY CUSTOMIZED FOR YOU IF YOU WISH:

- > Drive **a new or recent car**, while optimizing your budget
- > Pay only for the **use of your vehicle** by defining the duration and mileage of your contract
- > **At the end of the contract, choose** between purchasing the vehicle or returning it

3 THE ADVANTAGES

GREATER SIMPLICITY

- > You choose your vehicle from a **catalog that includes a variety of brands**
- > You benefit from **discounted prices** negotiated by our partner
- > You bundle the financing of the vehicle and its maintenance and insurance services in **a single contract**

GREATER PEACE OF MIND

- > You **always** have a recent vehicle at your disposal
- > The vehicles offered are **available immediately**
- > You can clearly **see what your car budget will be** and limit additional costs

GREATER FLEXIBILITY

- > You can **amend your contract free of charge** from the 13th month (duration and mileage)⁽¹⁾

(1) Within the limit of 2 amendments, payable from the 3rd. See general conditions of the offer.

4 HOW IT WORKS

1. With the online simulator for a leasing contract with a purchase option, you choose:

Your vehicle (immediately available in mainland France) from a catalog that includes a variety of brands

The duration of your lease (between 2 and 5 years), adjustable if necessary

Your total mileage (up to 120,000 km/75,565 miles)

2. You add the optional services you wish to avail of, such as insurance and maintenance.

3. BPCE Lease takes care of purchasing the vehicle and any administrative formalities⁽¹⁾. Once your vehicle is delivered, you benefit from a constant monthly leasing fee.

4. At any time, the BPCE Lease teams are on hand to answer any questions you may have about your contract: endorsements, optional services, accident claims, and so on.

5. At the end of the contract, you can:

- > Purchase your vehicle at the price agreed when the contract was signed (purchase option)
- > Return the vehicle

5 ADDITIONAL SERVICES OFFERED

For greater peace of mind and a more wide-ranging service, you can include one or more of the following optional services:

- > An insurance policy covering the risks of **death, permanent total disability, and work stoppage**⁽²⁾ due to temporary incapacity.
- > A **Financial Loss insurance** contract⁽³⁾ which, in the event of the vehicle's theft or complete destruction, guarantees the repayment of the loan in addition to the cover provided by your property and casualty insurance.
- > A **maintenance and/or assistance** contract⁽⁴⁾ with three subscription levels to choose from

Start your simulation today at:

www.loa.banquepopulaire.fr or www.loa-caisse-epargne.fr

(1) Subject to acceptance of your application and after expiry of the legal withdrawal period. – (2) Death, Permanent Total Disability, and Work Stoppage insurance is a contract with BPCE Vie, a public limited company under French law (S.A.) with registered capital of €144,455,776, registered on the commercial register (RCS) of Paris under no. 349.004.341, governed by the French Insurance Code. – (3) Financial Loss Insurance is a contract with AXA Corporate Solutions, a public limited company under French law (S.A.), governed by the French Insurance Code, with registered capital of €190,069,080 - Registered on the commercial register of Paris under no. 399 227 354 - intracommunity VAT no. FR 85 399 227 354. - (4) The maintenance service offered by BPCE Lease is a contract subscribed with OPT EVEN SERVICES SA, a public limited company under French law with registered capital of €365,878, registered on the commercial registry (RCS) of Lyon under no. 333 375 426; head office: 35-37 rue Louis Guérin- 69100 Villeurbanne. The insurance service offered by BPCE Lease is a contract subscribed with OPT EVEN ASSURANCES SA, a public limited company under French law with registered capital of €5,335,715 registered on the commercial registry (RCS) of Lyon under no. 379 954 886; head office: 35-37 rue Louis Guérin- 69100 Villeurbanne. Insurance company governed by the French Insurance Code and subject to the ACPR.

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