

BNP Paribas Personal Finance launches a new vehicle financing offering which reconciles purchasing power and environmental issues

Mobility in France is about to undergo an unprecedented change, with the establishment of Low Emission Zones, as of 2023. The general context of inflation, and more particularly of pressure on the prices of cars and their use, makes the acquisition of vehicles qualified as “clean”, inaccessible to a large number of households.

BNP Paribas Personal Finance, a major actor in financing for individuals in France, is launching a completely new financing offering, that provides a lease with option to buy for up to ten years, making it possible to acquire a Crit’Air 0 or 1 vehicle for less than 150 euros per month, maintenance included.

This is a solution for tight budgets, which allows customers to manage their expenses over the long term, to benefit from the advantages of leasing with the option to buy, and then acquire their vehicle via a low residual value.

A changing economic and ecological environment

The Climate and Resilience Law, passed in 2021, provides for the establishment, as of 31st December, 2024, of “Low Emission Mobility Zones”, in all agglomerations with over 150,000 inhabitants.

As of 1st January, 2025, only holders of a Crit’Air 1, 2 or green sticker will be authorised to drive in these Low Emission Zones. In total, according to estimates, some three quarters of the current French fleet will be excluded from metropolitan areas. And almost all current vehicles, due to the ban on Crit’Air 1 vehicles, will be prohibited from driving in the Greater Paris Low Emission Zone as of 2030.*

In addition, inflation is at its highest in Europe since 2008. In France, it hit 5.4% over one year, as of April 2022, according to the INSEE, and the situation is set to continue, heavily impacting the purchasing power of households. The most modest households are notably the hardest hit, with the share of constrained expenditure accounting for more of their budgets. Very often, their vehicles are essential for them to get to work and ensure the mobility of their families.

An unforeseen need for vehicle replacement for households

As a major actor in personal finance, BNP Paribas Personal Finance is committed to providing a solution suited to the current and future problems of consumers. This unique offering is a lease with an option to buy, for up to ten years, for a monthly amount of less than 150 euros, with a low residual value – the equivalent of one monthly payment – which allows them to become the owners of their vehicle at the end of the contract, if they wish.

This is a key solution that meets the needs of low-income households, who often do not have the means to access real estate ownership, and a majority of whom wish to have their own vehicles.

The main challenge for the success of this offering is in its distribution, which will be carried out exclusively via dealerships. In fact, the Crit'air 0 and 1 vehicles being financed will only be available from dealers. For this demographic, accustomed to acquiring their used vehicles mainly between individuals, this means a major change in their consumption patterns.

“Thanks to this innovative offering, we are delighted to be able to contribute to meeting the day to day mobility needs of the most modest households. At BNP Paribas Personal Finance, we make it our mission to support all French people, every day, in their projects. It was a real challenge to be able to reconcile purchasing power and the challenges of a major ecological transition, in a mobility market that is in the midst of transformation.” says Christophe Michaëli, Head of Automotive Mobility at BNP Paribas Personal Finance

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* Data source AAA Data, October 2021

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BNP Paribas Personal Finance est un acteur majeur du financement aux particuliers en France et en Europe au travers de ses diverses activités de crédit à la consommation. Filiale à 100% du groupe BNP Paribas, BNP



Paribas Personal Finance compte près de 20 000 collaborateurs et opère dans une trentaine de pays. Avec des marques comme Cetelem, Cofinoga, Findomestic ou encore AlphaCredit, l'entreprise propose une gamme complète de crédits aux particuliers disponibles en magasin, en concession automobile ou directement via ses centres de relation client et sur Internet.

BNP Paribas Personal Finance a complété son offre avec des produits d'assurance et d'épargne dans plusieurs pays comme l'Allemagne, la Bulgarie, la France, l'Italie...

Depuis de nombreuses années, BNP Paribas Personal Finance a développé une stratégie active de partenariat avec les enseignes de distribution, les constructeurs et les distributeurs automobiles, les webmarchands, et d'autres institutions financières (banque et assurance) fondée sur son expérience du marché du crédit et sa capacité à proposer des services intégrés adaptés à l'activité et à la stratégie commerciale de ses partenaires.

Au service de ses clients et de ses partenaires, BNP Paribas Personal Finance s'engage à favoriser l'accès à une consommation plus responsable et plus durable.

Pour plus d'informations

www.bnpparibas-pf.com

@bnpp_pf

www.linkedin.com/company/bnp-paribas-personal-finance

Contacts presse

Hélène COHEN-AYACHE

06 03 99 12 85

Helene.cohen-ayache@rumeurpublique.fr

Stéphane CHEVALIER

06 26 63 69 08

stephane.chevalier@rumeurpublique.fr

Léo CHOMPRÉ

06 10 37 18 30

leo.chompre@rumeurpublique.fr

Valérie Baroux Jourdain

06 43 95 60 23

valerie.baroux-jourdain@bnpparibas-pf.com

