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PRESS RELEASE

Cetelem and FNAC come together to promote innovation by creating a better shopping experience

- **New FNAC credit card was launched this November**
- **Adhesion to the new card becomes 100% digital**

Cetelem – BNP Paribas Personal Finance and FNAC entered into a new partnership that aims to promote innovation by creating a better shopping experience.

As a result of this partnership, the new FNAC credit card was launched this November, whose subscription can now be done 100% digitally.

This card presents innovative advantages for customers, both for purchases in the FNAC network of stores, but also in the entire mastercard network. Some of the advantages are the inclusion of special payment methods, which include payment in stores for up to 10 months without interest, or up to 48 months with interest, and the flexibility for customers to choose how they want to pay for each purchase: in 3, 12 or 24 months.

Another novelty is the 2% cashback offer on any purchase made using the interest-bearing refund option in stores outside the FNAC network, up to a limit of 160 euros per year. The amount received in return is converted into a balance on the FNAC adherent card to be used in the brand's physical stores, as well as on the online platform.

For customers who are already FNAC members, this credit card will also include all the advantages of the current loyalty card.

Nuno Luz, General Manager of FNAC comments that “through this partnership we seek to work together to facilitate our customers' access to technology and culture, through different forms of financing, and in the future to expand this offer with innovative solutions for the Portuguese market”.

Anais Raynaud, CEO of Cetelem – BNP Paribas Personal Finance Portugal states that “we are very pleased to have signed this partnership with FNAC, which is a reference brand at a global level. This strategic partnership has everything to work out, because we have the same vision and ambition about innovation and the improvements, we want to implement in the customer experience.”



About FNAC

FNAC is the European leader in the distribution of cultural, technological and leisure goods and has developed a unique concept based on spaces for discovery and experimentation. Ensuring an omnichannel experience for its customers, FNAC makes its entire offer available from any place or device, and at any time.

With a strong international presence, it has stores in 10 countries: France, Spain, Portugal, Belgium, Switzerland, Morocco, Qatar and Ivory Coast and Congo. In 1998, the first FNAC was opened in Portugal, with currently 34 stores across the country. Added to this number is the fnac.pt online store, the largest Portuguese retail site.

About Cetelem

Cetelem is a brand of BNP Paribas Personal Finance, the BNP Paribas Group specialist in consumer credit. European leader in the sector, it is present in more than 30 countries on 4 continents, employing more than 20 thousand people.

In Portugal since 1993, its purpose is to promote access to more responsible and sustainable consumption to support customers and partners. A daily mission of +600 employees – specialists in personal loans, car finance, credit cards and insurance. Products subscribed to by millions of customers on the website, in the app, by phone, in stores or at one of the 3800 partner establishments.

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