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PRESS RELEASE

BNP PARIBAS PERSONAL FINANCE BECOMES APPLE'S CONSUMER FINANCE PROVIDER IN FRANCE

- As of today, BNP Paribas Personal Finance, under its Cetelem commercial brand, is offering new financing solutions to Apple customers in France, in Apple Stores, on the Apple Store online and in the Apple Store app
- The line level financing technology seamlessly enables the combination of multiple financing solutions in a single basket, including the trade-in of previous devices
- A seamless, intuitive and secure user experience that is fully in line with brand requirements

Cetelem, major consumer finance player in France and Europe, provides new consumer finance solutions to Apple customers in France.

Customers purchasing Apple products in Apple Stores, on the Apple Store online, and in the Apple Store app will benefit from greater choice and flexibility than ever before, with the ability to combine different financing options for multiple products in a single transaction.

Monthly Instalments will enable customers to spread the costs of owning Apple products in a simple and flexible way, across iPhone, Mac, iPad, Apple Watch, Apple Vision Pro and selected

Customers can enjoy a range of highly competitive 0% and interest-bearing offers, over a range of tenures, allowing them to choose and combine the options that suits them.

Cetelem guarantees Apple customers a simple, easy and secure user experience, from application to granting.

Customers will benefit from the 70 years of expertise of BNP Paribas Personal Finance in the creation of products and services, giving customers more financing options to purchase the products they love.

BNP Paribas Personal Finance is a wholly owned of the BNP Paribas Group, Europe's leading bank.

"We are delighted with this new offer, which demonstrates BNP Paribas Personal Finance's ability to provide agile and innovative tailor-made solutions for partners, combined with high level user experience facilities adapted to customers shopping expectations. We are driven by the requirement for quality and offering a great service to customers, and our teams are committed to supporting Apple customers in France," said Franck Vignard Rosez, Chief Executive Officer of BNP Paribas Personal Finance France.

About BNP Paribas Personal Finance

BNP Paribas Personal Finance is a major consumer finance player in France and Europe, offering a wide range of consumer credit products. A wholly-owned subsidiary of the BNP Paribas Group, the company offers, via its brands Cetelem, Findomestic and Alpha Credit, a full range of personal loans in stores, at car dealerships or directly to customers through its customer contact centres and online.

Over a number of years, BNP Paribas Personal Finance has developed an active partnership strategy with retail chains, and institutions and institutions and institutions.

car manufacturers and distributors, e-commerce websites and other financial institutions (banking and insurance)



based on its experience in the credit market and on its ability to offer integrated services tailored to the business activities and commercial strategy of its partners.

To support its customers and partners, BNP Paribas Personal Finance is committed to promoting access to more responsible and sustainable consumption For more information

www.bnpparibas-pf.com

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About Apple

Apple revolutionized personal technology with the introduction of the Macintosh in 1984. Today, Apple leads the world in innovation with iPhone, iPad, Mac, Apple Watch, and Apple TV. Apple's five software platforms — iOS, iPadOS, macOS, watchOS, and tvOS — provide seamless experiences across all Apple devices and empower people with breakthrough services including the App Store, Apple Music, Apple Pay, and iCloud. Apple's more than 100,000 employees are dedicated to making the best products on earth, and to leaving the world better than we found it.

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