

Yoigo and Cetelem launch the “Yoicard”, a card tailored to digital customers

- Customers of this new credit card will have significant financial benefits and others associated with Yoigo services.
- The “Yoicard” does not charge commission for either issue or service, and is set up for end of month payment, allowing its use without interest charges. Customers will also be able to pay for their purchases in instalments over 3 months with a commission of 2%, or over 6 or 12 months with a commission of 3%.

Madrid, 29 November, 2018.

Yoigo, with its focus on offering its customers the best telecommunications services (and others!), presents, in collaboration with **Cetelem**, the new “**Yoicard**” credit card, with which the operator’s customers will obtain significant financial benefits and many more associated with **Yoigo** services.

The “**Yoicard**” card, together with the possibility for customers of financing their phones, is a new product which is a result of the alliance of **Cetelem** with the **MASMOVIL** Group, in order to offer its customers the best products and services in optimal market conditions.



To obtain the “Yoicard”, Yoigo customers must purchase a terminal with the “Instalment Payment” functionality (financed for 24 months).



Subsequently, and after their approval for obtaining the card based on the basic principles of responsible and sustainable credit, customers will receive their “Yoicard” and will be able to use it immediately.

This card has highly beneficial financial conditions, as well as discounts and promotions for those customers who decide to sign up for it:

- **Its service is free:** no commission for issue or service is charged to the customer.
- The **payment** for the purchases that the customer makes with their “Yoicard” is established at the end of each month, allowing the client to use the card free of charge.
- **Customers can split their payments** into 3 instalments with a commission of 2%, or into 6 or 12 instalments with a fixed commission of 3%. The cost conditions of this financing are among the most competitive in the market.
- And, additionally, the card features **contactless technology**, allowing customers to pay for their purchases more easily, by tapping their card on the point of sale terminal. The card will also come with **Samsung Pay** for those with relevant smartphones.

Customers with this new card can carry out all their management and maintenance via the Cetelem app, its website or by telephone with the “Yoicard” customer service.

LAUNCH OFFER WITH A FREE PHONE FOR CUSTOMERS

The new **Yoigo** credit card is being released with a special promotion as a launch offer. Customers with a monthly “Yoicard” spend of over €200 will be refunded their mobile phone financing payment regardless of the cost, so it can end up being completely free of charge. In the initial phase the card will be sold in a selection of **Yoigo** stores, combined with the financing process of a new mobile phone. The objective is to expand the offer to all channels, as well as to make it independent from the mobile phone financing process.

“It’s a pleasure for us to offer our customers financial services beyond telecommunications, with genuine added value. The new “Yoicard” is an example of this. Besides having highly advantageous financial conditions, it allows customers to get phones with very favourable conditions, and even for free,” says Meinrad Spenger, CEO of the MASMOVIL Group.

About YOIGO

*Yoigo, the leading operator in data volume on the Spanish market, is part of the **MASMOVIL** Group, the fourth largest telecommunications operator in Spain, providing mobile, fixed and broadband internet services for residential customers, companies and operators, via its main brands: **Yoigo, Pepephone, MASMOVIL, Lebara** and **Llamaya**.*

The Group has fixed fibre / ADSL and 3G and 4G mobile network infrastructures. It currently covers a market of 14.4 million homes with optical fibre and 18 million with ADSL, and its mobile 4G network covers 98.5% of the Spanish population. At present the Group has over 7.5 million customers in Spain.

Grupo MASMOVIL was the winner of the ADSLZone 2018 award for the best optical fibre operator. In 2017 it also received the award for the best fixed broadband operator by Grupo ADSLZone and the best optical fibre operator on the web by Grupo Informático.

In addition, it is the operator with the fastest optical fibre network in Spain according to a study by the company nPerf, and the operator with the fastest combined 3G + 4G mobile network in the country, according to a study by Tutela. Finally, it obtained the highest score as the Spanish mobile operator best rated by customers, according to the “Customer Experience Index 2017”, produced by the consultancy Stiga.

About Cetelem Spain

Cetelem, part of the **BNP Paribas Group**, specialises in consumer credit, personal loans and card management. It has been operating in Spain since 1988, where it currently has over 1,400 employees and 2.5 million customers. The financial partner of important consumer goods retail companies and car dealers, it is also a benchmark for information and the analysis of its market thanks to **I'Observatoire Cetelem**.

Cetelem is a **BNP Paribas Personal Finance** brand, and is positioned in the area of **International Financial Services**, within the retail banking branch of **BNP Paribas**. **BNP Paribas Personal Finance** has 20,000 employees and 27 million customers working in 29 countries on four continents.