

Anais Raynaud is the new CEO of Cetelem - BNP Paribas Personal Finance in Portugal

Lisbon, November 23, 2021 – BNP Paribas Personal Finance, S.A. – Branch in Portugal, best known for its commercial brand Cetelem, announces that Anais Raynaud is the new Chief Executive Officer.

With a 15-year career at BNP Paribas Personal Finance, Anais Raynaud assumed, this November, the functions of responsible for the bank's activity in Portugal. Succeeds Paul Milcent, in office since 2018.

Anais Raynaud joined the BNP Paribas Group in 2006 at BNP Paribas Personal Finance Mexico. For 10 years acquired vast and diversified experience in this country: led the Risk Management teams, was Head of Management Control and Chief Operations Officer.

In 2016, travelled to Portugal to join the Executive Committee and assumed the responsibility for operations as Chief Operating Officer, with more than 300 employees under her leadership. In the course of 2021, was appointed as Deputy CEO and now assumes the role of Chief Executive Officer.

"It is with great pride that I take on this great challenge: I am very excited to lead this great team in Portugal and to be able to contribute even more actively to the realization of Cetelem's mission: promote access to an increasingly responsible and sustainable consumption, which generates a positive impact in economic, environmental and social terms. I am aware of the enormous responsibility, but I am certain that, together with our partners and our Teams, we will continue to give our best every day and remain at the side of our customers and partners in the most important moments!", refers **Anais Raynaud, Chief Executive Officer of Cetelem - BNP Paribas Personal Finance Portugal.**

Born in France, Anais Raynaud began her professional career in 2002. Before joining the BNP Paribas Group, performed several roles in the specialized retail sector, taking on responsibilities in companies such as Carrefour or Walmart. Her background includes a Law Degree from the Université Panthéon-Assas Paris II and a Master in Business Administration from the *École de Management à Lyon* and the *Instituto Tecnológico Autónomo de México*.



About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the BNP Paribas Group's consumer credit specialist. As the leading specialized player in Europe in consumer credit, operates in around 30 countries, with more than 20,000 employees. In Portugal since 1993, operates under the Cetelem brand, employs 700 people, and supports more than 1.35 million customers and 3600 business partner establishments. Credit cards, personal loan, car solutions and insurance are the main products commercialized, available to consumers on the website, in the app, by phone and at the commercial establishments of partners in Portugal, in addition to being available in our stores in Porto and in Lisbon. To support its customers and partners, BNP Paribas Personal Finance is committed to promoting access to more responsible and sustainable consumption.

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