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PRESS RELEASE

Hello bank! by Cetelem

A digital bank is born in the Czech Republic

- 1 November 2017 : a new digital bank made its first appearance in the Czech Republic, Hello bank! by Cetelem.
- BNP Paribas Personal Finance carries out the creation of Hello bank! by Cetelem. It relies on the combination of several business lines expertise in BNP Paribas Group: BNP Paribas Personal Finance, BNP Paribas Cardif, Consorsbank and International Retail Banking.
- Cetelem in the Czech Republic becomes Hello bank! by Cetelem
- Hello bank! by Cetelem provides its clients with a full range of digital banking services via its www.hellobank.cz website and mobile app.

Responding to our clients' expectations

BNP Paribas is always attentive to its clients better to meet their needs and new usages. The voice of central European consumers wishing to enjoy new digital banking offerings has accordingly been heard. The Group is capitalising on 400,000 active clients, 2,000 partners and the leadership carved out by Cetelem in the Czech Republic in credit services, combined with expertise in three other business lines, international retail banking (IRB) for its know-how in designing digital banking products on international markets, Consors Bank for its tools and IT architecture, and BNP Paribas Cardif for its insurance offering. This is a fine example of optimising synergies within the Group, which now offers an unprecedented digital banking experience.

"The project exemplifies our aim to create value by operating new business models based on the complementary fields of expertise we can boast to cater to new clients", stated Jean-Paul Sabet, deputy head of international retail banking.

A digital bank jointly developed with our clients

Hello bank! by Cetelem and its mobile app were developed jointly with the *"Hello bank!"* community. This was the best way for all teams working on the project to ensure that their value proposition matched our clients' expectations. The new offering has been built up from scratch around the client experience to ensure a simple, interactive bank that makes daily life easier. For example, clients can open an account and apply for a loan just on digital platforms.



Hello bank!, the BNP Paribas Group flagship brand supported by the personal finance subsidiary, BNP Paribas Personal Finance

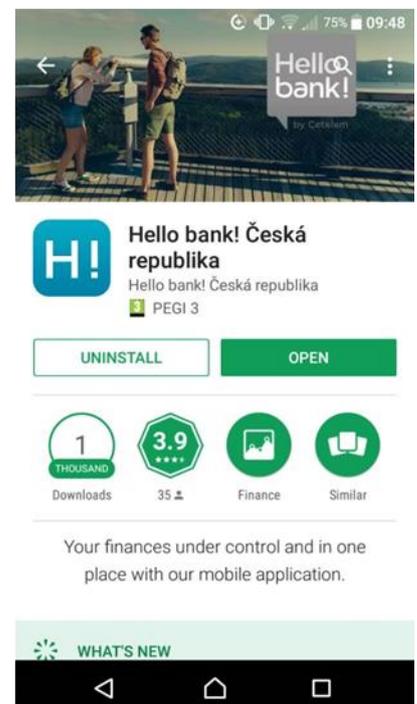
The next-generation digital bank is being launched under the Hello bank! brand supported by Cetelem. This was a natural move to capitalise on the brand's reputation in the Czech Republic. Incidentally, the name was voted by the "Hello bank!" community.

Cetelem's individual and partner clients in the Czech Republic became clients of Hello bank! by Cetelem on 1st November. If they wish, they can avail themselves of all the new banking services in addition to the current credit offering.

A challenge for central Europe as a whole

BNP Paribas Personal Finance's historic partners have welcomed the launch of Hello bank! by Cetelem, especially in the retail sector. "Our long-standing experience with retail partners means we can put Hello bank! by Cetelem at the crossroads of consumerism and finance. We can accordingly support day-to-day purchases and our clients' projects more effectively with a broader offering in financial services and products", said Charles McArthur, head of the central European region at BNP Paribas Personal Finance.

BNP Paribas Personal Finance Managing Director Laurent David added: "the establishment of Hello bank! by Cetelem in the Czech Republic and the switch from a specialist consumer loan model to an on-line banking model is a fine illustration of one of the pillars of our strategic plan for 2020: to diversify our business model. Working closely with BNP Paribas Group, we will continue to implement the new model based on the client experience in central Europe to meet growing demand by users of financial services."



Contacts

Valérie Baroux-Jourdain 01 46 39 15 88 valerie.baroux-jourdain@bnpparibas-pf.com
Christian Yombe 06 38 98 71 11 christian.yombe@bnpparibas-pf.com

About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the leader in France and in Europe for personal loans via its activities in consumer credit and mortgage lending. A 100% subsidiary of the BNP Paribas Group, BNP Paribas Personal Finance has nearly 17,500 employees and operates in about 30 countries. Under brands including Cetelem, Findomestic, Cofinoga and AlphaCredit, the company offers a full range of personal credit products at points of sale and car dealerships and directly to consumers through its customer relations centres and Internet. BNP Paribas Personal Finance has added an insurance and savings offer for its clients in Bulgaria, France, Germany, and Italy. BNP Paribas Personal Finance has developed an active partnership strategy with retailers, manufacturers and automotive retailers, web merchants and financial institutions (banks and insurance companies), based on its experience with marketing credit offers and integrated services tailored to partners' business and commercial objectives. It is also a leading player in the field of responsible lending and financial education.

For further information: www.bnpparibas-pf.com

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