

RENAULT GROUP'S BANK, RCI BANQUE LAUNCHES ZESTO, A NEW SAVINGS ACCOUNT

- **RCI Banque has been financing Renault, Dacia, Nissan and Infiniti brands' networks and customers for many years.**
- **ZESTO by RCI Banque is a first for France and represents an innovative step for a French automotive group.**
- **Thanks to a promotional rate of 5.5% and a base return rate of 2.8% , RCI Banque wants to position ZESTO in the long term as one of the most competitive savings account offers on the market.**
- **Collected deposits will contribute to diversify RCI Banque's financing resources.**
- **RCI Banque has partnered with Crédit Mutuel ARKEA for its know-how and technical solutions to launch ZESTO**

"The launch of the ZESTO savings account is an integral part of RCI Banque's strategy to meet its customers' needs by offering both innovative products and qualified services. The partnership with Crédit Mutuel ARKEA addresses this double requirement. ZESTO by RCI Banque also constitutes an additional refinancing resource that will help support the growth of both individual and professional RCI Banque customers' financing needs", explains Dominique Thormann, CEO of RCI Banque.

A VERY COMPETITIVE OFFER TO ATTRACT SAVERS IN THE LONG TERM

RCI Banque is the first captive finance company of a French car manufacturer to offer a savings account in France. With a 3-month promotional rate of 5.5%, valid for every new account opening between February 16th and March 31st, RCI Banque is positioning ZESTO by RCI Banque as one of the saving accounts with the highest return rates on the French market. RCI Banque is also keen to demonstrate that it wants to attract and retain savers in the long term with a base return rate of 2.8% and by providing the account free of charges. This new savings account will also benefit from several offers rewarding savers' loyalty.

SUBSCRIBERS TO APPLY AND MANAGE THEIR ACCOUNT ONLINE

ZESTO by RCI Banque is a simple and attractive savings account. Any customer can open a ZESTO savings account free of charge online, at www.livretzesto.fr, with just a few mouse clicks and without needing to change banks. From their personal space on the ZESTO website, customers can manage their savings as they wish, 24/7. Existing and potential customers can also obtain support and advice from a call centre.

AN EXPERIENCED PARTNER WITH TRUE MARKET CREDENTIAL

To launch this new activity, RCI Banque is leveraging the expertise of a leading partner in the field, Crédit Mutuel ARKEA,

chosen for its expertise through its subsidiary ARKEA Banking Services. Crédit Mutuel ARKEA manages savings assets of close to €60bn on behalf of 3 million customers.

Jean-Pierre Denis, Chairman of Crédit Mutuel ARKEA, states: "We are proud to provide our know-how to a major player such as RCI Banque, and to have been working together on the development a brand new offer in France that will serve to support the development and growth of the Renault Group. The partnership forged with RCI Banque exemplifies our group's values of openness and innovation, in line with our "Horizons 2015" enterprise project."

A MAJOR COMMUNICATION CAMPAIGN INTRODUCING "ZESTO by RCI Banque, A NEW MODEL FOR YOUR SAVINGS"

To mark the launch of its ZESTO account and for the first time in its history, RCI Banque will also be launching its own advertising campaign. This will include TV, press and an online advertising.

ZESTO wants to acquire quick public recognition as a "new savings model". RCI Banque is offering attractive returns to customer on their savings in the long term, guaranteeing a straightforward, sound, risk-free use of their funds:

- **RCI Banque is a member of the Fonds de Garantie des Dépôts (Deposit Insurance Fund). As such, accounts of all ZESTO savers are guaranteed up to €100,000.**
- **Collected deposits will contribute to finance car loans for customers and networks of the Renault, Dacia, Renault Samsung Motors, Nissan and Infiniti brands.**

This original offer will contribute to support Renault and Nissan's sales growth in a very competitive market.

Press contacts

RCI Banque Sophie Guiot +33 1 49 32 86 44 Sophie.guiot@rcibanque.com	Crédit Mutuel ARKEA Florence Eckenschwiller +33 2 98 00 01 91 presse@arkea.com	H+K Strategies +33 1 41 05 44 17 rcibanquepressooffice@hkstrategies.com
--	--	--

About RCI Banque

Created and 100% owned by the Renault group, RCI Banque is a bank specialising in car financing and services for customers and networks of the Renault group (Renault, Renault Samsung Motors, Dacia) around the world and the Nissan group (Nissan, Infiniti) mainly in Europe and in South America. Present in 38 countries, RCI Banque has over 2.5 million customers, finances more than 1,025,000 applications a year and had a financing portfolio of over €23bn by year end 2011, with record profits this year of €786m. To find out more, please visit: www.rcibanque.com

About Crédit Mutuel Arkéa

Crédit Mutuel Arkéa regroups the federations of Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest and Crédit Mutuel du Massif Central, as well as around 20 specialised subsidiaries (Suravenir, Fortuneo, Financo, Federal Finance, Monext, etc.). With nearly 9,000 employees, 4,000 administrators, 3 million banking & insurance customers and members and a total balance sheet of €79.3bn, Crédit Mutuel Arkéa is one of the leading regionally-headquartered banking establishments. To find out more, please visit: www.arkea.com

Follow us on Twitter : [@Groupe_Renault](https://twitter.com/Groupe_Renault)