

With the 'Compte à Composer', tailor your account to suit you.

With your Britline advisor, select the products and services that correspond to your needs, as well as your pocket.

- 1 - **Discover** the essential services available in order to run your account.
- 2 - **Tailor** your account to suit your circumstances.
- 3 - **Choose** from the additional modules which correspond to your needs.



**Contact Britline on
00 33 (0)2 31 55 67 89***

* Local costs apply when telephoning within France from a fixed line. Check with your service provider when calling from abroad.

The 'Compte à Composer' must be subscribed to in order for the chosen services to function correctly. Each of the products comprised within this offer can be subscribed to separately. This offer is subject to conditions and reserved for adults over the age of 18.

- (1) Under the conditions mentioned within the 'Compte à Composer' contract.
- (2) The limits and conditions for the insurance found in the modules of the 'Compte à Composer' are specified in the insurance contract. Contracts subscribed through the Caisse d'Assurances Mutuelles de Crédit Agricole (CAMCA) insurance company, 65 rue de la Boetie - 75008 Paris. These companies are regulated by the insurance code.
- (3) The authorised overdraft facility will be provided through its own contract and not that of the 'Compte à Composer'.
- (4) Customers subscribing to the offer will benefit from a reduced price for the base and additional modules including any free services. For further information check our principle banking fees as of the 20/5/2013. A decreasing price will be applied to the total cost (base and modules) and will also apply to the subscribed options. This is based around 4 price brackets as follows:-

Monthly Price Bracket	Reduction
From 4 to < 5€	5%
From 5 to < 7€	10%
From 7 to < 9€	15%
> = 9€	20%

- (5) Customers subscribing to the module 'Budget Protégé' may subscribe to each part of the offer except the module 'Maîtrise de Découvert'. This offer is subject to acceptance by the bank and applicable to customers unable to possess a chequebook.
- (6) Text messages sent only to French mobile telephones operating with a French service provider.



Caisse Régionale de Crédit Agricole Mutuel de Normandie - Head Office: 15, esplanade Brillaud-de-Laujardière - 14050 CAEN CEDEX - Cooperative company with variable capital, registered as a credit company - 478 834 930 RCS Caen - Insurance brokerage company registered under matricule Nr 07 022 868 at the insurance brokers registry.



Why pay for what you do not need?

The Account Service Package 'Compte à Composer' from Credit Agricole, is a base of essential services with additional modules available for you to choose from.

The 'Compte à Composer' is everything you need. No more, no less.

A base of essential services ⁽¹⁾ for day to day use.



For only **2 € a month (24 € a year)** subscribe to a base of essential services vital in the running of your account.

- **Follow and manage your account** on a daily basis by telephone, Internet access or by the App for Internet connection using your mobile telephone.
- **Unlimited daily transactions** for example; one off (TIP) or regular direct debits, internal and external transfers (excluding international transfers).
- **Message alerts by text ⁽⁶⁾ or e-mail** for example when overdrawn.

Personalise your account with additional modules ⁽¹⁾ adapted to your needs.



Build up your 'Compte à Composer' by tailoring your account to suit your circumstances.

- **Compte Sécurisé :** Use and protect your means of payment with complete peace of mind (insurance cover ⁽²⁾). Also benefit from the re-issue of your pin number when needed.
- **Maîtrise du Découvert :** Manage your account easily, follow and control your authorised overdraft facility ⁽³⁾ (reimbursement of debit interest, message alert on your current level of overdraft by text ⁽⁶⁾) plus insurance cover ⁽²⁾ on your authorised overdraft limit.



→ **Budget Assurances ⁽²⁾ :** Insurance cover to help towards the payment of your insurance premiums (car, house, health, individual), in the event of financial difficulties.

→ **Épargne Pilotée :** Save without needing to remember to do so with an automatic transfer of a fixed amount into your savings account. A text ⁽⁶⁾ or e-mail regarding the transaction will be sent to you. You will also benefit from insurance cover ⁽²⁾ on the amount you transfer in the event of financial difficulties.

→ **Suivi d'@ssuré :** Insurance cover ⁽²⁾ to keep your account secure when making purchases on line, by telephone or by post (insurance covers non-delivery of goods, or goods that do not comply to your order. An alert and statement are also included by text ⁽⁶⁾ or e-mail within this module).

→ **Budget Protégé ⁽⁵⁾ :** To avoid any problems in the event of financial difficulties.

« My current account balance is often higher than I need. With 'Epargne Pilotée' I have determined that from a certain balance on my current account, excess funds are automatically transferred into my savings account »

Decreasing prices

The 'Compte à Composer' provides competitive prices ⁽⁴⁾ for everyone. Ask Britline for more details.

« From one month to the next my income changes. Thanks to the 'Maîtrise du Découvert' I receive a text in the event of a problem »