



DEMANDE DE DISPENSE DU PRÉLÈVEMENT À TITRE D'ACOMPTE SUR LES REVENUS DE CERTAINS PRODUITS DE PLACEMENT À PERCEVOIR EN 2019

- ATTESTATION SUR L'HONNEUR -

(À formuler avant le 30 novembre 2018 - article 242 quater du Code Général des Impôts)

REQUEST FOR EXEMPTION FROM THE ADVANCED PAYMENT OF TAX ON INCOME

FROM CERTAIN INVESTMENT PRODUCTS TO BE RECEIVED IN 2019

-SIGNED STATEMENT OF HONOUR-

(To be completed before the 30th November 2018 – paragraph 242 quarter of the General Tax Code)

Numéro de compte / Account number.....

Je (Nous) soussigné(e/s) / I (we) the undersigned

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

Demeurant à / Address.....

Conjoint ou partenaire d'un PACS soumis à imposition commune / Spouse or civil partnership partner subject to joint taxation :

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

Demeurant à / Address.....

Ainsi que les personnes mineures et/ou majeures composant mon (notre) foyer fiscal / As well as the minors and adult members that make up your fiscal household :

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

Demeurant à / Address.....

Qualité du Signataire (si personne majeure) : / Signature (if adult).....

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

demeurant à / Address.....

Qualité du Signataire (si personne majeure) / Title of the signatory (if over 18 yrs old):

M. / Mr Mme / Mrs Mlle / Miss personne mineure (représentée par le demandeur) / minor (represented by the claimant) personne majeure / adult

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

demeurant à / Address.....

Qualité du Signataire (si personne majeure) / Title of the signatory (if over 18 yrs old):

M. / Mr Mme / Mrs Mlle / Miss personne mineure (représentée par le demandeur) / minor (represented by the claimant) personne majeure / adult

M. / Mr Mme / Mrs Mlle / Miss

NOM / SURNAME Prénom / First name.....

Né(e) le / Date of birth..... à / Place of birth.....

demeurant à / Address.....

Qualité du Signataire (si personne majeure) / Title of the signatory (if over 18 yrs old) :

Résident(s) de France au sens de la législation fiscale / French resident subject to tax legislation,

atteste(ons) sur l'honneur **sous ma (notre) propre et entière responsabilité** remplir les conditions pour bénéficier en 2019 de la dispense du prélèvement à titre d'acompte sur les revenus de certains produits de placement (intérêts et dividendes au taux en vigueur à compter du 1^{er} janvier 2019) selon les indications fournies ci-après / I (we) hereby declare under my (our) own and entire responsibility that I (we) meet the criteria to benefit, in 2019, from exemption from the advanced payment for tax on the income from certain savings/investment products (interest and dividends at the rate in place as from 1st January 2019) according to the indications provided here below:

Je (Nous) demande(ons) à être dispensé(e/s) du prélèvement à titre d'acompte sur : I (we) request to be exempt from the advanced tax payment on :

Les intérêts * des placements afférents aux comptes et produits que je(nous) détiens(détenons) dans la Caisse régionale de Crédit Agricole Mutuel de Normandie ainsi qu'à tout produit ou compte similaire ouvert postérieurement à la date de la présente attestation (le revenu fiscal de référence de 2017 figurant sur l'avis d'impôt sur le revenu reçu en 2018 du foyer fiscal auquel j'appartiens (nous appartenons) étant inférieur à 25.000 euros pour un célibataire, divorcé ou veuf ou 50.000 euros pour un couple soumis à imposition commune) / The interest * on the investments relating to the accounts and products that I (we) hold in the Regional Bank of Crédit Agricole Mutuel de Normandie and to any similar product or account opened after the date of this certificate (the 2017 income tax reference appearing on the tax notice on the income received in 2018 of the tax residence to which I belong (we belong) being lower than 25.000 euros for a single, divorced or widowed person or 50.000 euros for a couple subject to common taxation).



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- ATTESTATION SUR L'HONNEUR -

(À formuler avant le 30 novembre 2018 - article 242 quater du Code Général des Impôts)

REQUEST FOR EXEMPTION FROM THE ADVANCED PAYMENT OF TAX ON INCOME FROM CERTAIN INVESTMENT PRODUCTS TO BE RECEIVED IN 2018 -SIGNED STATEMENT OF HONOUR-

(To be completed before the 30th November 2018 – paragraph 242 quarter of the General Tax Code)

Si l'un des signataires est entrepreneur individuel, il reconnaît avoir été informé que la demande de dispense s'appliquera aux comptes détenus à titre privé comme à titre professionnel / If one of the signatories is self-employed, they acknowledge that they have been informed that the exemption request applies to both personal and business accounts.

* Intérêts et produits de toute nature de fonds d'Etat, obligations, titres participatifs, bons et autres titres de créances, dépôts, cautionnements et comptes courants, notamment les intérêts de comptes sur livret et de dépôts à terme ... / *Interest and gains of all types of State funds, bonds, redeemable shares, treasury bills and other debt securities, deposits, guarantees and current accounts, and notably deposit accounts and term accounts....

Les dividendes d'actions et revenus distribués ** afférents aux comptes et produits que je(nous) détiens(détenons) dans la Caisse régionale de Crédit Agricole Mutuel de Normandie ainsi qu'à tout produit ou compte similaire ouvert postérieurement à la date de la présente attestation (le revenu fiscal de référence de 2017 figurant sur l'avis d'impôt sur le revenu reçu en 2018 du foyer fiscal auquel j'appartiens (nous appartenons) est inférieur à 50.000 euros pour un célibataire, divorcé ou veuf ou 75.000 euros pour un couple soumis à imposition commune)/ Dividends on shares and distributed income ** relating to the accounts and products that I (we) hold in Crédit Agricole Mutuel Regional Bank of Normandy and for any similar product or account opened after the date of this certificate (the 2017 income tax reference shown on the income tax notice received in 2018 from your tax residence to which I belong (we belong) is less than 50,000 euros for a single, divorced or widowed person or 75,000 euros for a couple subject to joint taxation)

** Revenus distribués mentionnés aux articles 108 à 117 bis et 120 à 123 bis du Code Général des Impôts relatifs notamment aux distributions de dividendes / ** Income distributed from investment funds as stipulated in paragraphs 108 -117bis and 120-123 bis of the General Tax Code relative notably for the distribution of dividends.

Je reconnais être informé(e) que cette demande de dispense porterait sur le prélèvement appliqué aux intérêts et aux dividendes à titre d'acompte (au taux en vigueur à partir du 1er janvier 2019) augmenté des prélèvements sociaux prélevés lors du versement de ces revenus (au taux en vigueur à compter de cette même date) / I acknowledge that I have been informed that this tax exemption request will only apply to the payment applied to interest and dividends as an advanced tax payment at the applicable rate as of the 1st January 2018) added to the social charges that are debited at the time of payment of interest (at the rate applicable at this same date).

Je reconnais, aussi, être informé(e) que l'option fiscale relative aux modalités définitives d'imposition des revenus de capitaux mobiliers est à déterminer, sous ma propre et entière responsabilité, lors de la déclaration de mes revenus/ I also acknowledge that I have been informed that the final tax option that should be applied to income from investments is to be determined, under my own and entire responsibility; upon completion of my annual tax return.

Cette option pourrait être exercée quel que soit le choix que j'ai effectué pour la présente demande de dispense / This option can be applied no matter what choice is made for this current exemption request.

Je (Nous) reconnais(sons) être informé(e/s) que cette demande de dispense s'applique de façon irrévocable aux revenus payés en 2019 pour **tous mes(nos) comptes concernés détenus à la Caisse régionale de Normandie (comptes individuels détenus par les personnes signataires ou comptes joints entre personnes représentées ou signataires composant mon (notre) foyer fiscal)**, ainsi qu'à tout produit ou compte similaire ouvert dans la même Caisse régionale postérieurement à la date de la présente attestation. Cette demande ne concerne pas les comptes détenus dans d'autres établissements bancaires ou Caisses régionales. Elle ne couvre les comptes codétenus avec des personnes n'appartenant pas au même foyer fiscal que si tous les codétenteurs de ces comptes ont présenté une demande de dispense.

I (we) acknowledge to be informed of this exemption request applies definitively to income tax paid in 2019 for all my (our) eligible accounts held with the Caisse régionale de Normandie (individual accounts held by signatories or joint accounts between represented persons or signatories that make up my (our) fiscal residence, as well as any product or similar account in the same regional bank after the date of this statement. This does not apply to accounts held at other banks or regional banks. It covers the accounts with persons not belonging to the same fiscal residence if all joint holders of these accounts have submitted an application for exemption.

Je (Nous) reconnais (sons) être informé(e/s) des sanctions applicables aux contribuables ayant fourni irrégulièrement une attestation à leur établissement payeur afin d'être dispensés du paiement de ces prélèvements (amende égale à 10 % du montant des prélèvements pour lesquels la demande de dispense a été formulée à tort). Je (Nous) reconnais (sons) que **cette attestation ne produit d'effet que pour les revenus perçus pendant l'année qu'elle vise.**

I (we) acknowledge that I (we) have been informed of the legal sanctions applicable to taxpayers that provide an irregular statement to the paying establishment in order to be exempt from these advanced payments (fine equal to 10% of the advanced payments for which the exemption request has been incorrectly made). I (we) acknowledge that this statement is only applicable for the income received during the specific year.

J'ai (Nous avons) remis une copie de mon (notre) avis d'imposition – FACULTATIF / I (we) have returned a copy of my (our) tax statement – OPTIONAL.



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REVENUS DE CERTAINS PRODUITS DE PLACEMENT À PERCEVOIR EN 2018
- ATTESTATION SUR L'HONNEUR -**

(À formuler avant le 24 novembre 2018 - article 242 quater du Code Général des Impôts)

**REQUEST FOR EXEMPTION FROM THE ADVANCED PAYMENT OF TAX ON INCOME
FROM CERTAIN INVESTMENT PRODUCTS TO BE RECEIVED IN 2018
-SIGNED STATEMENT OF HONOUR-**

(To be completed before the 24th November 2018 – paragraph 242 quater of the General Tax Code)

Le demandeur / Applicant	Le conjoint ou partenaire d'un PACS (facultatif pour les comptes joints entre époux ou partenaires d'un PACS) / Applicant's spouse or civil partnership partner (optional for joint accounts between spouses or civil partners)
NOM Prénom <i>SURNAME, First name</i>	NOM Prénom <i>SURNAME, First name</i>
Fait-le / Date	Fait-le / Date
A / Place	A / Place
Signature / Signature	Signature / Signature

Les personnes mineures appartenant au foyer fiscal / Minors included in your fiscal household		
NOM Prénom <i>SURNAME, First name</i>	NOM Prénom <i>SURNAME, First name</i>	NOM Prénom <i>SURNAME, First name</i>
Fait-le / Date	Fait-le / Date	Fait-le / Date
A / Place	A / Place	A / Place
Signature du représentant <i>Signature of legal representative</i>	Signature du représentant <i>Signature of legal representative</i>	Signature du représentant <i>Signature of legal representative</i>

Les personnes majeures appartenant au foyer fiscal / Adults included in your fiscal household		
NOM Prénom <i>SURNAME, First name</i>	NOM Prénom <i>SURNAME, First name</i>	NOM Prénom <i>SURNAME, First name</i>
Fait-le / Date	Fait-le / Date	Fait-le / Date
A / Place	A / Place	A / Place
Signature / Signature	Signature / Signature	Signature / Signature



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Data Protection - Professional secrecy

1 – Protection of personal data.

This article provides the Customer with a comprehensive overview of how the Caisse Régionale processes personal data. The Customer may have access to detailed information on the processing of his personal data by , such as the purpose of the processing, the legal basis under which is allowed to process data, the time limits for storing it, the intended recipients and, where applicable, the transfer of data to countries outside the European Union, as well as the safeguards implemented, by consulting the personal data protection policy which can be found at the following address: www.donneesgdpr.com and is available on request from his branch. The personal information about a Customer collected by the Caisse Régionale in the context of the banking relationship, which includes how the account operates, is required for executing the contracts relating to the Customer's account, to fulfil legal obligations, or to allow the Caisse Régionale to pursue a legitimate interest whilst respecting the rights of the Customer. To do so, certain collected or processed information may be required by the regulations in force, or for determining the conditions in contracts relating to the Customer's account. Personal information can be collected through various communication channels, including in-branch, by telephone or on the Caisse Régionale's websites and mobile applications etc. Personal information will primarily be used by the Caisse Régionale for the following purposes: managing customers, and the products and services in the banking and insurance sectors; debt collection, and dispute and evidence management; prospecting and marketing promotions; risk assessment and management, security and the prevention of non-payment and fraud; complying with legal and statutory obligations, such as anti-money laundering measures. The Caisse Régionale may use targeting, or even profiling methods, in the implementation of the above processing operations. Customers' personal information is processed and kept for the period required for the purpose for which it is collected, and for a maximum term that corresponds to that of the contractual or business relationship, increased by any extra time required for the liquidation and consolidation of rights, and exhaustion of the time limits for instigating legal action or lodging an appeal. In order to meet its legal requirements, or respond to requests from regulators and other administrative authorities, as well as for historical statistical or scientific research purposes, the Caisse Régionale may archive data under the conditions provided for by law.

The customer is informed that his personal information may be transmitted to the recipients listed in article 2 Professional Secrecy.

At any time, the Customer may, under the conditions provided for by law, access his personal information, object with good reason to it being processed, have it corrected or ask for it to be deleted, or for restrictions to be applied to the processing or portability of it, or give instructions as to what will happen to it in the event of death. The Customer may also, at any time, and without the need for justification, refuse the use of his information for direct marketing purposes by the Caisse Régionale or a third party, or, where such treatment has its legal basis in his consent, withdraw his consent by writing, by ordinary post, to: Domaine Qualité Clients, 69541 CHAMPAGNE-AU-MONT-D'OR CEDEX, or contact: ca-centrest.fr then «Contact by email» and «Request for information». Postage costs will be reimbursed on application. The Customer is advised that, depending on the circumstances, exercising some of the above mentioned rights might prevent the Caisse Régionale from providing certain products and services.

The Caisse Régionale has appointed a Data Protection Officer, who may be contacted at the following postal address: Crédit Agricole Mutuel de Normandie - DPO - 15 Esplanade Brillaud de Laujardière - CS 25014 - 14050 Caen Cedex 4; dpo@ca-normandie.fr

In the event of a dispute the Customer may submit a complaint to the French data protection commission (CNIL) whose contact details can be found at <http://www.cnil.fr> or their headquarters 3 Place de Fontenoy, 75007 Paris.

Any personal data collected by the Caisse Régionale as part of the banking relationship, and when carrying out various transactions, may be transferred to a country that is not necessarily a member of the European Union. For transfers towards a country that is not a member of the European Union, safeguards to ensure the protection and security of this data have been put in place.

2 Professional Secrecy

The Caisse Régionale is bound by professional secrecy with regard to all operations and personal information. However, in order to meet the applicable legal and regulatory obligations, the Caisse Régionale is sometimes required to provide information to certain legally authorised judicial or administrative authorities. Thus, for example, certain information must be sent 21 to the tax authorities (declaration of opening of an account, declaration of income derived from securities etc.) or even to the Banque de France (database of persons who are banned from holding bank accounts, national database for personal credit repayment incidents etc.). Furthermore, the Customer expressly authorises the Caisse Régionale to share information about him and any updates with the following third parties:

- a) the decision-making body of the Crédit Agricole Group, as defined in the Monetary and Financial Code, in order that it may meet, on behalf of the entire Group, the legal and regulatory obligations, in particular those relating to prudential reporting to any competent authorities or regulators;
- b) any entity of the Crédit Agricole Group, for marketing purposes or for concluding other contracts,
- c) mediators, judicial officers and ministerial officers for the purposes of debt recovery, as well as any persons involved in the sale or transfer of debts or contracts;
- d) the beneficiaries of fund transfers and their payment service providers for the purposes of measures against money laundering and the financing of terrorism and in compliance with the regulations on international embargoes and sanctions;
- e) partners of the Caisse Régionale, to allow Customers to take advantage of the partnership they have joined, where applicable, and solely within the context of the partnership agreements;
- f) companies in the Crédit Agricole Group responsible for the management and prevention of operational risks (risk assessment, security and prevention of non-payment and fraud, measures against money laundering etc.) to the benefit of all the entities of the Group;
- g) any entity in the Crédit Agricole Group in the event of the pooling of resources or of consolidation of companies, in order to allow these entities to carry out the missions that are the reason behind the pooling of resources;
- h) subcontractors of the Caisse Régionale and specifically those involved in managing the account and providing banking or financial products, but solely for the purposes of the subcontracting work;
- i) Crédit Agricole SA or any entity in the group, and their sub-contractors, as part of the implementation of computerised systems for analysing the data of the customers of the entities in the Crédit Agricole Group, whose objective is developing predictive modelling techniques for the purposes of (i) signing, managing and executing contracts, including establishing the pricing conditions relating to banking and/or insurance products, relating to banking and/or insurance products, (ii) improving the services to Customers and the compatibility of banking and/or insurance products offered to Customers, (iii) compiling statistics and actuarial studies and simulations relating to the contracts signed with the bank and (iv) fraud prevention;
- j) The Customer also authorises the Caisse Régionale to disclose his personal contact details (limited to what is needed for the opinion poll) to any survey and opinion poll organisations acting exclusively on behalf of the Caisse Régionale, for statistical purposes. He is not required to reply to their requests and any data is destroyed after it is processed.