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PRESS RELEASE

**Banque Accord (Auchan group) :
130 000 Visa cardholders
and the second card of the household is free**

On reaching 130 000 cards at the end of 2003, Banque Accord (bank belonging to the Auchan group) has exceeded its initial objective of 100 000 international Visa cardholders, set when the card was launched in March of that year.

The cost of the card is low : € 25 per year. Banque Accord's latest initiative is to offer the second card in each household, which previously cost € 15, free for life (special offer in Auchan hypermarkets from the 25th of February until the 6th of March).

The Banque Accord Visa card, which is the first International Visa card to be launched by a retailing group in France, combines the advantages of a bank card, a charge card and a customer loyalty card.

Cardholders can withdraw cash free of charge from any cash dispenser in the euro zone. They also receive € 0.10 back for each purchase made in any store accepting Visa cards in France and the rest of the world. Many holders are already using this "all-in-one" product as their main card.