

**PRESS RELEASE**

<p><b>Banque Accord (Auchan Group) reinforces its management team</b></p>
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Banque Accord, a subsidiary of the Auchan group, is pleased to announce the recruitment of three experienced professionals as part of the management team to accompany the firm's strong international growth.

**Nicolas DREYFUS, 33, Group Chief Financial Officer**

As a graduate from Reims Business School (ESC) and a holder of the DEFC finance and accountancy diploma, his career has been spent essentially in international business.

He spent 5 years as part of the Constantin group, the international chartered accountants and auditing firm, firstly in the USA then in Argentina where he established a branch before being appointed to Paris.

He then joined the REXEL group (PPR Group) initially as internal auditor for Europe, North America, Latin America and Oceania, before being appointed Financial Director of REXEL Chile for 3 years, followed by 3 years in the UK until recently.

**Eric CALMAND, 38, Group Risk Director**

With an MBA from the Georgetown Group in the USA, he started his career in sales at Sofinco before joining the risk management team as head of Development.

In 1966 he joined Fair Isaac International as a consultant in strategy for the Marketing and Risk departments of the credit division.

In 1999, he joined the Development management team at the BNP as Risk Manager where he dealt with external growth. Further to BNP's merger with Paribas, he joined Cetelem as Risk and Operations Manager for the Asia-Pacific area.

Since 2002 he has been General Manager of the Consumer Credit subsidiary of General Electric Capital Bank.

## **Dominique STOURM BRETON, 42, Marketing Director, France.**

With a Masters in Economic and Social Administration (AES) and a Diploma in Advanced Studies in Political Science, Dominique Stourm-Breton's career has been entirely in the field of consumer credit, where she has held various positions in sales and marketing.

After beginning her career at the Crédit Maritime, she joined Finalion first as Sales Manager then Marketing Manager. She then went on to Finaref where since 2001 she has been deputy to the Marketing Director in charge of product development, sales events, non-card activities and customer communication.

Nicolas Dreyfus and Eric Calmand report to Damien Guermonprez, General Manager. Dominique Stourm-Breton reports to Jean-Pierre Viboud, Director for France.

### **About BANQUE ACCORD**

*Banque Accord, a wholly-owned subsidiary of the Auchan-group is specialised in automated payment systems, managing payment cards and distributing financial products and services (credit, savings and insurance). It has a close-to-customer relationship with 3.5 million customers in Europe, of whom 2 million are in France. Sales paid for with cards handled by the bank amount to 4.3 billion euros. The bank employs 600 people in France (mainly in Lille), in Warsaw, Lisbon, Madrid and Milan.*

*Banque Accord adapts the principles of its success in retailing to financial services, optimising costs to the benefit of its clients. Its vcoation is to offer simple, innovative low-cost products which make life easier for consumers, while developing partner stores' business : Auchan hypermarkets, but also Saint Maclou, Atac, Nocibé, Histoire d'Or, Grand Optical, Pimkie, Leroy Merlin, Norauto, Boulanger, Trésor, Kiabi, Générale d'Optique, Marc Orian, Alinéa... and many others.*

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