

## PRESS RELEASE

<p style="text-align: center;"><b>One year after its Visa card, Banque Accord (Auchan group) offers its Visa Premier card. The annual fee is 45 €</b></p>
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Banque Accord, a subsidiary company of the Auchan group, has just launched in France a Visa Premier credit card at 45 € intended to satisfy the request of its numerous customers - 2 million - including its customers already holders of top-of-the-range cards. The price of the second card of the household is fixed at 35€. The average price of a Premier card in France is between 110 Euros and 130 Euros.

One year after the successful launching of its bank card Visa, which counts today more than 140 000 carriers, and in accordance with its strategy of consumers' bank, Banque Accord democratizes even more the credit card while allowing its customers to reach the wide services and guarantees offered by the Premier Card. It also completes its range of easy access and protected (at discount price) financial products.

**This card combines all the advantages of the Visa Premier Credit Card with those of the Banque Accord card; this one combines the advantages of 3 cards:**

- **Visa Premier delayed-debit card:** payment throughout the worldwide Visa network, usual insurances and assistances (repatriation, cancellation, deaths, "Snow and mountain", upper limit...)
- **Accord Network card:** choice of the method of payment: debit or credit in the 6 000 points of sale of the Accord Network in France, exclusive discounts Tuesday or Thursday in the Auchan stores, phone calls and magazines at reduced costs...
- **Discount card with** automatic access to the Loyalty Program Auchan

**... and has the following specificities:**

- 0.10€ *cash back* per carried out purchase
- free withdrawals from cash dispensers within the Euro zone
- free sending of a monthly account statement, free account consultation on the Internet, WAP or i-modeTM - [www.banque-accord.fr](http://www.banque-accord.fr) < <http://www.banque-accord.fr> > - 24h a day
- Direct monthly debit on the checking account of the card holder
- transfer of debit/credit exposure or vice versa
- access to the financing solutions in the points of sale of the Accord Network (for example 4 times payment in without fees, promotional campaign).

### **Quick Reminder of the specific advantages of the Visa Premier Card:**

- **Premier advice service**, with a single phone number available 24h a day in France and abroad in the event of loss, robbery...
- **Premier Leisure service (shows and travel)**, a real travel agency per phone dealing for free with all logistics and offering discounts.
- **Premier Insurances**, offering to the card holder and his family a large safety range in France and abroad: cancellation/interruption of travel guarantees, damages to rented vehicles, civil liability abroad insurance, planes and luggage's delay, robbery, loss and deterioration of luggage, death/disability...
- **Premier Assistance**, an accessible range of guarantees in the event of disease or wound in France and abroad

With the launching of this new card, Banque Accord contributes to the increasing dynamism of the market of the bank card in France. Indeed, France counted 47.6 million banking card holders in 2003, that is to say an increase of 4.9% in one year. Among them, 2 million was titular top-of-the-range cards.

The request packages for this Credit Card are available in Accord spaces of the Auchan stores, by the Internet on [www.banque-accord.fr](http://www.banque-accord.fr) < <http://www.banque-accord.fr> > or by phone: 0 825 28 58 58 (0,15 € inclusive of tax/minute)