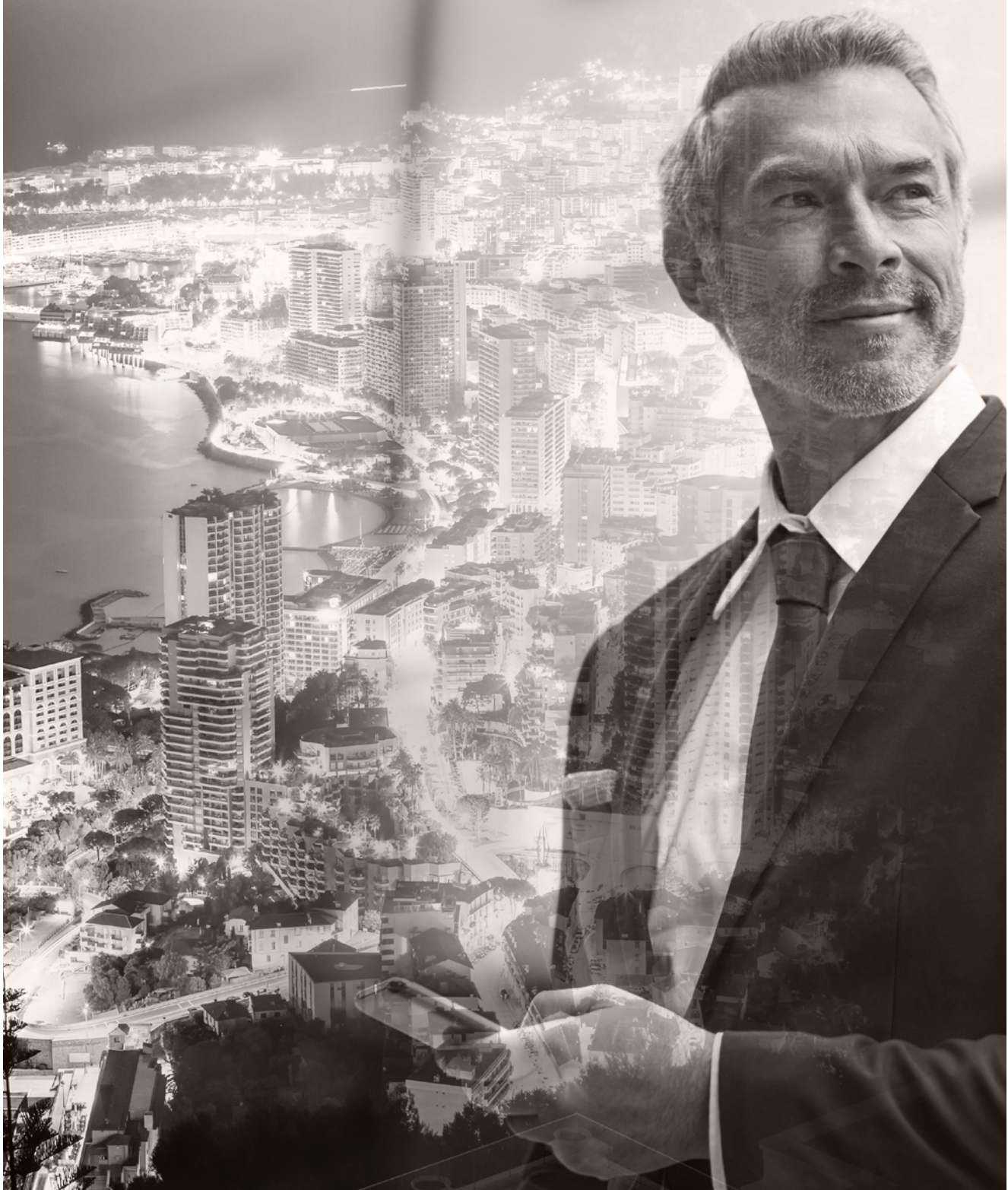




**CAISSE
D'ÉPARGNE**
MONACO BRANCH





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D'ÉPARGNE**
MONACO BRANCH



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**CAISSE
D'EPARGNE**
MONACO BRANCH



ONE BUSINESS BRANCH, TWO AREAS OF EXPERTISE: CORPORATE & REAL ESTATE

The Caisse d'Epargne Côte d'Azur is pursuing its development in the Principality and reinforcing its services dedicated to the corporate and real estate sectors.

The Monaco Branch provides assistance for all Monaco-based companies or French companies owned by Monaco residents. From the simplest to the most complex needs, you can rely on its experts.

EXPERTISE

The Monaco Branch also relies on the BPCE group's subsidiaries to meet your specific requirements: on the international scene, insurance policies, luncheon vouchers⁽¹⁾... We propose leading-edge expertise to our clients while also providing guidance for strategic operations.



PROXIMITY

Local representation of the Caisse d'Epargne Côte d'Azur whose head office is in Nice, the Monaco branch benefits from local delegations ensuring rapid response time and in-depth understanding of local specificities.

A new, fully automated structure has also been set up at the heart of Monaco: the "Espace Libre-Service Pro". Our professional clients can thus make use of essential everyday services, totally independently and at their own convenience: cash and cheque deposits, coin roll distributor.

ESPACE LIBRE-SERVICE
PRO 

Monaco Branch

Villa l'Union, 27 boulevard des Moulins,
98000 MONACO
Tel.: +377 93 10 10 40⁽²⁾
cecaz-monaco.com⁽³⁾

Espace Libre-Service Pro

22 boulevard Princesse Charlotte
98000 MONACO

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(2) The cost of a call depends on your telephone operator.

(3) The cost of connection depends on your Internet provider.



EFFICIENT SOLUTIONS FOR MANAGING YOUR CASH FLOW AND SECURING YOUR ACTIVITY

Because you prefer to devote all your attention to developing your activity, the Monaco Branch places simple, efficient solutions at your disposal, aiming to facilitate the management of your daily cash flows.

Manage your accounts and operating flows

Facilitate and secure your payments and receipts

Ensure your company's long-term sustainability
and protect your assets



MANAGING YOUR ACCOUNTS AND OPERATING FLOWS

Save time thanks to on-line account management
on your tablet, and benefit from our digital tools⁽¹⁾:

- **Services CE Net⁽¹⁾**: an innovative e-banking service.
- **CE Net Remises⁽¹⁾**: efficient management of your remittance instructions on your on-line banking space.
- **Pulceo⁽¹⁾⁽²⁾**: discover our new on-line PULCEO offer to manage your accounts and cash flows with all your banks from a single website.
- **Strong authentication solutions⁽¹⁾**: Securaccess card and certification.
- **Centralization and optimization of your cash flow⁽¹⁾**.
- **Espace Libre-Service Pro⁽¹⁾**: for everyday operations (cash deposits, coin roll distributor, cheque deposits).
22 boulevard Princesse Charlotte - 98000 MONACO



FACILITATING YOUR PAYMENTS AND RECEIPTS

Upgrade your cash flow management with rapid, secure solutions
adapted to meet your company's needs.

- **Receive funds via Apply Pay⁽¹⁾⁽³⁾**: simplicity, security and confidentiality.
- **PayPlug and Jepaieenligne⁽¹⁾**: looking for a secure, on-line payment solution ?
Don't forget PayPlug and Jepaieenligne.
- **Electronic Payment Terminal⁽¹⁾**: secure your receipts with our personalized e-money solutions.
- **Global Affaires Card⁽¹⁾**: upgrade your management of business expenses.
- **Visa Business Card⁽¹⁾**: a simple and efficient way of paying your business expenses.

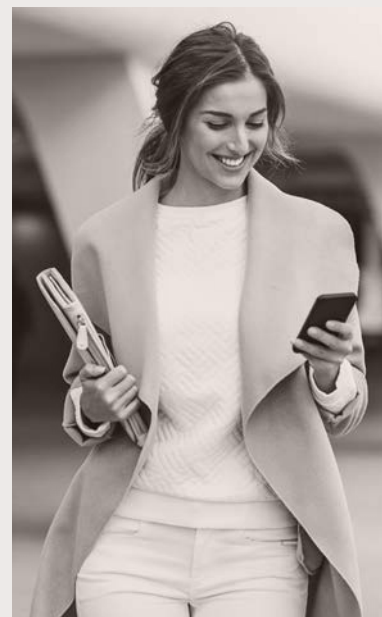
(1) Contracts subject to French legislation and acceptance by the Caisse d'Épargne Côte d'Azur: consult your Account Manager for terms and conditions.
(2) Pulceo is a BPCE contract. Limited company with executive and supervisory boards, capital 170,384,630 euros. Head Office: 50 avenue Pierre Mendès France - 75201 Paris Cedex 13. RCS Paris N° 493 455 042.
(3) Apple Pay functions for proximity payments on an Electronic Payment Terminal (EPT), or contactless with iPhone 6/6+ and more recent models (including iPhone SE) and Apple Watch. For further details, consult the Apple website: <http://www.apple.com/fr/apple-pay>.



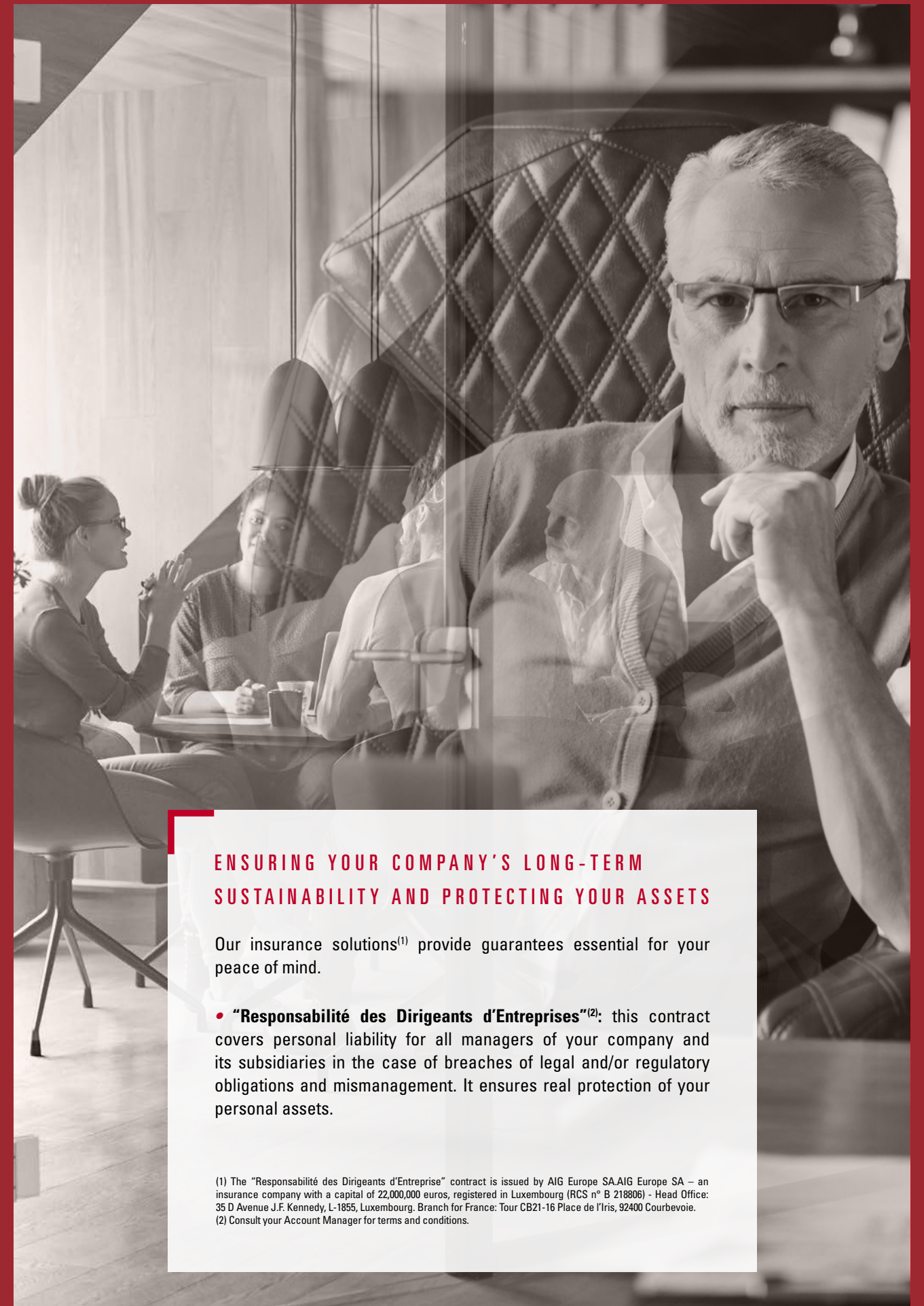
SAFEGUARDING YOUR ACTIVITY

Protect your activity from volatility in exchange rates, interest rates and prices of the main commodities.

- **Risk management⁽¹⁾ for interest rates linked to your financing.**
- **Risk management⁽¹⁾ for exchange rates:** cover your receipts, expenses and financing in foreign currencies.
- **Risk management⁽¹⁾ linked to commodity prices:** enabling you to cover all or part of your purchases and stocks.



(1) Consult your Account Manager for terms and conditions.



ENSURING YOUR COMPANY'S LONG-TERM SUSTAINABILITY AND PROTECTING YOUR ASSETS

Our insurance solutions⁽¹⁾ provide guarantees essential for your peace of mind.

- **“Responsabilité des Dirigeants d’Entreprises”⁽²⁾:** this contract covers personal liability for all managers of your company and its subsidiaries in the case of breaches of legal and/or regulatory obligations and mismanagement. It ensures real protection of your personal assets.

(1) The “Responsabilité des Dirigeants d’Entreprise” contract is issued by AIG Europe SA/AIG Europe SA – an insurance company with a capital of 22,000,000 euros, registered in Luxembourg (RCS n° B 218806) - Head Office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. Branch for France: Tour CB21-16 Place de l'Iris, 92400 Courbevoie.
(2) Consult your Account Manager for terms and conditions.



FOR COMPANIES



A WIDE RANGE OF FINANCING⁽¹⁾ FOR YOUR ACTIVITY!

For your projects and investments, you need a bank that is fully committed to working by your side. This is the goal of the the Monaco Branch.

COVERING YOUR CASH FLOW NEEDS

We provide assistance in managing your specific needs: operating cycle, seasonality, stocks...

- "Affacturage (France)"⁽²⁾
- Commercial discount⁽¹⁾
- Overdraft facility⁽¹⁾
- Seasonal credit⁽¹⁾

FINANCING ALL YOUR INVESTMENTS

External and organic growth, real estate projects, equipment... We propose financing offers⁽¹⁾ to suit your requirements.

(1) Subject to acceptance of your application by the Caisse d'Épargne Côte d'Azur.
(2) Contract subject to French legislation: consult your Account Manager for terms and conditions. The Caisse d'Épargne "Affacturage" contract is proposed by BPCE Factor - Limited company with a Board of Directors, capital 19,915,600 euros - RCS Paris 379 160 070 - Head Office: 50 avenue Pierre Mendès France - 75013 Paris - Administrative Office: 10-12 avenue Winston Churchill - 94676 Charenton-le-Pont Cedex - Tel. 01 58 32 80 00 - Fax: 01 58 32 81 00 - insurance broker registered with ORIAS under number 07 001 705 - www.factor.bpce.fr.

PROVIDING THE BEST FINANCING⁽¹⁾ FOR YOUR MARKETS

We are developing a comprehensive array⁽¹⁾ of guarantees proposed to companies to secure their projects and transactions.

- Bid bond
- Performance bond
- Advance payment guarantee
- Retention money guarantee

MANAGING YOUR CLIENT RECEIVABLES

The need for working capital is a key factor in a company's success, whatever its field of activity or stage of development.

- Factoring solution⁽²⁾ allowing you to outsource the management of your client receivables (France)
- Credit insurance⁽³⁾

YOUR INTERNATIONAL DEVELOPMENT

Whether to accompany your growth or finance your international development, the Monaco Branch proposes tools⁽¹⁾ for approaching and obtaining a clearer understanding of foreign markets, in all peace of mind.

- Foreign currency accounts
- Advance in foreign currency
- Foreign exchange (click and trade)
- Processing your international cash flows
- Hedging foreign currencies
- Warranties and guarantees
- Financing⁽¹⁾ of investments abroad

(1) Subject to acceptance of your application by the Caisse d'Épargne Côte d'Azur.
(2) Contract subject to French legislation: consult your Account Manager for terms and conditions. The Caisse d'Épargne "Affacturage" contract is proposed by BPCE Factor - Limited company with a Board of Directors, capital 19,915,600 euros - RCS Paris 379 160 070 - Head Office: 50 avenue Pierre Mendès France - 75013 Paris - Administrative Office: 10-12 avenue Winston Churchill - 94676 Charenton-le-Pont Cedex - Tel. 01 58 32 80 00 - Fax: 01 58 32 81 00 - insurance broker registered with ORIAS under number 07 001 705 - www.factor.bpce.fr.
(3) "Assurances des Emprunteurs" is a contract proposed by CNP Assurances and BPCE Vie, insurance companies governed by the Insurance Code (French). See limits, conditions and exclusions in the fact sheet.

FOR COMPANIES



A CHOICE OF INVESTMENTS TO OPTIMIZE YOUR ASSETS

*How do you obtain the best return on your cash while diversifying your investments?
Depending on your profile and backed by our experts, we can recommend savings solutions
meeting your needs for liquidity, security and performance.*



ENHANCING AND BOOSTING YOUR CASH RESERVE

- **Term deposit:** we set the amount⁽¹⁾ and duration⁽¹⁾ to suit your needs.
- **Diversification of your cash surplus⁽²⁾:** personalized offers.

(1) Contract with a single deposit, 1,500 euros minimum. A term deposit cannot be opened for a period of less than 1 month. If withdrawal is made within the month following the subscription date, no interest will be paid.
(2) Consult your Account Manager for terms and conditions.



SOLUTIONS TO MOTIVATE YOUR EMPLOYEES

*You want to motivate your employees ?
While doing so, you can benefit from an advantageous tax and social scheme,
depending on your situation.*



MOTIVATING AND WINNING THE LOYALTY OF YOUR EMPLOYEES

Whatever your company's activity⁽¹⁾, the Caisse d'Epargne has designed a complete and flexible range of solutions to make everyday life easier and reward your team.

- **Pre-financed CESU:** encourages a balance between your employees' private and professional lives.
- **Apétiz card and lunch vouchers:** ideal solutions for making your employees' lunchtime easier.
- **Gift coupons:** an ideal solution for showing appreciation of your employees and winning their loyalty.

(1) Contracts subject to French legislation. Tax advantages applicable subject to your eligibility and tax provisions in force.



FINANCING

The Monaco Branch, at your side for financing solutions⁽¹⁾!



BENEFIT FROM A WIDE RANGE OF FINANCING⁽¹⁾ ADAPTED TO SUIT YOUR PROJECTS AND REAL ESTATE ACTIVITY

- **Property dealers:** we finance your acquisition projects for residential properties; the Monaco Branch's offers will be adapted to the nature and extent of the work involved.
- **Investors:** discover financing solutions designed for professional investors and property companies, proposed by the Monaco Branch.
- **Developers and Builders:** your Account Manager will present loan offers of adjustable duration for the acquisition and development of the building land and the construction.
- **Professional partnerships:** take advantage of the Monaco Business Branch's network of partners to carry through your real estate projects.
- **Financing for all operational needs:** to benefit from a financing offer meeting your operational requirements.

(1) Subject to acceptance of your application by the Caisse d'Épargne Côte d'Azur.

EXAMPLES OF PROJECTS



IN MONACO

- **Financing of a Monaco-based "Property dealers" structure:** for the acquisition/renovation/resale of a property or several properties over a 3-year period.
- **Financing for a Monaco-based "Property Developer":** for the development of a real estate project.
- **Financing of commercial premises:** intended for rental over the medium/long term.



IN FRANCE

Identical, on condition of having a connection with the Principality. Examples:

- **A beneficial owner is Monegasque or a Monaco resident.**
- **An associate is Monegasque or a Monaco resident.**
- **Legal entity registered with Monaco's Repertory of Commerce and Industry (RCI).**

FOR PROPERTY INVESTORS

We provide assistance⁽¹⁾ for property investors, Monegasque, French or foreign, who acquire properties for investment purposes through corporate or long-term investment structures.



FINANCING YOUR FUTURE HOME

- Personalized mortgages⁽²⁾.
- Bespoke investments⁽³⁾.

(1) Subject to acceptance of your application by the Caisse d'Épargne Côte d'Azur.

(2) In the context of a real estate loan (under French legislation), subject to acceptance of your mortgage application for a main, second or rental residence, by the lender, the Caisse d'Épargne Côte d'Azur, the borrower is entitled to a reflection period of ten days before accepting the loan offer. Completion of the sale is subject to the loan being granted. If it is not granted, the seller must reimburse the sums paid.

(3) Consult your Account Manager for terms and conditions.

EXAMPLES OF PROJECTS UNDERTAKEN



IN MONACO

- Financing for a "Société Civile Particulière" (SCP) registered under Monegasque law: investment in the acquisition of office premises in Fontvieille.
- Financing for an SCP registered under Monegasque law: acquisition of an apartment in Monaco's "Carré d'or".

IN FRANCE

- Financing for a "Société Civile Immobilière" (SCI) registered under French law: obtained by a Monaco resident for the acquisition of a second residence in Roquebrune Cap Martin.
- Financing for a "Société par Actions Simplifiées" (SAS) registered under French law: obtained by a Monaco resident for the acquisition of several furnished studios in Nice, destined for rental.



IN THE ALPS OR ON FRENCH ISLANDS

- Financing for an SCI registered under French law: for the construction of a chalet in Megève.
- Financing for an SCI registered under Monegasque law: for the acquisition of a villa in French Caribbean.



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Villa l'Union, 27 boulevard des Moulins, 98000 MONACO
Tel.: +377 93 10 10 40⁽¹⁾



22 boulevard Princesse Charlotte, 98000 MONACO

cecaz-monaco.com⁽²⁾

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Caisse d'Épargne et de Prévoyance Côte d'Azur, cooperative limited company with a Board of Directors, steering and supervisory boards, governed by articles L.512-85 and following of the Monetary and Financial Code – Share Capital 515,033,520 euros – 455, promenade des Anglais, 06200 Nice – RCS NICE 384 402 871 – Insurance broker registered with ORIAS under n° 07 002 199. Holder of the professional card "Transactions sur immeubles et fonds de commerce", with no benefits or values received, N° CPI 0605 2017 000 019 152 delivered by the CCI Nice-Côte d'Azur, guaranteed by the Compagnie Européenne de Garanties et Cautions, 16 rue Hoche, Tour KUPKA B, TSA 39999, 92919 LA DEFENSE Cedex. Photo credits: iStock. June 2021. Polecompany.com. Non-contractual document solely intended for advertising purposes.