



VOUS ÊTRE **UTILE**

CAISSE D'ÉPARGNE BRETAGNE PAYS DE LOIRE (CEBPL)

THE **REGIONAL** BANK

WITH TAILORED SOLUTIONS TO FIT YOUR NEEDS



VOUS ÊTRE UTILE

A REGIONAL BANK WITH THE POWER OF A MAJOR GROUP

Using the BPCE's international network, Caisse d'Épargne Bretagne Pays de Loire (CEBPL) is on hand to help you, wherever you are in the world.

THE 2nd LARGEST BANKING GROUP IN FRANCE

31.2 million clients with the BPCE Group,
1.7 million of which bank with the CEBPL

108,000 employees in the BPCE Group

3,000 employees in the CEBPL

A STRONG, INTERNATIONAL GROUP

Fitch **A+** Moody's **A1** R&I **A** S&P **A+**

Long-term ratings 2018
Using data from 2017

OFFERS AND SOLUTIONS FOR **BRITISH COMPANIES**



- MANAGING your cash flows
- OPTIMISING your savings and free cash
- **HELPING** foreign companies to get started in France
- FINANCING investments and the operating cycle
- PROVIDING deposits and guarantees

- PROPOSING social engineering solutions
- **PROMOTING** international development
- WORKING with companies and directors to meet all their needs: equity financing, financial engineering, wealth management...



EXPERTS WORKING BY YOUR SIDE



WIDE RANGE OF TRADE **SOLUTIONS**

Using our in-depth **knowledge and understanding** of the local economic landscape, we are relevant to identify and **meet your needs** on an **international level**.





VOUS ÊTRE UTILE

CASH MANAGEMENT

Helping you send and receive funds on an international level.

Foreign currency accounts:

- A current account, created to receive payments and pay suppliers in the currency of your choice.
- 16 currencies are available, including: US and Canadian dollars, Yen, **Pounds Sterling**, Yuan, Danish and Norwegian Krone, Zloty...



Commercial paper transactions

(Bills)

CE net

(Online banking)

International transfers

(SEPA and non-SEPA)

TRADE

Identifying the right solutions for your international business.

Documentary Business:

- Import/Export documentary collection
- Import/Export letters of credit

Stand-by Letter of Credit (SLOC):

- A secure tool used to facilitate international trade

International guarantees:

- Securing your business operations abroad (unpaid invoice protection)
- Reassuring your purchasers that all of your contractual agreements will be honoured





VOUS ÊTRE UTILE

FINANCING

Financing your import/export transactions, from small businesses to multinational groups.

Advanced Import/Export currency payments:

- Financing your foreign currency transactions without affecting your cash flow, and removing any currency exchange risks
- You'll immediately get the amount corresponding to the total invoiced in chosen currency

Export factoring:

- Solvency evaluations of your partners and secured debts in the event of unpaid invoices
- Funds are released quickly, whenever you need them

Mobilising foreign-origin debts and credits:

- Short-term financing for your export debts
- Run your business easily with invoice finance solution
- Facilitating your business relationships by extending payment deadlines





FOREIGN EXCHANGE

Coverage against foreign exchange based risks for your projects.



**A BANK THAT WILL HELP
YOU MITIGATE FOREIGN
EXCHANGE BASED RISKS**

The ClicknTrade package:
(FX Spot or forward transactions)

- Conduct your international exchange operations online, whenever you want

**NATIXIS structured trade
finance**

- Access to trading room





FOR **BRITISH COMPANIES**, IT COULDN'T BE EASIER TO OPEN A **CEBPL** ACCOUNT

Just send us these documents, and we'll do the rest.

- **Certificate of Incorporation**
- **Certificat de Coutume** : This is a document established by a Ministerial clerk or another authority in your home country which states that the foreign company has been properly incorporated and that it legally exists according to the legislation in your home country.



- **Powers and Nominations**: An official document certifying the nomination, by the associates of the company, of the person or persons authorised to administer your company and operate the account.

- **Valid and certified statutes** stating the authority of the legal representative

- **A copy of a valid passport** (or national identity card), and the residency permit of the legal representative if they are living in France
- **The most recent accounting documents** or a **forecast** signed by the legal representative(s)



VOUS ÊTRE UTILE

TRY THE **EASY BUSINESS** PACKAGE

Everything you need to simplify your current account and your daily business.

Managing your current account in euros:

- Bank account fees
- Monthly balance statements
- Cheque and payment instruments
- Online account management with the CE net Accounts subscription
- Annual reports sent to external auditors
- 'Pro Plus' Payment instruments Insurance⁽¹⁾, to protect you from loss or theft

Plus a card of your choice:

- Visa Platinum
 - Visa Gold Business
 - Visa Business
- Simplify your daily expenses with raised standard payment limits and deferred debit
 - The 'Platinum Assistant' service with the Visa Platinum card



For your cash management:

- The EDI service (Electronic Data Interchange) allows you to directly manage your transfers and your domestic operations, SEPA or international files, check that payments have been received, and download your statements.
- Safely and securely using an electronic signature with the chip card reader and Secur@ccès Card

(1) 'The Pro Plus' Payment instruments Insurance is a contract with BPCE Assurances, a company governed by the Insurance Code. Protection and Associated Legal Protection is a contract with DAS, a company governed by the insurance Code and distributed by the Caisse d'Épargne.



VOUS ÊTRE UTILE

A FULLY **PERSONALISED** SERVICE FOR YOUR COMPANY

Dedicated professionals on hand with the solutions you needs.



Marina DEFRESNE

International Business Officer

Specialist in: Ille-et-Vilaine, Maine-et-Loire,
Mayenne, Sarthe and Vendée

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Franck ANFRAY

International Business Officer

Specialist in: Côtes d'Armor, Finistère, Morbihan
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**A TRULY
LOCAL BANK,
WITH YOU
IN FRANCE
AND ABROAD**



VOUS ÊTRE UTILE

Caisse d'Épargne et de Prévoyance Bretagne-Pays de Loire - Banque coopérative régie par les articles L 512-85 et suivants du Code monétaire et financier – Société anonyme à directoire et conseil d'orientation et de surveillance - Capital de 1.315.000.000 euros - Siège social 2, place Graslin CS 10305 44003 NANTES Cedex 1 – 392 640 090 R.C.S. Nantes - Intermédiaire d'assurance, immatriculé à l'ORIAS sous le N° 07 022 827 - Titulaire de la carte professionnelle « Transactions sur immeubles et fonds de commerce sans perception de fonds, effets ou valeurs » N° CPI 4401 2018 000 033 549 délivrée par la CCI de Nantes-Saint Nazaire, garantie par la CEGC - 16, rue Hoche - Tour Kupka B - TSA 39999 - 92919 La Défense Cedex.