

July 11, 2012

## **RCI BANQUE RAISES 2012 TARGETS FOR NEW ZESTO DEPOSIT ACCOUNTS AND PLANS NEW SAVINGS PRODUCTS FOR 2013**

- More than 10,000 ZESTO savings accounts were opened between February 16 and June 30, 2012, with deposits totaling €499 million.
- RCI Banque is raising its targets for the new ZESTO deposit accounts and is now targeting a total of €750 million by the end of 2012.
- In 2013, RCI Banque will extend its savings bank activities with a new product in France and will also launch a dedicated offer in Germany.
- RCI Banque's savings bank activities are expected to account for 10% of the total outstandings, or approximately €2.5 billion by 2014.

***“By successfully launching ZESTO and managing to attract a high number of deposits in a short period of time, RCI Banque has demonstrated its ability to respond to an opportunity and subsequently plans to further build its savings bank business. In 2013, we will launch new products while we continue to invest ZESTO deposits to expand our business in providing automotive loans to retail and wholesale customers,” explains Dominique Thormann, CEO of RCI Banque.***

### **REACHING ITS 2012 TARGET FOR NEW DEPOSITS IN JUST A FEW MONTHS AFTER LAUNCH, ZESTO HAS CARVED OUT A NICHE FOR ITSELF IN A COMPETITIVE MARKET**

Responding to the positive reaction from retail depositors, RCI Banque has raised its 2012 targets for new deposits on ZESTO savings accounts to €750 million.

Since it was launched in February, ZESTO has achieved a strong position on a highly competitive market. After the first two campaigns, over 10,000 ZESTO accounts were opened, with an average deposit of €47,000 per account. On June 30, 2012, total deposits amounted to €498,990,000, the target for the full year.

As well as being easy to use online, ZESTO offers investors real freedom to manage their savings, which can be accessed 24/7.

To attract investors, ZESTO by RCI Banque includes specific customer benefits:

- Competitive rates.
- RCI Banque guarantees every customer that their savings will be used in a transparent manner. The deposits collected are used in the funding of automotive loans for customers and dealers of the Renault, Dacia, Renault Samsung Motors, Nissan and Infiniti brands.

### **ENHANCING EXISTING CUSTOMER LOYALTY WITH DEDICATED OFFERS AND BUILD ON PROMOTIONAL CAMPAIGNS**

RCI Banque has recently launched its first loyalty-building campaign for ZESTO account-holders. Running from June 16 to August 31, the offer <sup>(1)</sup> rewards new funds deposited in ZESTO savings accounts during this period.

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<sup>1</sup> Net new deposits over the balance on the account at June 16, 2012, received between June 17, 2012 and August 31, 2012, will earn interest at the promotional rate of 4.25% gross for three months beginning on September 1, 2012 on the portion of deposits exceeding the balance at June 16, 2012, up to a maximum of €75,000 and provided the account remains open at December 31, 2012. Above this amount, deposits will receive interest at the annual base rate of 2.8% gross, subject to change.

RCI Banque will also run another promotional offer during the summer, from July 1 to August 31<sup>(2)</sup>.

A newcomer in the very broad market of retail savings accounts, RCI Banque has established a customer-oriented sales and marketing strategy for its products and internet-focused communication plan.

### **AN AMBITIOUS STRATEGY TO BUILD UP SAVINGS BANK ACTIVITIES**

Following the success of its first retail product, RCI Banque will begin to offer savings account customers a complementary product in 2013. As part of its partnership in France with Crédit Mutuel Arkéa, RCI Banque is currently developing a term deposit account that will be launched in the first half of 2013.

By proposing an expanded and attractive range of savings products, RCI Banque is supporting customers and encouraging their loyalty to the “ZESTO by RCI Banque” brand.

By diversifying its product line-up, the bank also hopes to attract new customers who are looking for additional savings products to meet day-to-day needs or carry out future projects.

In addition to the opportunities on the French market, RCI Banque also plans to develop its savings bank business in Germany, where there is major potential to collect new deposits. Capitalizing on the experience acquired in France, the German subsidiary of RCI Banque will launch savings and term account products on the German market in the first half of 2013.

Thanks to the growth of “ZESTO by RCI Banque” in France and the forthcoming launch of the savings bank business in Germany, RCI Banque is diversifying its financing sources and reiterates its goal of attracting total deposits of €2.5 billion from these two countries, which would amount to 10% of RCI Banque’s current total outstandings.

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#### **About RCI Banque**

RCI Banque, a wholly-owned subsidiary of the Renault Group, specialises in automotive finance and services for customers and dealers of the Renault Group (Renault, Renault Samsung Motors, Dacia) worldwide and for the Nissan Group (Nissan and Infiniti), chiefly in Europe and South America. With offices in 38 countries, RCI Banque has over 2.5 million customers and finances about 1,025,000 credit applications every year. At the end of 2011 it had holdings of about €23 billion and made a record pre-tax profit of €786 million. To find out more about RCI Banque: [www.rcibanque.com](http://www.rcibanque.com)

<sup>2</sup> Offer valid for every new ZESTO account application between July 1, 2012 and August 31, 2012. Offer valid for one account per person.. A promotional rate of 5% gross will apply for three months from the opening date, up to a maximum of €75,000 and provided the account remains open at December 31, 2012. Above this amount, deposits will receive interest at the annual base rate of 2.8% gross, subject to change. See also ZESTO general terms and conditions.