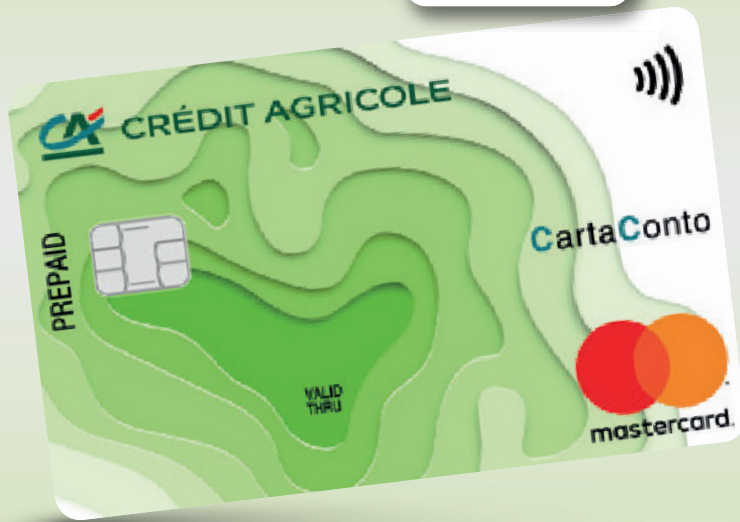


**CRÉDIT AGRICOLE IS PLEASED TO PRESENT  
THE OFFER DESIGNED FOR COLLEGIO MORIGI**



# > CARTACONTO

The account card that makes your life easier

## DO YOU WANT TO CARRY OUT THE MAIN BANKING TRANSACTIONS WITHOUT OPENING A CURRENT ACCOUNT?

With CartaConto you can have all the main functions of a current account in a reloadable prepaid card with Iban.

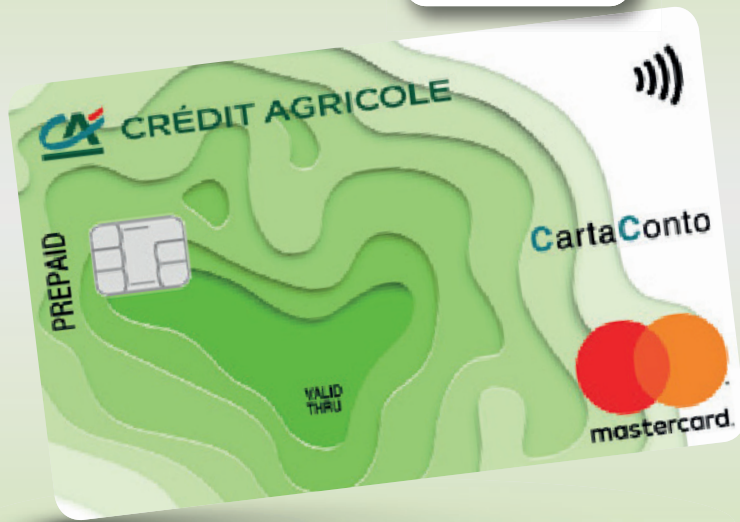
### A CURRENT ACCOUNT IN A CARD

With CartaConto you can:

Send and receive wire transfers	Credit your salary or pension	Pay utility bills
Make payments in stores at Mastercard-enabled POS terminals	Withdraw cash at ATMs of all banks	Pay for your online purchases and top up your mobile phone
Have access to the Bank 24/7 through the Home Banking service, free of charge		

### CONVENIENCE

No card-issuing costs	No revenue stamp duty on the contract	Monthly fee is waived if you make at least one credit transaction in the month
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## PEACE OF MIND

Choose to activate:

SMS text service, to be notified of any withdrawal or payment exceeding the threshold set by you

Opzione Internet (Internet Option), for online payments

Opzione Mondo (World Option), to make cash withdrawals and payments anywhere in the world (if you do not activate it, you will only be able to make payments in Europe)

## FREEDOM OF USE

Thanks to Nowbanking, you can use CartaConto how, where and when you want, free of charge: online, over the phone, or on your mobile 24 hours a day.

## CONTACTLESS

Thanks to the contactless functionality, you can make payments by just holding the card near the POS terminal, with no need to swipe the card or insert it\*.

## IMMEDIATELY READY AND IMMEDIATELY ACTIVE

Your card is immediately ready and available, all you need to do is top it up.

Make your life easier: apply for a CartaConto!

Advertising message for promotional purposes. CartaConto is a product reserved for clients with tax residence in Italy. Rates and economic and contractual terms and conditions are specified in the information sheets available at our branches and at [www.credit-agricole.it](http://www.credit-agricole.it). CartaConto is a prepaid card with a monthly fee of €0.50 for clients up to 28 years of age and €1 for those over 28 years of age. The card fee is waived if at least one credit transaction is made in the month (top up, wire transfer, etc.). Maximum balance €10,000. The Bank reserves the right to assess whether the requirements for the activation of the products covered by this offer are met. Updated July 2018.

\* For transactions up to 25 Euro, there is no need to enter a PIN.



# > CONTO SMART-UNDER 30

## DISCOVER THE SIMPLE, CONVENIENT...SMART SOLUTION! FOR YOU, FREE OF CHARGE!

Lots of services included in the free of charge for under-30s.

With Home Banking and the new App, managing your account and your cards will be easy and quick. You can access your account at any time and carry out transactions how you want, where you want.

In addition, with the included debit card you pay in complete security

## IN ADDITION, INCLUDED IN THE FEE

- Home Banking and App service
- Issue of Easy Cash debit card
- Unlimited cash withdrawals at Crédit Agricole ATMs and 30 a year at ATMs of other banks
- Direct debit (SDD Core)

## CHOOSE CONTO SMART. ENTER CRÉDIT AGRICOLE

Advertising message for promotional purposes. For further information on economic and contractual terms and conditions please see the information sheets available at our branches and at [www.credit-agricole.it](http://www.credit-agricole.it). Updated December 2020, offer for new customers only. The bank reserves the right to assess whether the requirements for the activation of the products covered by this offer are met.