

Communiqué de presse

Banque Populaire unveils the 3rd part of its folk tale series with a fresh look at the tale of Tom Thumb, and launches a novel solution for young working people: **AVANCE 1^{ers} SALAIRES**

Paris, October 19, 2009

Banque Populaire announces the commercial availability of AVANCE 1^{ers} SALAIRES, a personal loan specifically devoted to young working people employed on fixed- and unlimited-term contracts. This offer – the very first of its kind available in the French banking market – is designed to provide support to young people aged 28 or younger and to help them get off to a good start in their professional lives: for just one euro*, Banque Populaire offers them interest-free loans for amounts of up to two months of their net salaries.

The commercial launch of this offer is being backed by an advertising campaign created by Euro RSCG C&O and visible as of October 18th in TV commercials, advertising in the network branches and on the internet. In this third part of its folk tale adaptations, Banque Populaire takes a fresh look at the tale of Tom Thumb and gives it a whimsical, contemporary twist.

AVANCE 1^{ers} SALAIRES, a novel solution devoted to young working people

The first steps taken by a young person in the world of work inevitably create new needs and it is at this time of their lives that young people need support and a helping hand. They have to cover unavoidable expenses such as moving to a new address, fitting out a new apartment, buying a new set of clothes, purchasing a car to get them to work, etc.



It is to help them get off to a good start in their professional lives that Banque Populaire has decided to offer **AVANCE 1^{ers} SALAIRES** to its customers aged 18 to 28. This novel solution enables young people with fixed- or unlimited-term work contracts to enjoy access, for just 1 euro, to an interest-free loan for amounts of up to 2 months' salary (with a ceiling of 6,000 euros), repayable over a period of up to 24 months.

The tale of Tom Thumb with a new twist

Starting on October 18, the **AVANCE 1^{ers} SALAIRES** will be the subject of a new global advertising campaign – TV commercials, posters in the branches, advertisements on the Internet, in the written press and on the radio – created by Euro RSCG C&O. This campaign continues the series of folk tale adaptations first launched in April 2008. After the films featuring Cinderella and, subsequently, Snow White more specifically aimed at new business creators, this new episode takes a new look at the tale of Tom Thumb and gives it a whimsical, contemporary twist aimed, this time, at individual customers.

* **AVANCE 1^{ers} SALAIRES** is an amortizable loan with an APR that includes a fixed cost of one euro. The total cost of the loan is €1 (inclusive of VAT), excluding optional insurance. The fixed annual APR is 0.02%.

The campaign begins with the release of a TV film produced by Terri Timely, the young American directing duo responsible for the previous *Snow White* commercial. This new film features Tom Thumb who, after being abandoned in the forest, finally returns home to his parents. During these years away from home, he landed his first job and, thanks to **AVANCE 1^{ers} SALAIRES** provided by Banque Populaire, he managed to buy the car he needed to travel to work and in which his girlfriend, Little Red Riding Hood, is waiting for him...



This film will be circulated via an advertising campaign that includes press advertisements, posters and leaflets distributed in the 2,840 branches of the Banque Populaire network. Adopting the 'news in brief' journalistic style, the campaign in the written press plays on the notion of 'editorial scoop': "Tom Thumb gets by thanks to **AVANCE 1^{ers} SALAIRES**", presented in the form of a front-page news story.

To be even closer to its target – young working people – Banque Populaire will adopt a light-hearted approach to the launch of its new TV commercial on the web, the social networking medium *par excellence*. Thus, an extremely whimsical viral video clip, also produced by Terri Timely, will be hosted on YouTube starting on October 23.

In this video, Tom Thumb is singing the song of his own adventures. In the manner of a musical video, we see him abandoned in the forest, pursued by hunters. He tries to make ends meet by holding several jobs at the same time. Finally, he gets his first unlimited-term work contract and gets off to a good start in his professional life thanks to Banque Populaire's **AVANCE 1^{ers} SALAIRES**.

The TV commercial can be seen online at www.banquepopulaire.fr.

The video clip will be available on YouTube as of October 23: <http://www.youtube.com/lepetitpoucet>.

The visuals, films and posters are available upon request.

About Banque Populaire:

Banque Populaire, a cooperative bank driven by a set of deeply rooted and shared values, strives to maintain a harmonious combination of robust operating performance and constant concern for the general public interest. Its network consists of 18 regional Banque Populaire banks, CASDEN Banque Populaire and Crédit Coopératif. These independent banking institutions pursue a full range of bancassurance activities, building on their close local relationship with their different clientele. Banque Populaire, with its 9,400,000 customers (3,460,000 of whom are also cooperative shareholders) and a network of 3,391 branches, belongs to France's 2nd largest banking group: Groupe BPCE. Banque Populaire boasts a penetration rate of almost 8% among its target population of young working people. Every year, the product range offered by Banque Populaire helps nearly 700,000 young people aged 18 to 27 to make a successful start to their professional lives and to realize their projects. The AVANCE 1^{ers} SALAIRES offer is available specifically for this age group in all 18 regional Banque Populaire banks.

About Euro RSCG C&O:

One of the two leading corporate communications agencies in France, Euro RSCG C&O, chaired by Laurent Habib and managed by Bernard Sananes, supports and promotes the coherent development of companies' brand equity, 'influence equity,' talent equity and customer equity. At the heart of its operations, the 'creative hub' is a platform that brings together in a single place under the leadership of the creative directors Olivier Mouliérac and Jérôme Galinha, all the creative staff from all disciplines (advertising, design, Web, publishing, experiential media, etc.) to imagine and unify all the signs of expression of a given brand. Samuel Kadz manages the creative activities of the Hub's Digital Division.

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