MOBILIZE
FINANCIAL SERVICES
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Negotiable Commercial Paper
(Negotiable European Commercial Paper - NEU CP)
Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM (IM)	
Name of the programme	RCI BANQUE SA, NEU CP (ID 1357)
Name of the issuer	RCI BANQUE
Type of programme	NEU CP
Programme size	four billion five hundred million EUR 4,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
Rating(s) of the programme	Rated by: Moody's S&P Global Ratings Europe Limited
Guarantor	Not applicable
Issuing and paying agent(s) (IPA)	RCI BANQUE
Arranger(s), Introduction advisor(s), Legal(s) advisor(s)	Not applicable
Dealer(s)	RCI BANQUE AUREL-BGC BRED BANQUE POPULAIRE CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK CREDIT INDUSTRIEL ET COMMERCIAL GFI SECURITIES Ltd KEPLER CHEUVREUX MAREX SA SOCIETE GENERALE TP ICAP (Europe) TSAF OTC SA VIEL TRADITION
Date of signing the information memorandum (dd/mm/yyyy)	01/07/2026

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code
A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement:

Cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

https://www.banque-france.fr/en/monetary-strategy/markets/marketable-debt-securities/acess-the-market-and-information-memorandum

Information marked "Optional" may not be provided by the issuer because French regulations do not require it.

1. DESCRIPTION OF THE ISSUANCE PROGRAMME		
Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments		
1.1	**Language of the information memorandum which prevails**	English
1.2	**Name of the programme**	RCI BANQUE SA, NEU CP (ID 1357)
1.3	**Type of programme**	NEU CP
1.4	**Name of the issuer**	RCI BANQUE
1.5	**Type of the issuer**	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.6	**Purpose of the programme**	General needs of the issuer
1.7	**Programme size**	four billion five hundred million EUR 4,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
1.8	**Status of the notes**	Senior Unsecured Information about the status of the notes: The NEU CPs will constitute direct, unsecured and unsubordinated obligations of the Issuer ranking at least pari passu with other present and future direct, unsecured and unsubordinated obligations of the Issuer, except those which may be mandatorily preferred by law.
1.9	**Rating(s) of the programme**	Moody's https://www.moodys.com/credit-ratings/RCI-Banque-credit-rating-15970/ratings/view-by-debt S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/COMMPAPER/entityId/117051 Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating.
1.10	**Guarantee**	Not applicable
1.11	**Currencies of issue**	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue

1.12	**Yield basis**	Compensation type(s): The remuneration is unrestricted i.e. it may be at a fixed rate, at a variable or revisable rate, or structured. However, the issuer undertakes to inform the Banque de France, when a security is issued, if the remuneration is linked to an index or varies pursuant to an indexation clause which does not relate to a standard interbank, money market or bond market rate. Benchmark index(es): The remuneration rates are indexed to the usual rates of the monetary markets. Compensation rules: The securities rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration. At their maturity date, the principal of the securities must always equal par. Although the securities are redeemed unconditionally at par, the presence of negative interest flows may result with a net amount received by the holder being less than par. In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the securities will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised.
1.13	**Maturity**	The maturity of the NEU CP will be set in accordance with French laws and regulations, which implies that, as at the date hereof, the duration of the issues of such securities may not exceed 1 year (365 days or 366 days in leap years). The securities may be redeemed prior to maturity in accordance with the laws and regulations applicable in France. The securities issued under the programme may also include one or more options for redemption by the issuer (at the option of the Issuer, or the holder, or depending on one (or more) event(s) independent of the Issuer and/or the holder). The option of early redemption or repurchase of securities, if applicable, must be explicitly specified in the confirmation form of any relevant issue. In all cases, the maturity of any securities with one or more of these clauses, including any early redemption or repurchase options, will always comply with the regulations in force at the time of issue of the said securities.
1.14	**Minimum issuance amount**	200,000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency).
1.15	**Minimum legal amount of the notes**	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the minimum legal amount of the notes is 200,000 EUR or the equivalent in the currencies selected at the time of issuance.

1.16	**Issuing and Paying Agent (s) (IPA) (exhaustive list)**	RCI BANQUE
1.17	**Arranger(s)**	Not applicable
1.18	**Placement method**	Direct placement Dealer(s): AUREL-BGC BRED BANQUE POPULAIRE CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK CREDIT INDUSTRIEL ET COMMERCIAL GFI SECURITIES Ltd KEPLER CHEUVREUX MAREX SA SOCIETE GENERALE TP ICAP (Europe) TSAF OTC SA VIEL TRADITION The issuer may subsequently select to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer.
1.19	**Form of the notes**	Notes of the programme are issued in bearer form and recorded in the books of authorized intermediaries (book entry system) in accordance with French laws and regulations.
1.20	**Listing of the notes/Admission to trading on a regulated market**	RCI Banque SA may issue Notes (i) listed on Euronext Paris and/or on any other Regulated Market or on any unregulated market which may be indicated in the Final Terms (ii) or unlisted.
1.21	**Settlement system**	The NEU CP will be issued in Euroclear France.
1.22	**Governing law that applies to the programme**	All potential disputes related to the issuance of the NEU CP shall be governed and construed according to French Law.
1.23	**Taxation**	The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU CP, except for any stamp or registration taxes payable by the Issuer under French law.
1.24	**Involvement of national authorities**	Banque de France

1.25	**Selling restrictions**	According to the regulations in force, the Issuer, each Dealer, any initial subscriber or any further holder of the NEU CP issued under the Programme must commit not to take any action that would allow a public offering of the NEU CP or the possession or distribution of the Information Memorandum or any other document relating to the NEU CP in any jurisdiction where it is unlawful for such documents to be distributed and shall not offer, sell or deliver, whether directly or indirectly, the NEU CP in any jurisdiction where such action is unlawful. The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the NEU CP, to comply with all applicable laws and regulations in force in the jurisdiction in which it offers or sells the NEU CP or hold or distribute the Information Memorandum and to obtain any consent, approval or permission required for the offer or sale by it of NEU CP under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such offers or sales and neither the Issuer, nor any Dealer nor any subscriber shall have responsibility therefore or in respect thereof.
1.26	**Contact(s)**	E-mail: contact_investor@mobilize-fs.com Address: 15 rue d'Uzès 75002 PARIS - France Telephone: 00 33 1 76 88 88 74
1.27	**Additional information on the programme**	Negotiable European Medium Term Note (NEU MTN) RCI Banque maximum outstanding amount: EUR 2 000 000 000 (two billion euros).

1.28 INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL
An application for a STEP label for this Programme will be made to the STEP Secretariat [in relation to the Notes eligible under the STEP Market Convention]. Information as to whether the STEP label has been granted for this Programme [in relation to such Notes] may be made available on the STEP market website (initially www.stepmarket.org). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability. Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 October 2023 and adopted by ACI FMA and the European Money Markets Institute (as amended from time to time).

2 DESCRIPTION OF THE ISSUER		
Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments		
2.1	**Name of the issuer**	RCI BANQUE
2.2	**Registered office or equivalent (legal address) and main administrative office (if different)**	Registered office: 15 rue d'Uzès 75002 Paris FRANCE
2.3	**Registration number and LEI**	Registration number: 306 523 358 LEI: 96950001WI712W7PQG45
2.4	**Legal form/status, governing law of the issuer and competent courts**	Legal form/status: Public limited company (with executive board) under French law Governing law of the issuer: Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code Additional information regarding the governing law: The Issuer is established in France as a French société anonyme (limited liability company) and is registered at Paris' court. It is governed by the provisions of the French Code de Commerce (commercial code). RCI BANQUE is subject to all the laws and regulations applicable to credit institutions, in particular the provisions of the French's Act 84-46 of 24 January 1984, incorporated into the French Code monétaire et financier (monetary and financial code). Competent courts: Tribunal de Paris
2.5	**Date of incorporation**	09/04/1974
2.6	**Issuer's mission summary**	Renault Group network and its partner brands sales financing

2.7	**Composition of governing bodies and supervisory bodies**	References to the relevant pages of the annual report where the composition of governing bodies and supervisory bodies is provided: The composition of the board can be found on page 305 of the annual financial report, which you can consult at the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL.pdf Patrick CLAUDE, CHAIRMAN OF THE BOARD Isabelle LANDROT, Member Of The Board Of Director Fabrice CAMBOLIVE, Member Of The Board Of Director Isabelle MAURY, Member Of The Board Of Director Nathalie RIEZ-THIOLLET, Member Of The Board Of Director Giovanni LUCA SOMA, Member Of The Board Of Director Laurent DAVID , Member Of The Board Of Director Inès SERRANO, Member Of The Board Of Director Laurent POIRON, Member Of The Board Of Director Céleste THOMASSON , Member Of The Board Of Director Martin THOMAS, Chief Executive Officer Vincent GELLE , Deputy Chief Executive Officer and Sales & Operations Director Xavier DEROT, Chief Credit and Data Manager Officer Philippe DURANT, Chief Legal Officer Aude FAUCHIE, Chief Marketing and Strategy Officer Caroline JEANDEAU, Chief Compliance Officer Marc LAGRENE, Chief Risk Officer Umberto MARINI, Chief Information Officer Guillaume MOURLAT, Chief Legal Officer Virginie VASSELON, Chief Human Resources Officer Auriane POTEL, Head of Mobilize Brand Communications Mobilize
2.8	**Brief description of current activities of the issuer**	The main activity of RCI BANQUE is financing the sales of the Renault-Nissan Alliance brands and selling associated services. These elements can be found on pages 8 to 11 and on pages 323 and 391 to 393, of the "2025 RCI Banque SA / Mobilize Financial Services Financial Annual report" available under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL.pdf
2.9	**Capital**	100,000,000.00 Euro Decomposition of the capital: At the date of signing of the Information Memorandum: EUR 100,000,000 (one hundred million euros) composed of 1,000,000 fully paid up ordinary shares of €100 of par value each.
2.9.1	**Amount of capital subscribed and fully paid**	100,000,000.00 EUR

2.9.2	**Amount of capital subscribed and not fully paid**	0.00 EUR
2.10	**List of main shareholders**	References to the relevant pages of the annual report or reference document: Page 302 of the "2025 RCI Banque / Mobilize Financial Services Financial Annual Report" available in our website under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL.pdf Shareholders: Renault s.a.s 100,00 %
2.11	**Regulated markets on which the shares or debt securities of the issuer are listed**	Regulated markets on which the debt securities are listed: EURONEXT PARIS https://live.euronext.com/fr/product/bonds/FR001400Y5Z1-XPAR/market-information Longest-last maturity date for debt securities listed on the regulated market: 24/03/2037
2.12	**Accounting methods for consolidated accounts (or failing that, for the individual accounts)**	Accounting method for consolidated accounts: IFRS Accounting method for individual accounts: Normes françaises
2.13	**Accounting year**	Starting on 01/01 ending 31/12
2.13.1	**Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts**	20/05/2026
2.14	**Fiscal year**	Starting on 01/01 ending 31/12
2.15	**Auditors of the issuer, who have audited the issuer's annual accounts**	
2.15.1	**Auditors**	Holder(s): KPMG S.A. Tour EQHO 2, avenue Gambetta 92066 Paris La Défense Cedex FRANCE Forvis Mazars 45 rue Kleber 92300 92300 Levallois-Perret FRANCE

2.15.2	**Auditors report on the accuracy of the accounting and financial information**	RCI Banque SA independent auditors report as of Decem ber 31st, 2025 is in RCI Banque SA / Mobilize Financial S ervices 2025 "Annual Financial Report" : - pages 400 to 403 " Statutory auditors' report on the consolidated financial stat ements". This report can be found under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL.pdf RCI Banque SA independent auditors report as of Decem ber 31st, 2024 is in RCI Banque SA / Mobilize Financial S ervices 2024 "Annual Financial Report" : - pages 360 to 363 " Statutory auditors' report on the consolidated financial stat ements". This report can be found under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2024_RFA_EN_MEL4-.pdf
2.16	**Other equivalent programmes of the issuer**	None
2.17	**Rating of the issuer**	Moody's https://www.moodys.com/search?keyword=rci&searchfrom=GS S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/117051
2.18	**Additional information on the issuer**	Annexed : " 2025 RCI Banque Financial Annual Report", also available under the following link : https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL.pdf Financial releases : https://www.mobilize-fs.com/en/finance/reports-and-releases/financial-releases
2.19	**Issuer's extra-financial rating(s)**	Not applicable

3.CERTIFICATION OF INFORMATION INCLUDING APPENDICES
Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information concerning the programme RCI BANQUE SA, NEU CP (ID 1357) for the issuer RCI BANQUE		
3.1	**Name(s) and function(s) of the signatory (signatories)**	Monsieur Vincent GELLE, Directeur général délégué et directeur financier , RCI BANQUE
3.2	**Declaration of each signatory**	To the best of my knowledge, the information provided by the issuer in the financial documentation, which includes the appendices below and including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information.
3.3	**Date, place of signature, signature**	01/07/2026

APPENDICES Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Documents available to the shareholders annual general meeting or the equivalent body		
Appendix 1	**Auditors report on consolidated accounts Year 2025**	Rapport des commissaires aux comptes sur les comptes consolidés https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20Consolidated%20financial%20statements%20-%20EN%202025.pdf
Appendix 2	**Consolidated accounts Year 2026**	Comptes consolidés https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20Consolidated%20financial%20statements%20-%20EN%202025.pdf

Other appendices		
Appendix 1	**Other document Year 2026**	Autre document https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_2025_RFA_EN_MEL_0.pdf