

## FOURTH SUPPLEMENT TO THE BASE PROSPECTUS DATED 5 SEPTEMBER 2017



**RCI BANQUE**

*(incorporated in France as a "société anonyme")*

**€20,000,000,000**

**EURO MEDIUM TERM NOTE PROGRAMME**

This fourth supplement (the "**Supplement**") to the base prospectus dated 5 September 2017, as supplemented by the first supplement dated 12 October 2017, the second supplement dated 15 December 2017, and the third supplement dated 28 February 2018 (the "**Base Prospectus**"), is prepared in connection with the €20,000,000,000 Euro Medium Term Note Programme (the "**Programme**") established by RCI Banque (the "**Issuer**"). The Base Prospectus as supplemented constitutes a base prospectus for the purpose of the Directive 2003/71/EC, as amended (the "**Prospectus Directive**").

The *Autorité des marchés financiers* (the "**AMF**") has granted visa n°17-457 on 5 September 2017 on the Base Prospectus, visa n°17-548 on 12 October 2017 on the first supplement to the Base Prospectus, visa n°17-642 on 15 December 2017 on the second supplement to the Base Prospectus and visa n°18-064 on 28 February 2018 on the third supplement to the Base Prospectus. Application has been made for approval of this Supplement to the AMF in its capacity as competent authority pursuant to article 212-2 of its *Règlement Général* which implements the Prospectus Directive in France. This Supplement constitutes a supplement to the Base Prospectus for the purposes of article 16.1 of the Prospectus Directive and has been prepared pursuant to Article 212-25 of the AMF's *Règlement Général* for the purposes of incorporating in the Base Prospectus (i) a press release dated 3 January 2018; and (ii) a press release dated 1 March 2018.

Terms defined in the Base Prospectus shall have the same meaning when used in this Supplement. This Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer (which has taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The Supplement will be published on the websites of (i) the AMF ([www.amf-france.org](http://www.amf-france.org)) and (ii) the Issuer ([www.rcibs.com](http://www.rcibs.com)) and copies may be obtained at the registered offices of the Paying Agents.

To the extent that there is any inconsistency between any statement in this Supplement and any other statement in or incorporated by reference in the Base Prospectus, the statements in this Supplement will prevail.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.

To the extent applicable, and provided that the conditions of Article 212-25 I of the *Règlement Général* of the AMF are fulfilled, investors who have already agreed to purchase or subscribe for the Notes to

be issued under the Programme before this Supplement is published, have the right, according to Article 212-25 II of the *Règlement Général* of the AMF, to withdraw their acceptances within a time limit of minimum two working days after publication of this Supplement. This right to withdraw shall expire by close of business on 28 March 2018.

The date of this Supplement is 26 March 2018.

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## DESCRIPTION OF RCI BANQUE AND THE RCI BANQUE GROUP

The following press releases dated 3 January 2018 and 1 March 2018 shall be inserted in the section "Description of RCI Banque and the RCI Banque Group" immediately following the sub-section "Indebtedness" on page 142 of the Base Prospectus:

### **"RCI BANQUE ISSUES A € 750 MILLION FLOATING RATE BOND MATURING IN JANUARY 2023**

RCI Banque announces the issuance of a 5-year floating rate bond with a coupon set at 3-month Euribor + 43 bps.

The deal attracted a final order book around € 2 billion coming from 161 allocated subscribers.

The success of this deal, first "Corporate" bond in 2018, demonstrates once again investors' confidence in the financial strength of the company as well as their capacity to support its growth."

### **"RCI BANQUE LAUNCHES A DUAL-TRANCHE BOND ISSUE IN EUROS: 750 MILLION MATURING IN 2021 AND 550 MILLION MATURING IN 2025**

RCI Banque announces a bond issue in two tranches. The first one, a 3-year and 4-month note for an amount of € 750m, bears 0.25% fixed rate coupon. The second one, a 7-year tranche for an amount of € 550 m bears a Euribor 3m + 0.58 % floating rate coupon.

The short tranche collected a final order book around € 1.8 bn from 114 subscribers while the long one attracted 110 investors constituting a € 0.7 bn order book.

The success of this € 1.3 bn total amount transaction demonstrates once again investors' confidence in the financial strength of the company and their willingness to contribute to its growth."

## PERSONS RESPONSIBLE FOR THE SUPPLEMENT

### Persons responsible for the Supplement

RCI Banque, 15 rue d'Uzès 75002 Paris, France.

### Declaration by persons responsible for the Supplement

To the best of the knowledge of the Issuer (having taken all reasonable care to ensure that such is the case), the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

RCI Banque  
15 rue d'Uzès  
75002 Paris  
France

Duly represented by Jean-Marc Saugier in his position as Directeur Financements et Trésorerie authorised signatory pursuant to the resolution of the Conseil d'administration dated 8 December 2017

Signed in Paris

Dated 26 March 2018



In accordance with Articles L.412-1 and L.621-8 of the *Code monétaire et financier* and with the General Regulations (*Règlement Général*) of the *Autorité des marchés financiers (AMF)*, in particular Articles 212-31 to 212-33, the AMF has granted to this Supplement its visa n°18-094 on 26 March 2018. It was prepared by the Issuer and its signatories assume responsibility for it. In accordance with Article L.621-8-1-I of the *Code monétaire et financier*, the visa was granted following an examination by the AMF of "*whether the document is complete and understandable, and whether the information it contains is consistent*". It does not imply approval by the AMF of the appropriateness of the issue of Notes under the Programme nor that the AMF has verified the accounting and financial data set out herein. In accordance with Article 212-32 of the General Regulations (*Règlement Général*) of the AMF, any issue or admission of Notes under the Base Prospectus, as supplemented, will require the publication of final terms.