

Negotiable Medium Term Notes

(Negotiable European Medium Term Notes - NEU MTN)¹

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM	
Name of the programme	RCI BANQUE SA, NEU MTN (ID Programme 1358)
Name of the issuer	RCI BANQUE
Type of programme	NEU MTN
Writing language	English
Programme size	2 000 000 000 EUR
Guarantor(s)	Not applicable
Rating(s) of the programme	Rated by Moody's S&P Global Ratings Europe Limited
Arranger(s)	None
Introduction advisor	None
Legal advisor	None
Issuing and paying agent(s) (IPA)	RCI BANQUE
Dealer(s)	RCI BANQUE AUREL-BGC GFI SECURITIES Ltd MAREX SA TP ICAP (Europe) TSAF OTC SA
Date of the information memorandum (dd/mm/yyyy)	13/06/2024

¹Trade name of the notes defined in article D.213-1 of the French monetary and financial code

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/fr/strategie-monetaire/marches/titres-creances-negociables>

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	Name of the programme	RCI BANQUE SA, NEU MTN (Programme ID 1358)
1.2	Type of programme	NEU MTN
1.3	Name of the issuer	RCI BANQUE
1.4	Type of 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
1.5	Purpose of the programme	General needs of the issuer.
1.6	Programme size (maximum outstanding amount)	2 000 000 000 EUR two billion EUR or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.7	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.
1.8	Yield basis	<p>The remuneration is unrestricted.</p> <p>Benchmark indice(s) :</p> <p>The variable/adjustable rates are indexed to the usual rates of the money markets.</p> <p>Compensation rules(s) :</p> <p>The remuneration of the NEU MTN is unrestricted. However, if the Issuer issues NEU MTN with remuneration linked to an index clause, the Issuer shall only issue NEU MTN with remuneration linked to usual money market indexes such as the Euro zone inter-bank offered rate ("EURIBOR") or €STR, SONIA, SOFR (any such reference rate, a "Benchmark").</p> <p>At their maturity date, the principal of the NEU MTN shall always equal par. The remuneration of the NEU MTN may be negative depending on the fixed rates or the trend of the usual money market indexes applicable to the calculation of the remuneration. In this case, the amounts actually repaid to the holders of NEU MTN, after netting negative interest flows, may be less than par.</p> <p>The conditions of remuneration of such NEU MTN will be set up when the said NEU MTN will be initially issued. In any case, the Programme does not allow indexation formula linked to a credit event.</p> <p>In the case of an issue of NEU MTN embedding an option of early redemption or repurchase, as mentioned in</p>

¹Trade name of the notes defined in article D.213-1 of the French monetary and financial code

		<p>paragraph 1.10 below, the conditions of remuneration of such NEU MTN will be set up when the said NEU MTN will be initially issued and shall not be further modified, including when such an embedded option of early redemption or repurchase will be exercised. If the Issuer issues NEU MTNs whose remuneration is linked to an index or an indexation clause, the Issuer will only issue NEU MTNs whose remuneration is linked to a usual money market index, such as EURIBOR, € STR, SONIA or SOFR and / or any other benchmark interbank interest rate "Benchmark Index". Certain Benchmarks are subject to ongoing national and international regulatory reforms. Some of them are already in force. These reforms may cause a given Benchmark Index to perform differently than in the past, cause it to disappear entirely, or have other consequences that cannot be predicted. Any of these consequences could have a significant unfavorable effect on any NEU MTN indexed on or referring to this Reference Index. If, at any time before or on any date for determining interest, the Issuer determines, acting in good faith and in a commercially reasonable manner, that (1) a Reference Index ceases, is significantly modified or is canceled, or (2) (i) the authorization, registration, recognition, endorsement, equivalence decision or approval regarding the Reference Index or the administrator or sponsor of the Reference is not obtained, (ii) an application for authorization, registration, recognition, approval, equivalence decision or inclusion in any official register is rejected or (iii) any authorization, registration, recognition, approval or equivalence decision is suspended or entry in an official register is withdrawn, the Issuer must, as soon as reasonably possible determine or appoint a determination agent who will determine a replacement rate.</p> <p>The interest rate for the relevant interest period could be determined by reference to a successor rate or an alternative rate, with or without the application of a spread adjustment and other modifications to the terms of the securities, in order to ensure the proper functioning of the successor or replacement benchmark, this without the consent of the holders being required.</p>
1.9	Currencies of issue	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.10	Maturity	<p>The term (maturity date) of the NEU MTN shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU MTN shall not be shorter than 1 year (365 days or 366 days in a leap year), from the issue date.</p> <p>The NEU MTN may be redeemed before maturity in accordance with the laws and regulations applicable in France. The NEU MTN issued under the Programme may carry one or more embedded option(s) of the term (hold by either the Issuer or the holder or linked to one or several events not related to either the Issuer or the holder).</p> <p>The NEU MTN issued under the Programme may also carry one or more embedded option(s) of repurchase before the term (hold by either the Issuer or the holder or linked to one or several events not related to either the Issuer or the holder).</p>

1.11	Minimum issuance amount	200 000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency)
1.12	Minimum denomination of the notes	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the legal minimum face value of the commercial paper within the framework of this program is 200 000 euros or the equivalent in the currencies selected at the time of issuance
1.13	Status of the notes	Senior Unsecured Information about the status of the notes : The NEU MTNs 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."
1.14	Governing law that applies to the programme	All potential disputes related to the issuance of the NEU MTN shall be governed and construed according to French Law.
1.15	Listing of the notes/Admission to trading on a regulated market	None
1.16	Settlement system	The NEU MTN will be issued in Euroclear France.
1.17	Rating(s) of the programme	S&P Global Ratings Europe Limited : disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/117051 Moody's : moodys.com/credit-ratings/RCI-Banque-credit-rating-15970/ratings/view-by-debt 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
1.18	Guarantor	Not applicable
1.19	Issuing and Paying Agent(s) (IPA) - exhaustive list -	RCI BANQUE
1.20	Arranger	None
1.21	Placement method	Direct placement Dealer(s) : AUREL-BGC GFI SECURITIES Ltd MAREX SA TP ICAP (Europe) TSAF OTC SA

		<p>The Issuer may subsequently elect 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</p> <p>Additional information regarding the placement :</p> <p>The NEU MTN will be placed by RCI BANQUE S.A. directly or through brokers here above:</p>
1.22	Selling restrictions	<p>According to the regulations in force, the Issuer, each Dealer, any initial subscriber or any further holder of the NEU MTN issued under the Programme must commit not to take any action that would allow a public offering of the NEU MTN or the possession or distribution of the Information Memorandum or any other document relating to the NEU MTN 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 MTN in any jurisdiction where such action is unlawful.</p> <p>The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU MTN will be deemed to have represented and agreed on the date on which he purchases the NEU MTN, to comply with all applicable laws and regulations in force in the jurisdiction in which it offers or sells the NEU MTN 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 MTN 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.</p>
1.23	Taxation	<p>The Issuer is not bound to indemnify any holder of the NEU MTN 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 MTN, except for any stamp or registration taxes payable by the Issuer under French law.</p>
1.24	Involvement of national authorities	Banque de France
1.25	Contact(s)	<p>E-mail: contact_investor@mobilize-fs.com Address: 15 rue d'Uzès 75002 PARIS - France Telephone: 00 33 1 76 88 88 74</p>
1.26	Additional information on the programme	<p>Negotiable European Commercial Paper (NEU CP) RCI BANQUE maximum outstanding amount: EUR 4,500,000,000 (four billion five hundred million euros).</p>
1.27	Language of the information memorandum which prevails	English

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	Legal name	RCI BANQUE
2.2	Legal form/status, governing law of the issuer and competent courts	<p>Legal form/status :</p> <p>Public limited company (with executive board) under French law</p> <p>Governing law of the issuer :</p> <p>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</p> <p>Additional information regarding the governing law :</p> <p>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).</p> <p>Competent courts : Tribunal de Paris</p>
2.3	Date of incorporation	09/04/1974
2.4	Registered office or equivalent (legal address) and main administrative office	<p>Registered office :</p> <p>15 rue d'Uzès 75002 Paris</p> <p>FRANCE</p>
2.5	Registration number, place of registration and LEI	<p>Registration number : 306 523 358</p> <p>LEI : 96950001WI712W7PQG45</p>
2.6	Issuer's mission summary	Renault Group network and its partner brands sales financing
2.7	Brief description of current activities	<p>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 225, 297 and 298, of the "2023 RCI Banque SA / Mobilize Financial Services Annual report" available under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_MOBILIZE_RA_EN_24_04_24_BAT.pdf</p>
2.8	Capital	100 000 000,00 EUR

		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.
2.8.1	Amount of capital subscribed and fully paid	100 000 000,00 EUR
2.8.2	Amount of capital subscribed and not fully paid	0 EUR
2.9	List of main shareholders	References to the relevant pages of the annual report or reference document : Page 202 of the "2023 RCI Banque / Mobilize Financial available in our website under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_MOBILIZE_RA_EN_24_04_24_BAT.pdf Shareholders : Renault s.a.s (100.00 %)
2.10	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 Longest-Last Maturity Date for debt securities listed on the Regulated Market : 18/02/2030
2.11	Composition of governing bodies and supervisory bodies	Gianluca DE FICCHY, Chairman of the Board of Director Frédéric SCHNEIDER, Deputy Chief Executive Officer And Director Of Sales And Strategy Thierry PIETON, Member of the Board of Director Laurent POIRON, Member of the Board of Director Céleste THOMASSON, Member of the Board of Director Isabelle LANDROT, Member of the Board of Director Philippe BUROS, Member of the Board of Director Isabelle MAURY, Member of the Board of Director Nathalie RIEZ-THIOLLET, Member of the Board of Director Patrick CLAUDE, Member of the Board of Director Etienne BORIS, Member of the Board of Director Jean-Marc SAUGIER, VP Finance & Treasury, Deputy CEO


		<p>Caroline JEANDEAU, Chief Compliance Officer</p> <p>Mathieu OUDOT, Director of Human Resources and Communication</p> <p>Vincent GELLE, VP Accounting & Performance Control</p> <p>Umberto MARINI, Chief Information Officer</p> <p>Marc LAGRENE, Chief Risk Officer</p> <p>Thibault PALAND, CEO France</p> <p>Enrico ROSSINI, CEO Mobilize Lease & Co</p> <p>Guillaume MOURLAT, Chief Legal Officer</p>
2.12	Accounting method for consolidated accounts (or failing that, for the annual accounts)	Accounting method for consolidated accounts : IFRS
2.13	Accounting year	Starting on 01/01 ending on 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	20/05/2024
2.14	Fiscal year	Starting on 01/01 ending on 31/12
2.15	Auditors of the issuer, who have audited the issuer's annual accounts	
2.15.1	Auditors	<p>Holder(s) :</p> <p>KPMG S.A. Tour EQHO 2, avenue Gambetta 92066 Paris La Défense Cedex</p> <p>Mazars Tour Exaltis, 61 rue Henri Regnault 92075 Paris La Défense Cedex</p>
2.15.2	Auditors report on the accuracy of the accounting and financial information	<p>RCI Banque SA independent auditors report as of December 31st, 2023 is in RCI Banque SA / Mobilize Financial Services 2022 "Rapport Financier Annuel" : - pages 6 to 9 "Rapport général des commissaires aux comptes sur les comptes consolidés". This report can be found under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_MOBILIZE%20_RFA_FR_MEL_24_03_28_0.pdf</p> <p>RCI Banque SA independent auditors report as of December 31st, 2022 is in RCI Banque SA / Mobilize Financial Services 2022 "Rapport Financier Annuel" : - pages 42 to 48 "Rapport général des commissaires aux comptes sur les comptes consolidés" - pages 140 to 146 "Rapport général des commissaires aux comptes sur les comptes statutaires". This report can be found under the following link:</p>

		https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20RFA%202022%20%2807-03-2023%29.pdf
2.16	Other equivalent programmes of the issuer	Optional*
2.17	Rating of the issuer	Moody's : moody.com/search?keyword=rci&searchfrom=GS S&P Global Ratings Europe Limited : disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/117051
2.18	Additional information on the issuer	Annexed : " 2023 RCI Banque Annual Report", also available under the following link : https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI_MOBILIZE_RA_EN_24_04_24_BAT.pdf Financial releases : https://www.mobilize-fs.com/en/finance/reports-and-releases/financial-release

3. CERTIFICATION OF INFORMATION

Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information of the issuer RCI BANQUE

3.1	Person(s) responsible for the information memorandum concerning the programme of RCI BANQUE SA, NEU MTN for the issuer	Mr Jean-Marc SAUGIER, VP Finance and Deputy CEO, RCI BANQUE SA
3.2	Declaration of the person(s) responsible for the information memorandum concerning the programme of RCI BANQUE SA, NEU MTN for the issuer	To the best of my knowledge, the information provided by the issuer in the financial documentation, 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 (DD/MM/YYYY), place of signature, signature	13/06/2024 , Paris 

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

<p>Appendice 1</p>	<p>Documents available to the shareholders annual general meeting or the equivalent²</p>	<p><u>Annual general meeting 2024</u> Consolidated accounts for the financial year ended 31/12/2023 Auditors report on annual financial statements for the financial year ended 31/12/2023 Annual report for the financial year ended 31/12/2023</p> <p><u>Annual general meeting 2023</u> Annual report for the financial year ended 31/12/2022 Social accounts for the financial year ended 31/12/2022 Auditors report on annual financial statements for the financial year ended 31/12/2022</p>
<p>Appendice 2</p>	<p>Annual report Year 2024</p>	<p>https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20MOBILIZE RA EN 24 04 24 BAT.pdf</p>
<p>Appendice 3</p>	<p>Annual report Year 2023</p>	<p>https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque Rapport%20Annuel%202022 VEN.pdf</p>
<p>Appendice 4</p>	<p>Auditors report on annual financial statements Year 2024</p>	<p>https://eucpmtn.banque-france.fr/neusgate/api/public/document/17225</p>
<p>Appendice 5</p>	<p>Auditors report on annual financial statements Year 2023</p>	<p>https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20RFA%202022%20%2807-03-2023%29.pdf</p>
<p>Appendice 6</p>	<p>Consolidated accounts Year 2024</p>	<p>https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20-%20Etats%20financiers%20consolid%C3%A9s%202023%20VE 0.pdf</p>
<p>Appendice 7</p>	<p>Social accounts Year 2023</p>	<p>https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20RFA%202022%20%2807-03-2023%29.pdf</p>

²Trade name of the notes defined in article D.213-1 of the French monetary and financial code