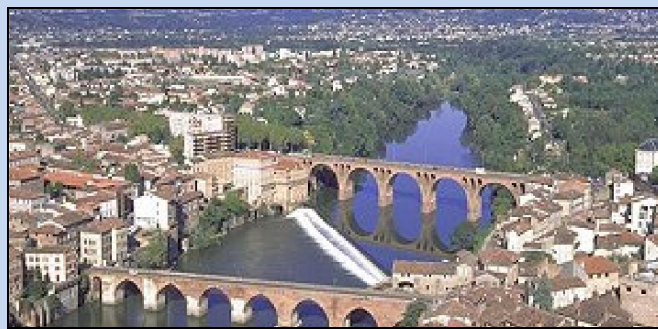




The majority of French Banks are very bureaucratic and the new comers may at first be rather amazed in the way most banks are product oriented instead of service oriented.

“**AXA Bank**” belongs to an International company, based in 76 different countries, for that reason, you may find a more international culture within “AXA Bank”, and a service which will seem more familiar.



Make your day to day banking simple,
by opening an account with our online bank service

www.axabanque.fr

Although it is an Online Bank, I will of course act as an additional adviser and will help you through the jungle of procedures and barbaric words, and explain all the services and guaranties linked with an “**Axa Bank**” account.



Our on line bank can also provide you with a full range of products and banking solutions from loans of all kind, to short term investment solutions.

Here below is the list of our “Main services” è



MAIN SERVICES:

English speaking Hot Line service : Available 24 hours a day 6 days a week,

A very **cheap, banking service**. One of the cheapest in France.

A completely "**on line**" banking service.

An **immediate and free money transfer service** FROM and TO "Axa bank".
N.B: All Checks are credited at reception, most of the time the next working day.

An **International Swift transfer service** (these transfers take five days to go through, for legal reasons).

An attractive **1% interest rate is applied on the current account** (1% most of the time, 3.5% during some promotion periods).

A **free short term deposit account** called "Livret Axa bank" is available, offering a **3,5 % interest rate** (at the moment it is offering 6%). Transfers from the current to the deposit account are immediate and FREE.

Cash withdrawal is free in all Euro zone countries

With a Visa card, **you are allowed a 750 € overdraft**, for a two week period.

The **Visa card is free for those who purchase 14 000€ or more per year** with their Axa card and half price for those who purchase 7000 € per year.

You can choose between a simple Axa Bank account or a more advantageous "**Axa Oligo Account**", which includes :

- § an email and/or SMS alert service,
- § a 20 000 € "Life insurance" covering the owner,
- § an "Internet safe Insurance policy" to protect your online information,
- § a special insurance cover for your key, and important documents

You can download your bank statements in Excel, Quicken, Money, or Gold formats.

A special "**Kids account**" is available, called "**Kipsou**" and a "**Livret jeune**" for **teenagers** can also be subscribed... with a 4% guaranteed interest rate.

If you decide to **pay your Axa Insurance fee's through your Axa bank account** you are automatically given a **5% discount per year, and per insurance**. You will also have a preferential price if you choose monthly payments.

For further information please contact : DANIEL BUTCHER – AXA bilingual customer consultant
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