



BNP Paribas Personal Finance

Financially fragile loan holder prevention program

*CUSTOMERS IN DIFFICULTY:
QUICKER IDENTIFICATION MEANS BETTER SUPPORT*

Brussels, December 12th 2014

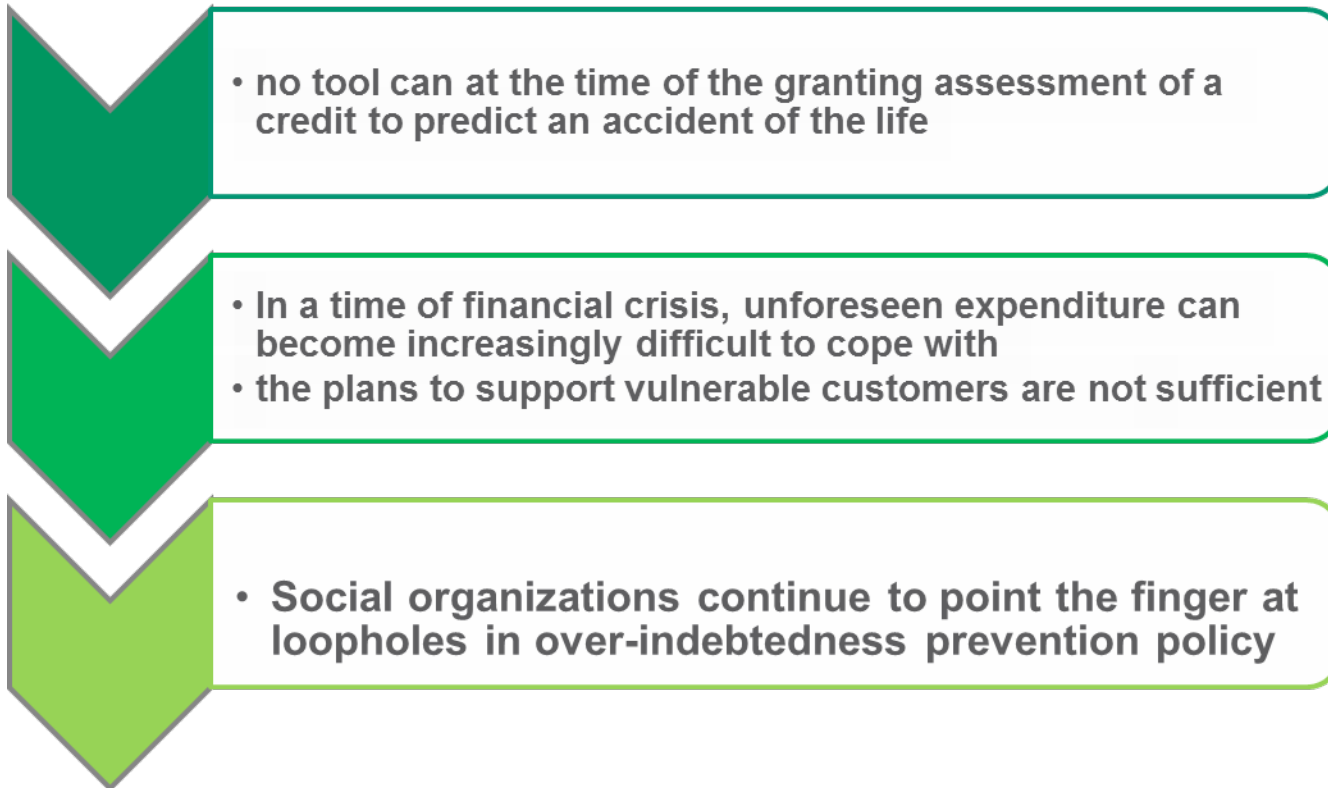


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Why BNPP PF has developed a system to detect vulnerability?



At Cetelem, we are able to identify vulnerable Customers before their financial difficulties become insurmountable.



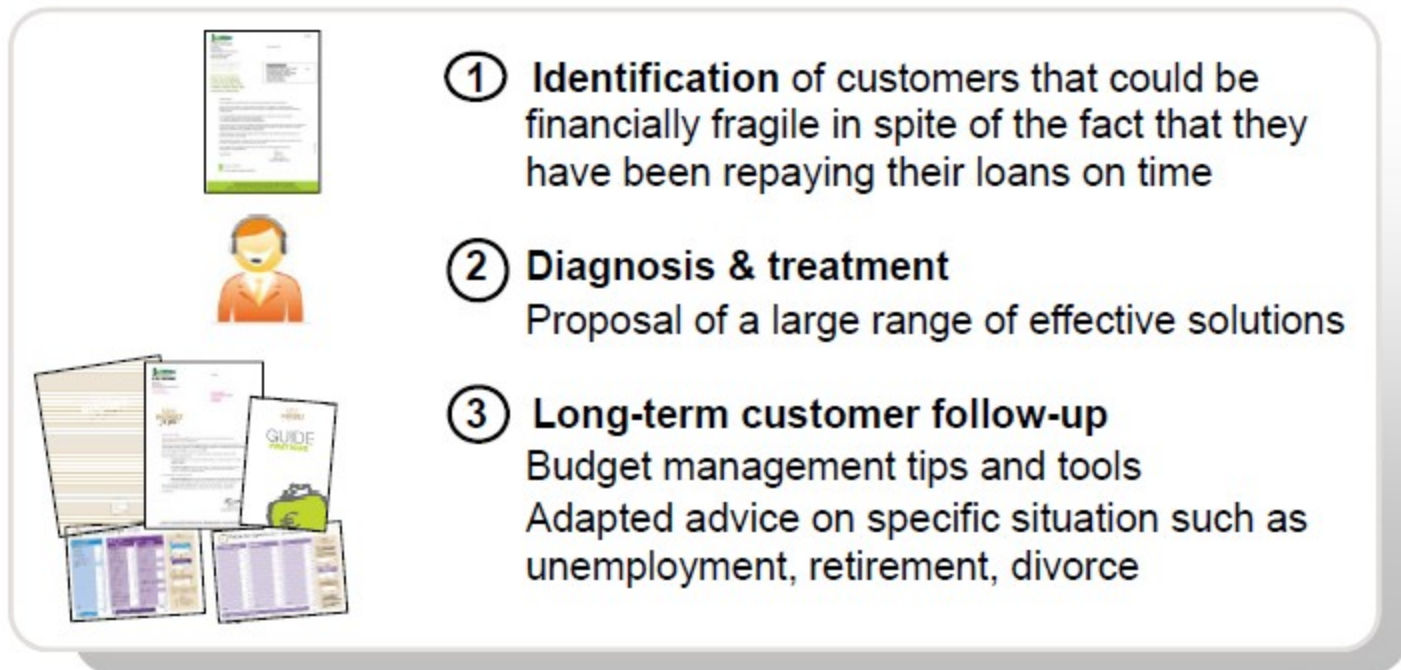
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How BNPP PF has developed a system to detect vulnerability

A program to anticipate loan holders' budget problems
before the degradation of their financial situations become too important



Financially fragile loan holder prevention program

What Makes Our Program Special

Its Preventive nature

An early-stage detection system :

we are able to identify vulnerable customers before their financial difficulties become insurmountable

The development of a proactive scoring system

Two different ways of detecting vulnerable customers :

An algorithm identifies the likelihood of a customer missing a repayment within the next three to six months.

The interactive voice server or IVS. Provided to all Cetelem customers, this phone number routes calls from those potentially facing financial problems directly to the CID team

Its dedicated team of budget

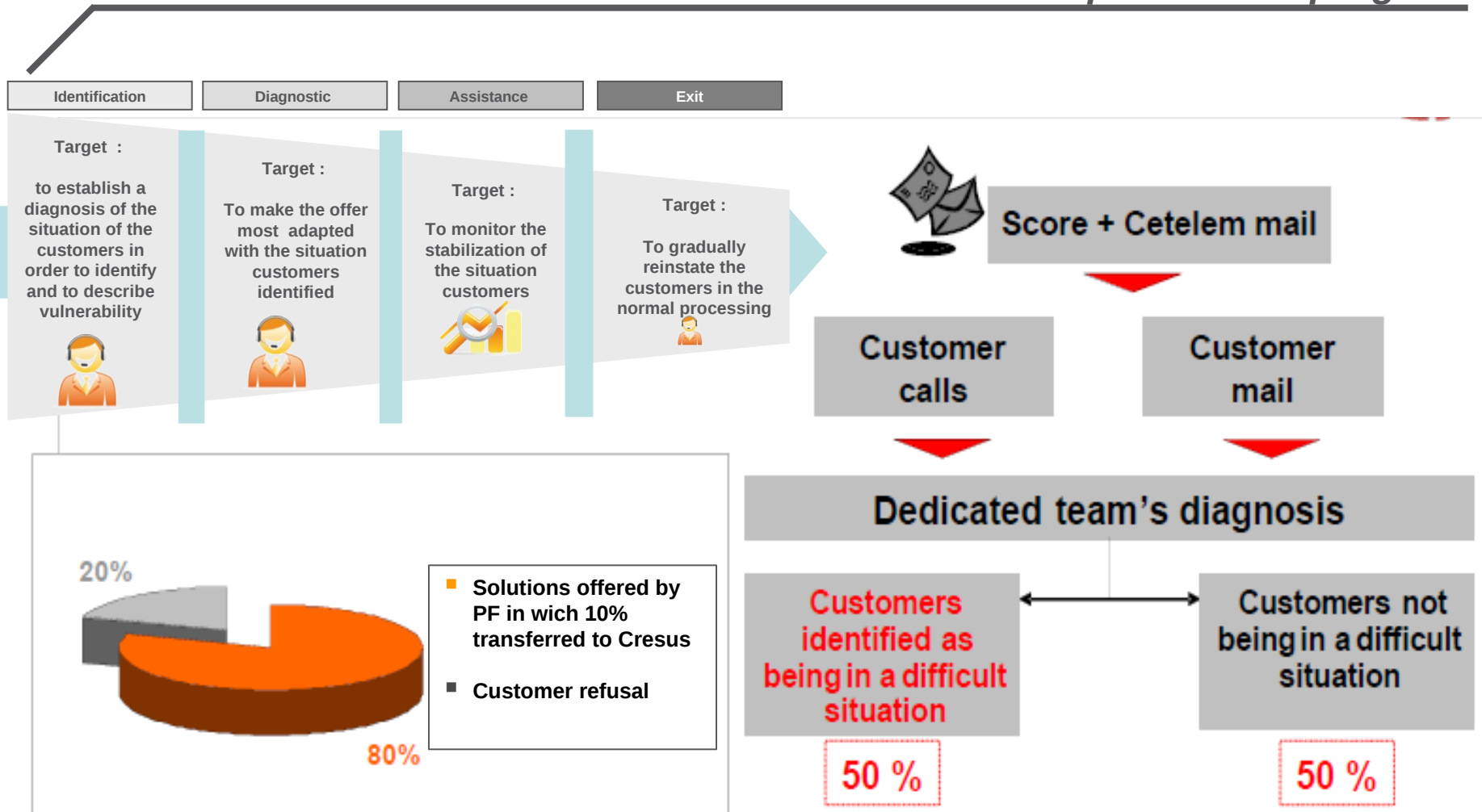
Better listening means better advice :

Customers In Difficulty are helped and supported by a dedicated team, whose members analyse their situation to confirm whether or not they are financially vulnerable and to offer personalised solutions where needed.



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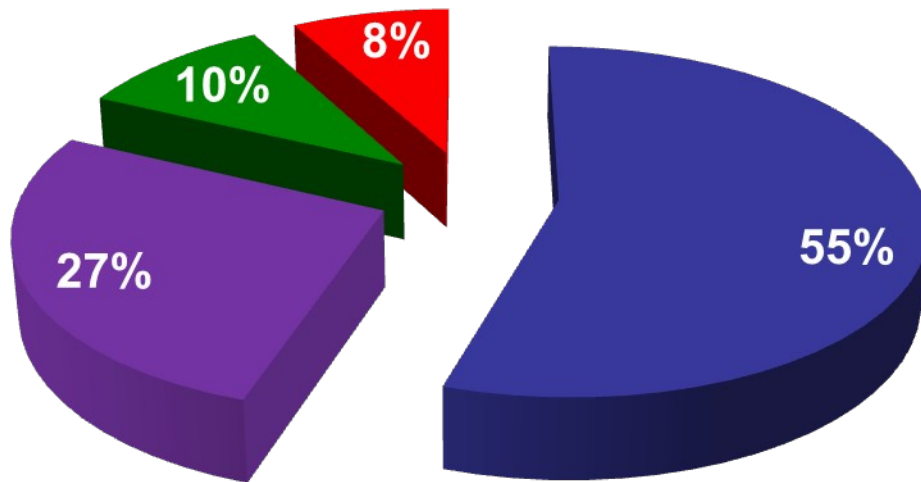
Description of the program



Financially fragile loan holder prevention program

the causes of financial vulnerability

The causes of *financial vulnerability* of customers are numerous and of very different nature

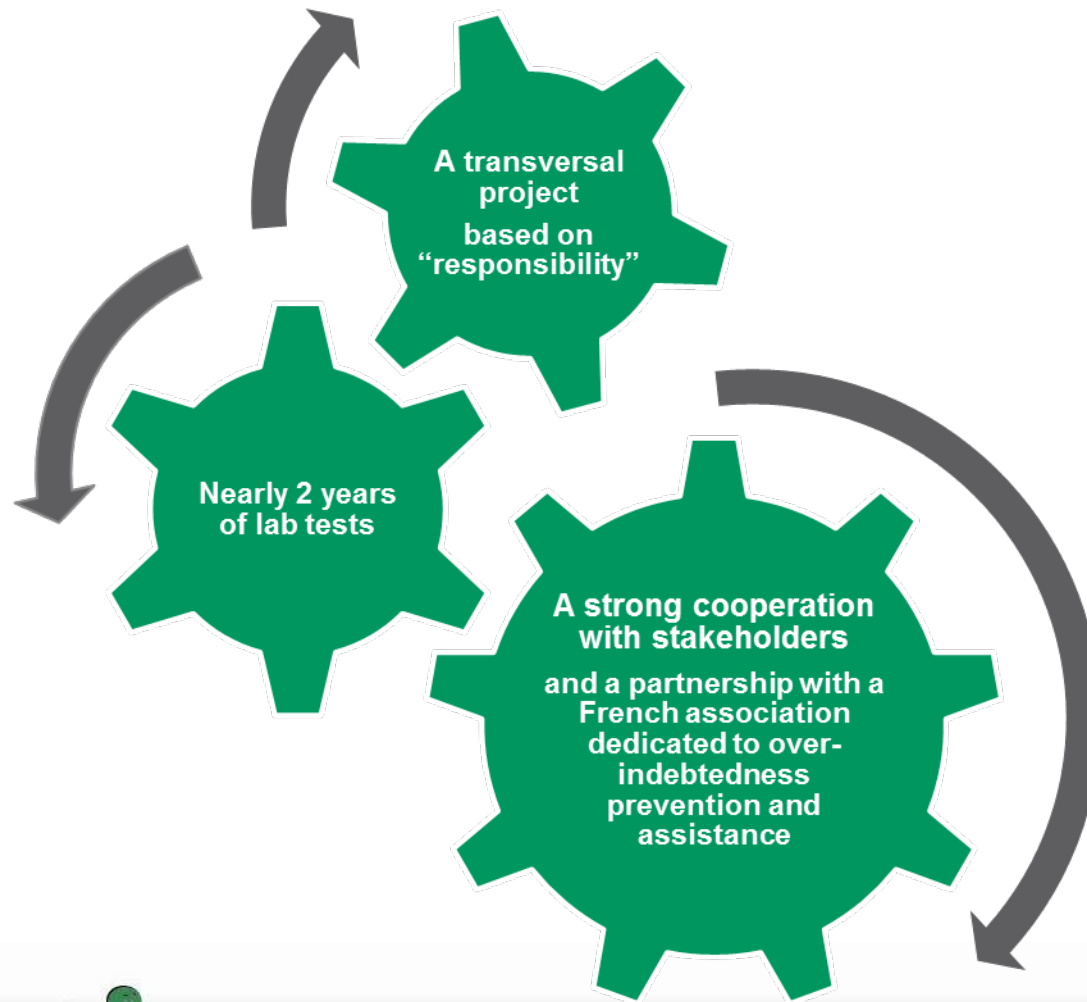


- a change of personal or employment situation with a negative budgetary impact
- unforeseen expenses or urgent need (bereavement, car repairs, etc...)
- health problems
- insufficiency budget management



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Conditions of success



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