

CREDITOR INSURANCE:

SeLoger and BNP Paribas Cardif sign partnership to simplify property acquisitions in France

To make it easier for French homebuyers to purchase a property, real estate transaction website SeLoger has forged a partnership with BNP Paribas Cardif, the insurance subsidiary of the BNP Paribas Group, offering simple and fast access to creditor insurance.

Purchasing a property and arranging financing can be a source of stress given the numerous administrative procedures that must be completed. Subscribing creditor insurance is essential in order to secure a loan and protect the buyer's family, and the mortgage rate alone is not enough to evaluate the most attractive loan offer. With more than 40 years of experience in creditor insurance, BNP Paribas Cardif is able to simplify access to its creditor insurance solutions in order to enhance the client experience.



Insurance adapted to each borrower's profile in just a few clicks

The SeLoger website counts 30 million visits per month, making it the top site for French homebuyers looking to purchase a property. SeLoger provides visitors with a complete array of practical information to prepare for their purchase (budget, fiscal measures, etc.), as well as financing information (mortgage loans and creditor insurance).

The partnership between SeLoger and BNP Paribas Cardif simplifies the process for homebuyers who use the site. Thanks to a simulator available in the SeLoger Finances space (<http://financer.seloger.com>), visitors can in just a few clicks determine the guarantees required given their profile, and simulate the rate for Cardif Liberté Emprunteur creditor insurance cover. They can contact an advisor for additional information and subscribe the insurance directly online.


Marketed via insurance brokers, independent financial advisors and the website Cardif.fr, Cardif Liberté Emprunteur has seven different options to match individual borrower profiles and each property acquisition project. The policy also includes a range of assistance services to support customers and facilitate daily activities (home aid, child care, etc.).

About BNP Paribas Cardif

World leader for creditor insurance¹, BNP Paribas Cardif plays an essential role in the lives of insured customers, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. In a world shaped by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships. It co-creates solutions with almost 500 partners distributors in a variety of sectors (banks and financial institutions, automotive companies, retailers, telecommunications companies, energy companies, Independent Financial



Advisors and brokers...) who then market the products to their customers. BNP Paribas Cardif is a recognized global specialist in personal insurance, serving 100 million clients in 35 countries with strong positions in three regions – Europe, Asia and Latin America. BNP Paribas Cardif also plays a major role in providing financing for the economy. With over 10,000 employees² worldwide, BNP Paribas Cardif had gross written premiums of €29.7 billion in 2017, 57% of which was generated outside France.

Follow the latest news about BNP Paribas Cardif  [@bnpp_cardif](https://twitter.com/bnpp_cardif)

About SE LOGER

For over 25 years, SeLoger has been a respected and significant firm, advising and coaching the French throughout their real estate projects, all along their lives.

A trusted partner, from project initiation to actually moving in, SeLoger finds the best financing (SeLoger Finances), provides an estimate of your property, (LaCoteImmo), organizes your move, helps you change your internet supplier, as well as handle the various energy offers on the market, sources insurance coverage and finds the best contractors (SeLoger Services)—in short, it provides a wide array of solutions regarding real estate investments and projects (SeLoger Neuf, SeLoger Construire, Belles Demeures, SeLoger Vacances).

With 30 million visits per month, covering all aspects of the process, SeLoger is the favourite label of the French when it comes to finding their way and engaging in the real estate world.

« SeLoger, by your side when life is on the move » [@SeLoger](https://twitter.com/SeLoger)

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¹ Source: Finaccord - 2017

² Headcount of legal entities managed by BNP Paribas Cardif: nearly 8,000 employees