

## **Stellantis Financial Services and BNP Paribas Cardif set up a new partnership to support the used car business**

Poissy, 23 September 2025 – Stellantis Financial Services and BNP Paribas Cardif, via their respective subsidiaries, Stellantis Insurance and Icare, announce a new partnership to support the used car business and the Spoticar label across Stellantis Group brands. This collaboration provides an extended range of insurance products and services for retailers and buyers of used cars.

Established in 2019, Spoticar is the Stellantis label for used vehicles including a complete range of warranties and services to foster customer trust and streamline resale processes. Icare is the BNP Paribas Cardif subsidiary specialized in extended warranties and maintenance for motor vehicles. Through this new partnership, drawing on the experience of Stellantis Insurance the insurance subsidiary of Stellantis specialized in motor insurance products, financing and mobility services, the Stellantis Group extends its existing collaboration with the BNP Paribas Group.

The agreement, includes:

- Warranties specific to used cars, including extended warranties, maintenance and dealer warranty.
- New offers for electric vehicles, including battery cover.
- A platform for subscriptions and claims handling.
- Digital tools such as e-training modules, sales support and an integrated partner portal with tools to help prepare and resell vehicles.
- Direct local technical and commercial support to facilitate integration and performance tracking.

The first country to introduce the partnership will be France, which will launch this new offer in early 2026.

*"Through this partnership with Icare combined with Spoticar's experience in the used vehicle market in France, both retailers and customers will benefit a wide range of products and services for the acquisition of a vehicle approved by Spoticar, the label for used vehicles from Stellantis Group brands. These new tools and services are tremendous assets to energize the growth of used car sales and boost the satisfaction of our customers even further."* David Guérin, Chief Executive Officer of Spoticar France

*"We are proud to be partnering with Stellantis, a major player in the automotive industry. BNP Paribas Cardif's expertise in insurance and the in-depth knowledge Icare has of dealer networks enable us to offer a comprehensive range of solutions that are simple to deploy, ensuring service quality. With this new collaboration, together we're supporting retailers by enabling them*



## The insurance partner

*to focus on their customers and on growing their business.” Cyril Petit, Global Head of Mobility, BNP Paribas Cardif and Chief Executive Officer of Icare.*

*"This partnership marks an important step in our joint efforts to support used car dealers by enabling them to offer greater value to their customers while simplifying their day-to-day activities. We're combining our expertise in insurance and services with the Stellantis' dealer network to provide a solution that is both robust and easy to implement."* **Hélène Bouteleau**, Deputy Chief Executive Officer, Stellantis Financial Services France.

This initiative reflects the commitment shared by Stellantis and BNP Paribas Cardif to serving both dealers and customers thanks to high-performance tools, world-class support and a competitive offer in the used car market.

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## About Stellantis Financial Services

Stellantis Financial Services is the captive finance company of Stellantis and provides attractive and affordable mobility solutions for all Stellantis brands. More information: [www.stellantisfinancialservices.com](http://www.stellantisfinancialservices.com).

## About Stellantis

Stellantis N.V. (NYSE: STLA / Euronext Milan: STLAM / Euronext Paris: STLAP) is one of the world's leading automakers aiming to provide clean, safe and affordable freedom of mobility to all. It's best known for its unique portfolio of iconic and innovative brands including Abarth, Alfa Romeo, Chrysler, Citroën, Dodge, DS Automobiles, FIAT, Jeep®, Lancia, Maserati, Opel, Peugeot, Ram, Vauxhall, Free2move and Leasys. Stellantis is executing its Dare Forward 2030, a bold strategic plan that paves the way to achieve the ambitious target of becoming a carbon net zero mobility tech company by 2038, with single-digit percentage compensation of the remaining emissions, while creating added value for all stakeholders. For more information, visit [www.stellantis.com](http://www.stellantis.com).

## About BNP Paribas Cardif

BNP Paribas Cardif is a world leader in bancassurance partnerships, providing its customers with products and services that let them realise their goals while protecting themselves from unforeseen events.

BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers and telecommunications companies– as well as for financial advisors and brokers who market the products to their customers. With a presence in 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance, the world leader in creditor insurance\* and a major contributor to financing for the real economy. With 9,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €36.4 billion in 2024.

Follow the latest news about BNP Paribas Cardif on Linkedin, X or at [www.bnpparibascardif.com](http://www.bnpparibascardif.com)

\*Source: Finaccord – 2024

## About Icare

Reference on the market of mechanical breakdown guarantees and maintenance contracts since over 40 years, ICARE supports its partners (manufacturer labels, distribution groups and financial institutions) in designing 100% customized offers tailored to their needs (coverages, durations, mileages, interfaces).

Since 2016, ICARE has become the international center of expertise for BNP Paribas Cardif subsidiaries worldwide, in the fields of mechanical breakdown guarantee and maintenance contracts. ICARE's offers reflect its ambition: to make its solutions more accessible and adaptable to all vehicles to guarantee tomorrow's mobility.



**The insurance partner**

**Press contacts**

**Stellantis**

Jean-Charles Lefebvre - 00 33 6 19 34 73 30 - [j.c.lefebvre@stellantis.com](mailto:j.c.lefebvre@stellantis.com)

**Stellantis Financial Services**

Sebastian Ziegler + 4961426928523 - [sebastian.ziegler1@stellantis-finance.com](mailto:sebastian.ziegler1@stellantis-finance.com)

**BNP Paribas Cardif**

Géraldine Duprey +33 6 31 20 11 76 - [geraldine.duprey@bnpparibas.com](mailto:geraldine.duprey@bnpparibas.com)

Fanny Vidal + 33 6 50 89 88 48 - [fanny.1.vidal@bnpparibas.com](mailto:fanny.1.vidal@bnpparibas.com)

Léa Constantin + 33 6 66 85 54 95 - [lea.constantin@bnpparibas.com](mailto:lea.constantin@bnpparibas.com)