



Press release
Paris, 2 November 2017

Orange is now also a bank

Orange is launching its new banking offer in mainland France today. This 100% mobile-based offer is provided by Orange Bank and will be the only French bank to offer for free¹ a service that provides real-time balances, mobile payment, innovative uses and a virtual adviser that is available 24-hours a day, 7-days a week.

A 100% mobile-based banking offer

With Orange Bank, Orange has not simply transferred traditional banking services onto a digital platform: it has designed them from the outset for use on a mobile phone. In this way, with Orange Bank, 100% of all operations and interactions between the customer and the bank can be carried out using a mobile phone.

Customers of Orange Bank can:

- Pay either with their bank card or their mobile²;
- Send money by SMS³;
- Temporarily deactivate their card, and reactivate it again if the card is retrieved⁴;
- Check their bank balance in real time⁵;
- And, by interacting with the virtual advisor, get answers to requests 24/7.

For customers who prefer some form of human contact, Orange Bank also relies on the strength of Orange France's network of stores with its 890 specially trained IOBSP (Intermediaries in Bank Operations and Payment Services) employees in 140 authorized stores in France. From launch, these employees are fully mobilized to accompany customers who wish to open a bank account as they subscribe using the digital interface of the Orange Bank application.

Even if the virtual advisor is able to answer a large majority of questions, customers can also contact one of the advisors of Orange Bank's customer relations centers in Montreuil and Amiens.

From the outset, Orange Bank offers all the attributes of a traditional bank: a current account, a bank card, an authorized overdraft⁶, a free complementary insurance package⁷, a

¹ From 3 payments or withdrawals / month by card or Orange Bank mobile payment. Otherwise, 5 € account fee.

² Orange Bank mobile payment, subject to conditions, issued and operated in mainland France by Wirecard Bank AG (Einsteinring 35, 85609 Aschheim, Germany - registration number HRB 161178) on the Visa network and under Visa license (trademark of Visa Inc.). Subject to compatibility of equipment. Visa card issued under conditions by Orange Bank.

³ SEPA transfer. Orange Bank sends an SMS to the beneficiary so s/he can provide the relevant bank details. Execution of the transfer after receipt of this information and subject to sufficient funds.

⁴ Temporary deactivation. Reactivation by the customer. In case of definitive loss, opposition necessary.

⁵ Under conditions and subject to regulations. Balance given for information only.

savings account remunerated at 1% interest⁶. **The offer will gradually be enriched** with services such as personal loans or mortgages. Each new feature will be proven, measured and improved based on customer feedback. The virtual advisor will eventually be able to perform tasks at the request of customers, such as making transfers or saving.

A bank that is open to everyone

Anyone can open an Orange Bank account, regardless of revenues, and customers will benefit from a completely free service for the vast majority of daily banking services.

- the bank card is free, not just for the first year but every year;
- there are no account fees⁹ if the means of payment linked to the account - the bank card or mobile - are used at least three times a month;
- Making a one-off transfer, whether immediate or deferred, is free as long as the customer makes the transfer in person from the app.

On opening an account, Orange Bank customers will benefit from a welcome premium of 80 euros¹⁰ once they start using Orange Bank's means of payment. They will get an additional 40 euros¹¹ if they are also an Orange or Sosh customer, meaning they will benefit from up to 120 euros in total¹².

Orange Bank, a key element in Orange's diversification strategy

The launch of the Orange Bank offering illustrates Orange's ambition to diversify its services, particularly in mobile financial services, which offer significant growth prospects. Orange has an in-depth knowledge of customers' uses and their expectations in terms of immediacy, simplicity and fluidity. The Group also has recognized expertise in financial services with Orange Money (34 million customers in the Africa and Middle East region) and Orange Cash (500,000 users in France). This expertise was reinforced by the acquisition of a majority stake in Groupama Banque in 2016, which became Orange Bank in 2017.

The Group's objective is to reach 400 million euros in revenues in 2018 in the mobile financial services sector, across all of its markets. Orange Bank's ambition is to reach more than 2 million customers in France within 10 years.

Stéphane Richard, the Chairman and CEO of Orange said: *"With Orange Bank, this is an important new chapter in our history: Orange is now also a bank. A 100% mobile-based bank that is dedicated to providing an incomparable user experience. A bank that combines*

⁶ Subject to approval by Orange Bank.

⁷ Complementary insurance for the Orange Bank Visa card subscribed with Mutuaide Assistance and / or the French Society for Legal Protection (SFPJ). Guarantees proposed within the limits and conditions of the general information notice.

⁸ Gross annual nominal rate as of 02/11/2017, subject to change.

⁹ From 3 payments or withdrawals / month by card or Orange Bank mobile payment. Otherwise, 5 € account maintenance fee.

¹⁰ Welcome offer of 80 €: from 3 payments or withdrawals made with a "Visa Orange Bank" card and / or Orange Bank mobile payment before the end of the month following the opening of a 1st bank account "New Orange Bank offer". Premium credited within 30 days of the 3rd transaction. Offer valid until 30/06/2018.

¹¹ Orange customer advantage of € 40: Offer subject to conditions for opening a 1st bank account "New Orange Bank offer" between 2/11/2017 and 07/02/2018, reserved for Orange internet or mobile subscribers (prepaid excluded) in mainland France, with a seniority of 3 months since the opening of this account, having used their Orange customer data for this opening and accepted that Orange be informed of the opening of this account. Premium credited to this bank account no later than the end of the month following its opening.

¹² Comprised of the 80 € welcome premium (see note 10) and the 40 €-premium for Orange customers (see note 11).

the best innovations available on the market today into a single offer. A bank that will listen to its customers and constantly enrich its offer and its features to meet their expectations. In short, a bank with the customer at its heart. I am particularly pleased that our customers can discover and benefit from it today."

For more details, consult the online press kit (in French only):

<https://edp.orange.fr/OrangeBank/>

About Orange

Orange is one of the world's leading telecommunications operators with sales of 40,9 billion euros in 2016 and 152,000 employees worldwide at 30 September 2017, including 93,000 employees in France. Present in 29 countries, the Group has a total customer base of 269 million customers worldwide at 30 September 2017, including 208 million mobile customers and 19 million fixed broadband customers. Orange is also a leading provider of global IT and telecommunication services to multinational companies, under the brand Orange Business Services. In March 2015, the Group presented its new strategic plan "Essentials2020" which places customer experience at the heart of its strategy with the aim of allowing them to benefit fully from the digital universe and the power of its new generation networks.

Orange is listed on Euronext Paris (symbol ORA) and on the New York Stock Exchange (symbol ORAN).

For more information on the internet and on your mobile: www.orange.com, www.orange-business.com or to follow us on Twitter: [@orangegrouppr](https://twitter.com/orangegrouppr).

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