



Paris, March 5th 2009

## **The Miles & More credit card issued by BNP Paribas Personal Finance: now available in France**

**BNP Paribas Personal Finance, the European number 1 in consumer credit, and Miles & More, the leading frequent flyer program in Europe developed by Lufthansa, France's biggest foreign airline, today announced the launch of a co-branded Miles & More MasterCard. Holders of the Miles & More card, which will be issued by BNP Paribas Personal Finance in France, will earn Miles whenever they make a purchase, helping them wing their way to their dream destination faster than ever before! Two different versions of the card are available:  
the Miles & More MasterCard and the Miles & More Gold MasterCard.**

Miles & More has chosen BNP Paribas Personal Finance to develop Miles & More credit cards in France. The program enables customers to earn Miles whenever they travel with Lufthansa, as well as when travelling with airlines that are members of the Star Alliance or are partners of the Miles & More scheme. They can also earn Miles by staying in a partner hotel, hiring a car or using any of the products and services offered by Miles & More's various partners. Miles & More cardholders can then redeem their Miles for a variety of different rewards, such as plane tickets to the destination of their choice, upgrades or a "Gift" chosen from the vast selection of Miles & More rewards.

Earning Miles is now easier and quicker than ever before. Every time the cardholders spend one euro on their Miles & More MasterCard, one Mile is credited to their Miles & More account. A welcome bonus is also credited to the cardholder's account once the first transaction is completed: 3,000 bonus Miles for the Miles & More MasterCard, and 5,000 bonus Miles for the Miles & More Gold MasterCard.

Generally speaking Miles that have been accrued must be used within 36 months, but holders of the Miles & More credit card will be able to spend their Miles whenever they like, with no time restrictions. To qualify, the cardholder must have had the card for at least 3 months and have made at least one purchase with the Miles & More credit card each month.

These international credit cards will also give customers a great deal of flexibility when it comes to managing their payments. They will be able to choose between paying in full (payment deferred by up to 40 days) and paying for purchases on credit, either partially or fully. The default payment method is payment in full.

*"As far as BNP Paribas Personal Finance is concerned, this partnership with Miles & More and Lufthansa, the biggest foreign airline in France, gives us the opportunity to extend our offer of financial services to their already-loyal customer base by means of an attractive credit card. It is also the very first time we have launched a co-branded MasterCard. This partnership demonstrates once again our desire and capacity to adapt and roll out our offer. Developing this type of card in conjunction with players from different sectors in which we are not yet established is a challenge that BNP Paribas Personal Finance is confident of tackling with Lufthansa today and with other brands in the future",* explains **Philippe Dumel, Director of BNP Paribas Personal Finance France.**

A further benefit for holders of the Miles & More MasterCard is that the partnership sealed with 300 online stores will enable them to get cash back on a percentage of the amount spent with these stores.

*"We are delighted to be able to offer new benefits to our customers in France by joining forces with BNP Paribas Personal Finance",* comments **Claus Becker, General Manager France & Benelux for Lufthansa.** *"With over 16.6 million members all around the world, Miles & More is Europe's leading frequent flyer program. The Miles & More BNP Paribas Personal Finance credit card has been borne of two major players working together. We are convinced that this cooperation will be beneficial for both parties, notably thanks to the veritable added-value it brings."*

**For more information on how to obtain this card<sup>(1)</sup> :**

- either log on to the dedicated website: [www.allezplusloin.com](http://www.allezplusloin.com);
- or log onto the Miles & More website: [www.miles-and-more.com](http://www.miles-and-more.com);
- or call 0810 00 70 22.

(1) Subject to the application being successful

### **About BNP Paribas Personal Finance**

BNP Paribas Personal Finance, which operates under the Cetelem brand name, is n° 1 in consumer credit in both France and Europe: automotive finance, point of sale credit, personal loans, credit cards, mortgages, etc.

With 29,000 employees based in 30 countries across 4 continents handling over 100 billion euros in outstanding credit at the end of 2007, BNP Paribas Personal Finance is the first multi-specialist to be capable of offering a full range of credit products. It is also the benchmark player when it comes to responsible credit.

### **About the Miles & More Frequent Flyer Program**

Miles & More is the frequent flyer program not only for Lufthansa, but also for Adria Airways, Air Dolomiti, Austrian Airlines Group, Croatia Airlines, LOT Polish Airlines, Luxair and Swiss International Air Lines. Launched by Lufthansa in 1993, the program has over 16.6 million members all around the world, making Miles & More Europe's leading frequent flyer program.

### **About Lufthansa**

Lufthansa is a founding member of the Star Alliance and has developed one of the most far-reaching alliance networks in the global aeronautic industry. Along with its partners, Lufthansa currently serves some 420 destinations in 98 countries. Lufthansa developed an attractive pricing strategy many years ago and regularly offers promotions on mid- and long-haul flights, thus making Europe, Asia and the United States, to name but a few, accessible to all. What's more, the launch of Lufthansa Italia has enabled Lufthansa to start offering numerous direct flights to Italy from European airports for just €99. Since February 2<sup>nd</sup>, three direct flights per day have thus been operating between Paris and Milan, with that number rising to four as of March 2<sup>nd</sup> 2009.

### **Press Contacts**

<b>BNP Paribas Personal Finance</b> Flavien Neuvy Tel.: +33 (0)1 46 39 10 68 <a href="mailto:flavien.neuvy@cetelem.fr">flavien.neuvy@cetelem.fr</a>  Claude Martin Franz Tel.: +33 (0)1 46 39 97 93 <a href="mailto:Claude.martin-franz@cetelem.fr">Claude.martin-franz@cetelem.fr</a>	<b>Lufthansa</b> Deutsche Lufthansa AG Corporate Communications Tel.: +32 2 627 40 46  Burson Marsteller Agency Bénédicte Clementz Tel.: +33 (0)1 41 86 76 76 <a href="mailto:Benedicte.clementz@bm.com">Benedicte.clementz@bm.com</a>
---	--