

Information Memorandum dated 27 June 2013



RCI BANQUE
EURO-COMMERCIAL PAPER PROGRAMME
€ 2,000,000,000

Issuer

RCI Banque
(incorporated in France as a société anonyme)

Arranger

The Royal Bank of Scotland

Dealers

Barclays
Bayerische Landesbank
The Royal Bank of Scotland

Issuing and Paying Agent

Citibank, N.A.

Rated by

Standard & Poor's Rating Services
a division of The McGraw-Hill Companies, Inc.

And

Moody's Investors Service Limited

And

Rating and Investment Information, Inc.

IMPORTANT NOTICE

This Information Memorandum (together with any supplementary information memorandum, the "**Information Memorandum**") contains summary information provided by RCI Banque ("**Issuer**") in connection with a euro-commercial paper programme (the "**Programme**") under which the Issuer may issue and have outstanding at any time euro-commercial paper notes (the "**Notes**") up to a maximum aggregate amount of € 2,000,000,000 or its equivalent in alternative currencies. Under the Programme, the Issuer may issue Notes outside the United States pursuant to Regulation S ("**Regulation S**") of the United States Securities Act of 1933, as amended (the "**Securities Act**"). The Issuer has, pursuant to a dealer agreement dated 7 July 2009 (the "**Dealer Agreement**"), appointed The Royal Bank of Scotland plc as arranger for the Programme (the "**Arranger**"), appointed Barclays Bank PLC, Bayerische Landesbank and The Royal Bank of Scotland plc as dealers for the Notes (the "**Dealers**") and authorised and requested the Dealers to circulate the Information Memorandum in connection with the Programme on their behalf to purchasers or potential purchasers of the Notes.

In accordance with the Short-Term European Paper ("**STEP**") initiative, this Programme has been submitted to the STEP Secretariat in order to apply for the STEP label in respect of Notes to be issued with a maturity of not more than 364 days from and including the date of issue. The status of STEP compliance of this Programme can be determined from the STEP market website (www.stepmarket.org).

The Issuer has confirmed to the Arranger and the Dealers that the information contained in the Information Memorandum is true and accurate in all material respects and not misleading and that there are no other facts the omission of which makes the Information Memorandum as a whole or any such information contained therein misleading.

Neither the Issuer, the Arranger nor the Dealers accept any responsibility, express or implied, for updating the Information Memorandum and neither the delivery of the Information Memorandum nor any offer or sale made on the basis of the information in the Information Memorandum shall under any circumstances create any implication that the Information Memorandum is accurate at any time subsequent to the date thereof with respect to the Issuer or that there has been no change in the business, financial condition or affairs of the Issuer since the date thereof.

No person is authorised by the Issuer to give any information or to make any representation not contained in the Information Memorandum and any information or representation not contained therein must not be relied upon as having been authorised.

Neither the Arranger nor any Dealer has independently verified the information contained in the Information Memorandum. Accordingly, no representation or warranty or undertaking (express or implied) is made, and no responsibility or liability is

accepted by the Arranger or the Dealers as to the authenticity, origin, validity, accuracy or completeness of, or any errors in or omissions from, any information or statement contained in the Information Memorandum or in or from any accompanying or subsequent material or presentation.

The information contained in the Information Memorandum is not and should not be construed as a recommendation by the Arranger, the Dealers, the Issuer that any recipient should purchase Notes. Each such recipient must make and shall be deemed to have made its own independent assessment and investigation of the financial condition, affairs and creditworthiness of the Issuer and of the Programme as it may deem necessary and must base any investment decision upon such independent assessment and investigation and not on the Information Memorandum.

Neither the Arranger nor any Dealer undertakes to review the business or financial condition or affairs of the Issuer during the life of the Programme, nor undertakes to advise any recipient of the Information Memorandum of any information or change in such information coming to the Arranger's or any Dealers' attention.

Neither the Arranger nor any of the Dealers accepts any liability in relation to this Information Memorandum or its distribution by any other person. This Information Memorandum does not, and is not intended to, constitute an offer or invitation to any person to purchase Notes. The distribution of this Information Memorandum and the offering for sale of Notes or any interest in such Notes or any rights in respect of such Notes, in certain jurisdictions, may be restricted by law. Persons obtaining this Information Memorandum or any Notes or any interest in such Notes or any rights in respect of such Notes are required by the Issuer, the Arranger and the Dealers to inform themselves about and to observe any such restrictions. In particular, but without limitation, such persons are required to comply with the restrictions on offers or sales of Notes and on distribution of this Information Memorandum and other information in relation to the Notes and the Issuer set out under "**Selling Restrictions**" below.

THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE SECURITIES ACT AND, SUBJECT TO CERTAIN EXCEPTIONS, MAY NOT BE OFFERED, SOLD OR DELIVERED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S).

No application will be made at any time to list the Notes on any stock exchange. A communication of an invitation or inducement to engage in investment activity (within the meaning of Section 21 of the Financial Services and Markets Act 2000 (the "FSMA")) received in connection with the issue or sale of any Notes will only be made in circumstances in which Section 21(1) of the FSMA does not apply to the Issuer.

Tax

No comment is made or advice given by the Issuer, the Arranger or any Dealer in

respect of taxation matters relating to the Notes and each investor is advised to consult its own professional adviser.

Under EC Council Directive 2003/48/EC (the "**Directive**") on the taxation of savings income, Member States are required to provide to the tax authorities of another Member State details of payments of interest (or similar income) paid by a person located within its jurisdiction to an individual resident in that other Member State. However, for a transitional period, Luxembourg and Austria are instead required (unless during that period they elect otherwise) to operate a withholding system in relation to such payments (the ending of such transitional period being dependent upon the conclusion of certain other agreements relating to information exchange with certain other countries). A number of non-EU countries and territories have adopted similar measures.

If a payment were to be made or collected through a Member State which has opted for a withholding system and an amount of, or in respect of, tax were to be withheld from that payment, neither the Issuer nor any paying agent nor any other person would be obliged to pay additional amounts with respect to any Note as a result of the imposition of such withholding tax. If a withholding tax is imposed on a payment made by a paying agent, the Issuer is required to maintain a paying agent in a Member State that is not obliged to withhold or deduct tax pursuant to the Directive.

In relation to French taxation, the Directive has been implemented in French law under Article 242 term of the French *Code Général des Impôts* and Articles 49 I ter to 49 I sexies of the Schedule III to the *Code Général des Impôts*.

The European Commission has proposed certain amendments to the Directive, which may, if implemented, amend or broaden the scope of the requirements described above.

Interpretation

In the Information Memorandum, references to euros and € refer to the single currency of participating member states of the European Union; references to Sterling and £ are to pounds sterling; references to Swiss franc and CHF denote the lawful currency of Switzerland; references to U.S. Dollars and U.S.\$ are to United States dollars; references to JPY and ¥ are to Japanese Yen.

Documents Incorporated by Reference

Where the Information Memorandum refers to the provisions of any other document, such reference should not be relied upon and the document must be referred to for its full effect.

No information, including information on the web site of the Issuer is incorporated by reference into this Information Memorandum.

Form of Notes

In accordance with the terms of the Step Market Convention (as defined below), the mandatory documents which accompany the Information Memorandum may no longer be incorporated by reference or appear as appendices to the Information Memorandum. Therefore, the forms of Notes form part of the "STEP information package" which can be found on the website of the STEP Secretariat, in addition to this Information Memorandum.

TABLE OF CONTENTS

Summary of the Programme	7
Information concerning the Issuer.....	12
Certification of Information for the Issuer	15
Information concerning the Issuer's request of the STEP Label	16
Selling Restrictions	17
Programme Participants	20

SUMMARY OF THE PROGRAMME

1.	SUMMARY OF THE PROGRAMME	
1.1	Name of Programme	RCI Banque
1.2	Type of Programme	RCI Banque Euro-Commercial Paper Programme
1.3	Name of the Issuer	RCI Banque
1.4	Type of Issuer	<p>RCI Banque – Monetary Financial Institution</p> <p>RCI Banque is a <i>société anonyme</i> (a public limited company under French law) registered at the Paris Commercial Court on 4 June 1974, upon instrument notarized on 9 April 1974 and approved at the Ordinary General Meeting of 28 May 1975.</p>
1.5	Purpose of the Programme	The net proceeds of the sale of the Notes will be applied for a short-term funding programme.
1.6	Programme Size	The outstanding principal amount of the Notes will not exceed € 2,000,000,000 (or its equivalent in other currencies) at any time. The maximum amount may be increased from time to time in accordance with the Dealer Agreement.
1.7	Characteristics and Form of the Notes	<p>The Notes will be issued, in the case of Notes denominated in any currency other than Sterling, in global form or in definitive form. References in this Information Memorandum to "Global Notes" are to Notes in global form and to "Definitive Notes" are to Notes in definitive form.</p> <p>On or before the issue date in respect of any Notes (the "Relevant Issue Date"), if the relevant Global Note indicates that it is intended to be a new global note ("New Global Note"), the Global Note will be delivered to a Common Safekeeper (as defined below) for the Relevant Clearing Systems (as defined below). If the relevant Global Note indicates that it is not a New Global Note, the Global Note will be deposited with a common depositary for the Relevant Clearing Systems (as defined below). The interests of individual noteholders in each Global Note that is a</p>

		<p>New Global Note will be represented by the records of the Relevant Clearing Systems.</p> <p>"Common Safekeeper" means, in respect of any Global Note that is a New Global Note, the common safekeeper that is appointed by the Relevant Clearing Systems in respect of such New Global Note or, if such Global Note is a New Global Note intended to be held in a manner that would allow Eurosystem (as defined below) eligibility, the common safekeeper which is appointed for the Issuer and eligible to hold such Global Note for the purpose of the requirements relating to collateral for Eurosystem monetary and intra-day credit operations. If the Common Safekeeper as at the Relevant Issue Date ceases to be so eligible after the Relevant Issue Date, the relevant Notes will no longer qualify for Eurosystem eligibility unless a new common safekeeper is appointed who is so eligible.</p> <p>Global Notes will only be exchangeable for Definitive Notes within 30 days if default is made in payment thereof or if Euroclear Bank S.A./N.V. ("Euroclear") or Clearstream Banking, société anonyme ("Clearstream, Luxembourg") are closed for a continuous period of 14 days or more (other than by reason of weekends or public holidays, statutory or otherwise) or if Euroclear or Clearstream, Luxembourg announces an intention to cease permanently to do business or does in fact do so.</p>
1.8	Yield basis	The Notes may be issued at a discount or may bear fixed or floating rate interest.
1.9	Currencies of issue of the Notes	Notes may be denominated in euros, U.S. Dollars, JPY, Sterling or Swiss francs or any other currency subject to compliance with any applicable legal and regulatory requirements.
1.10	Maturity of the Notes	The tenor of the Notes shall be not less than one day or more than 364 days from and including the date of issue, subject to compliance with any applicable legal and regulatory requirements.

1.11	Minimum Issuance Amount	The Notes shall have a minimum issuance amount of U.S.\$500,000, €500,000, CHF500,000, £500,000 or ¥1,000,000 and ¥100,000,000. The minimum issuances of Notes denominated in other currencies will be in accordance with any applicable legal and regulatory requirements.
1.12	Minimum denomination of the Notes	Notes may have any denomination, subject to compliance with any applicable legal and regulatory requirements. The initial minimum denominations for Notes are U.S.\$500,000, €500,000, CHF500,000, £500,000 or ¥1,000,000 and ¥100,000,000. The minimum denominations of Notes denominated in other currencies will be in accordance with any applicable legal and regulatory requirements. Minimum denominations may be changed from time to time.
1.13	Status of the Notes	<p>The payment obligations of the Issuer represented by the Notes constitute and at all times shall constitute an unsubordinated and unsecured obligation of the Issuer ranking without any preference with all other present and future unsecured and unsubordinated Indebtedness <i>pari passu</i> with all other unsecured and unsubordinated Indebtedness of or guaranteed by such Issuer (other than Indebtedness preferred by mandatory provisions of law relating to or affecting creditors' rights generally).</p> <p>"Indebtedness" means any indebtedness in the form of, or represented by, bonds, notes, debentures or other securities which are, or are capable of being, quoted, listed, or ordinarily traded on any stock exchange.</p>
1.14	Governing Law that applies to the Notes	The Notes will be governed by and construed in accordance with English law.
1.15	Listing	The Notes will not be listed on any stock exchange.
1.16	Settlement system	The Notes will be settled through Euroclear Bank S.A./N.V. (" Euroclear "), Clearstream Banking, <i>société anonyme</i> (" Clearstream, Luxembourg ") and/or such other securities clearance and/or

		<p>settlement system(s) which:</p> <ul style="list-style-type: none"> i. complies, as of the Relevant Issue Date, with the Market Convention on Short-Term European Paper dated 9 June 2006, as amended on 25 October 2010, as adopted by the ACI - The Financial Markets Association and the European Banking Federation (and as amended from time to time) (the "STEP Market Convention"); and ii. provided such Global Note is intended to be held in a manner that would allow Eurosystem eligibility, is authorised to hold notes as eligible collateral for Eurosystem monetary policy and intra-day credit operations, <p>in each case as agreed between the Issuer, the Arranger, the relevant Dealer and the Issuing and Paying Agent (together, the "Relevant Clearing Systems").</p> <p>If after the Relevant Issue Date, any such system ceases (i) to comply with the STEP Market Convention as contemplated above and/or (ii) (in the case of a Global Note intended to be held in a manner that would allow Eurosystem eligibility) to be so authorised, the Issuer and the Arranger and/or the relevant Dealer may agree that the relevant Notes may be settled through such other system(s) that comply with the STEP Market Convention and/or are so authorised, as the case may be.</p>
1.17	Rating(s) of the Programme	Notes issued under the Programme have been assigned ratings by Moody's Investors Service Limited, Rating and Investment Information, Inc. and Standard & Poor's Rating Services, a division of The McGraw-Hill Companies Inc. A rating is not a recommendation to buy, sell or hold securities and may be subject to suspension, reduction or withdrawal at any time by the relevant rating agency.
1.18	Guarantor	No

1.19	Issuing and Paying Agent	Citibank, N.A.
1.20	Arranger	The Royal Bank of Scotland plc
1.21	Dealers	Barclays Bank PLC Bayerische Landesbank The Royal Bank of Scotland plc
1.22	Selling Restrictions	Offers and sales of Notes and the distribution of this Information Memorandum and other information relating to the Issuer and the Notes are subject to certain restrictions, details of which are set out under "Selling Restrictions" below.
1.23	Taxation	Subject to the limitations and exceptions set out in the Notes, all payments under the Notes will be made free and clear of withholding for any taxes imposed by the jurisdiction of incorporation of the Issuer (as of the date hereof, France) or any jurisdiction through or from which payments are made.
1.24	Involvement of national authorities	Not applicable
1.25	Contact details	francois.abad@rcibanque.com Telephone number: +33 (0) 1 76 88 83 01
1.26	Additional Information on the Programme	Not applicable
1.27	Independent auditors of the Issuer who have audited the annual reports and accounts of the Issuer	Deloitte & Associés 185, avenue Charles de Gaulle 92200 Neuilly-sur-Seine France Ernst & Young Audit 1/2, place des Saisons 92400 Courbevois Paris-La Défense 1 France


DESCRIPTION OF THE ISSUER

2.	DESCRIPTION OF THE ISSUER	
2.1	Legal name	RCI Banque
2.2	Legal form/status	RCI Banque is a <i>société anonyme</i> (a public limited company under French law) registered at the Paris Commercial Court on 4 June 1974, upon instrument notarized on 9 April 1974 and approved at the Ordinary General Meeting of 28 May 1975.
2.3	Date of incorporation/establishment	9 April 1974
2.4	Registered office	14, avenue du Pavé-Neuf 93168 Noisy-le-Grand Cedex France Tel.: +33 1 49 32 80 00
2.5	Registration number, place of registration	RCI Banque is registered with the Bobigny Register of Companies under number 306 523 358. APE code (business activity code) 651C. Siret: 30652335800068.
2.6	Issuer's mission	The main purpose of RCI Banque is to engage in credit and banking operations of all kinds, in France and abroad, directly or indirectly, on its own behalf or on behalf of third parties.
2.7	Brief description of current activities	The RCI Banque group finances sales of Renault Group brands and of Nissan Group brands. The RCI Banque group is mainly active in Western and Central Europe, Euromed region, South America and Asia. The RCI Banque group offers a comprehensive range of financing and related services to three target customer categories: - to the retail and to the corporate customers, the RCI Banque group offers new and used car loans, rentals with options to buy, leases and long-

		<p>term rentals; it also provides services to motorists such as maintenance contracts, extended warranties, insurance, roadside assistance, fleet management, electric vehicles services and credit cards;</p> <ul style="list-style-type: none"> - to Renault Nissan Alliance's brand dealers, the RCI Banque group finances inventories of new cars, used cars and spare parts, as well as short-term cash requirements, and - to individuals, the RCI Banque group offers savings products.
2.8	Capital or equivalent	Euro 100,000,000 in share capital.
2.9	List of main shareholders	Renault s.a.s. owns 99.99% of the share capital.
2.10	Listing of the shares of Issuer	Not applicable
2.11	Composition of governing bodies and supervisory bodies	<p>As of the effective date of the Information Memorandum:</p> <p>(i) the Executive Committee of RCI Banque comprises:</p> <ul style="list-style-type: none"> • Dominique THORMANN • Philippe BUROS • Patrice CABRIER • Laurent DAVID • Bertrand LANGE • Jean-Marc SAUGIER • ERIC SPIELREIN <p>(ii) the Board of Directors of RCI Banque comprises:</p> <ul style="list-style-type: none"> • Philippe BUROS • Patrice CABRIER • Farid ARACTINGI • Jérôme STOLL • Philippe GAMBA • Gilbert GUEZ • Stéphane STOUFFLET • Eric SPIELREIN

		<ul style="list-style-type: none"> • Bernard LOIRE • Dominique THORMANN
2.12	Accounting Method	RCI Banque prepares its consolidated financial statements in accordance with the IFRS (International Financial Reporting Standards) guidelines published by the IASB (International Accounting Standards Board) and recognises actuarial gains and losses in equity.
2.13	Accounting Year	Starting on 1 January, ending on 31 December of each calendar year.
2.14	Fiscal Year	Starting on 1 January, ending on 31 December of each calendar year.
2.15	Other short term programmes of Issuer	French domestic certificate of deposit: €4,5Bn
2.16	Ratings of Issuer	Rated
2.17	Additional information on the Issuer	Not applicable

CERTIFICATION OF INFORMATION

3	CERTIFICATION OF INFORMATION FOR THE PROGRAMME	
3.1	Person responsible for the Information Memorandum	Jean-Marc SAUGIER VP Finance and Group Treasurer
3.2	Declaration of the person(s) responsible for the Information Memorandum	To our knowledge, the information contained in this Information Memorandum, including the mandatory documents, is true and does not contain any misrepresentation which would make it misleading.
3.3	Date, Place of signature, Signature 	27 June 2013 14, avenue du Pavé-Neuf, 93168 Noisy-le-Grand Cedex, France

INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL

4.	INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL
	<p>An application for a STEP label for this Programme will be made to the STEP Secretariat. Information as to whether the STEP label has been granted for this Programme may be made available on the STEP market website (initially www.stepmarket.org). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability.</p> <p>Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 25 October 2010 and adopted by the ACI – The Financial Markets Association and the European Banking Federation (as amended from time to time).</p>

SELLING RESTRICTIONS

5	SELLING RESTRICTIONS
5a	General
	<p>Each Dealer has represented and agreed, and any further Dealer appointed under the Programme will be required to represent and agree, that it will observe all applicable laws and regulations in any jurisdiction in which it may offer, sell, or deliver Notes and it will not directly or indirectly offer, sell, resell, re-offer or deliver Notes or distribute the Information Memorandum, circular, advertisement or other offering material in any country or jurisdiction except under circumstances that will result, to the best of its knowledge and belief, in compliance with all applicable laws and regulations.</p>
5b	United States of America
	<p>The Notes have not been and will not be registered under the Securities Act and the Notes, if applicable, may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons. Each Dealer has represented and agreed, and any further Dealer appointed under the Programme will be required to represent and agree, that it has offered and sold, and will offer and sell, Notes only outside the United States to non-U.S. persons in accordance with Rule 903 of Regulation S. Accordingly, each Dealer has represented and agreed, and any further Dealer appointed under the Programme will be required to represent and agree, that neither it, nor its affiliates nor any person acting on its or their behalf has engaged or will engage in any directed selling efforts with respect to the Notes, and that it and they have complied and will comply with the offering restrictions requirement of Regulation S. Each Dealer has also agreed that, at or prior to confirmation of sale of Notes, it will have sent to each distributor, dealer or person receiving a selling commission, fee or other remuneration that purchases Notes from it a confirmation or notice to substantially the following effect:</p> <p>"The Securities covered hereby have not been registered under the United States Securities Act of 1933, as amended (the "Securities Act") and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons. Terms used above have the meanings given to them by Regulation S under the Securities Act."</p> <p>Terms used in this paragraph have the meanings given to them by Regulation S.</p>

5c	The United Kingdom
	<p>Each Dealer has represented and agreed, and any further Dealer appointed under the Programme will be required to represent and agree, that:</p> <ul style="list-style-type: none"> (a) in relation to any Notes which have a maturity of less than one year, (i) it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business and (ii) it has not offered or sold and will not offer or sell any Notes other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or as agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of the Notes would otherwise constitute a contravention of Section 19 of the FSMA by the Issuer. (b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated an invitation or inducement to engage in investment activity (within the meaning of section 21 of the FSMA) received by it in connection with the issue or sale of any Notes in circumstances in which section 21(1) of the FSMA does not apply to the Issuer; and (c) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to such Notes in, from or otherwise involving the United Kingdom.
5d	Japan
	<p>The Notes have not been and will not be registered under the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended, the "FIEA") and each Dealer has represented and agreed, and each further Dealer appointed under the Programme will be required to represent and agree, that it will not offer or sell any Notes, directly or indirectly, in Japan or to, or for the benefit of, any resident of Japan (as defined under Item 5, Paragraph 1, Article 6 of the Foreign Exchange and Foreign Trade Act (Act No. 228 of 1949, as amended)), or to others for re-offering or resale, directly or indirectly, in Japan or to, or for the benefit of, a resident of Japan except pursuant to an exemption from the registration requirements of, and otherwise in compliance with, the FIEA and any other applicable laws, regulations and ministerial guidelines of Japan.</p>

5e	France
	<p>Each Dealer and each Issuer has represented and agreed, and any further Dealer appointed under the Programme will be required to represent and agree, that it has not offered or sold and will not offer or sell, directly or indirectly, any Notes to the public in the Republic of France and that offers and sales of Notes will be made in the Republic of France only to (a) providers of investment services relating to portfolio management for the account of third parties and/or (b) qualified investors (<i>investisseurs qualifiés</i>), as defined in Articles L.411-2 and D.411-1 of the French <i>Code monétaire et financier</i>.</p>

PROGRAMME PARTICIPANTS

6	PROGRAMME PARTICIPANTS
	ISSUER
	<p>RCI Banque 14, avenue du Pavé-Neuf 93168 Noisy-le-Grand Cedex France</p> <p>Telephone No.: +33 1 49 32 80 00 Facsimile No.: +33 1 76 86 98 46 Attention: Jean-Marc Saugier</p>
	ARRANGER AND DEALER
	<p>The Royal Bank of Scotland plc 135 Bishopsgate London EC2M 3UR</p> <p>Telephone No.: +44 20 7588 3968 Facsimile No: +44 20 7085 5510 Attention: Commercial Paper Group</p>
	DEALERS
	<p>Barclays Bank PLC 5 The North Colonnade Canary Wharf London E14 4BB</p> <p>Telephone No.: +44 207 773 9095 Facsimile No.: +44 207 516 7548 Attention: ECP Trading Desk</p>
	<p>Bayerische Landesbank Brienner Strasse 18 D-80333 München Germany</p> <p>Telephone No.: +49 89 2171 23433 Facsimile No.: +49 89 2171 6 23433 Attention: Anton Beigel</p>

	<p>The Royal Bank of Scotland plc 135 Bishopsgate London EC2M 3UR</p> <p>Telephone No.: +44 20 7588 3968 Facsimile No.: +44 20 7085 5510 Attention: Commercial Paper Group</p>
	<p>ISSUING AND PAYING AGENT</p> <p>Citibank, N.A. 21st Floor, Citigroup Centre Canada Square, Canary Wharf London E14 5LB</p> <p>Telephone No.: +44 207 500 5748 Facsimile No.: +44 207 500 5877</p> <p>Attention: Michael Clapham</p>

