



OUR MORTGAGE PROGRAMS AT A GLANCE - JUNE 2006

TYPE OF LOAN		MAIN FEATURES	Loan-To-Value	Term		Current Rate	Loading
				Min.	Max.		
FLEXICREDIT	Interest-only followed by a repayment phase	Index: 1 month EURIBOR	Up to 80% financing available	10	25	4.20%	1.90%
KPTO	Interest-only followed by a repayment phase	Index: 12 month EURIBOR	Up to 80% financing available	10	25	4.20%	1.90%
SPECIAL MORTGAGE ACCOUNT Eligible to Scrivener Law	Interest-only followed by a repayment phase	Index: 1 month EURIBOR	Up to 80% financing available	12	25	4.71%	1.95%
SPECIAL MORTGAGE ACCOUNT NOT eligible to Scrivener Law	Interest-only followed by a repayment phase	Index: 1 month EURIBOR	Up to 80% financing available	12	25	5.26%	2.50%
PROFIL'IMMO	Repayment	Index: 3 year Commercial Paper rate	Up to 80% financing available	9	25	4.35%	1.65%
EVOLUTO	Repayment	Index: 1 month EURIBOR	Up to 80% financing available	8	20	3.65%	1.85%
ACCESSIS	Repayment	Index: 1 month EURIBOR	Up to 80% financing available	21	25	3.70%	1.90%
IMMODULABLE	Repayment	fixed rate product	Up to 80% financing available	10	20	10 to 20 years 4.95%	
LIBRIMMO	Repayment	see Evoluto/ Immodulable	Up to 80% financing available	see Evoluto/ Immodulable		see Evoluto/ Immodulable	
IMMOREVENTE	Bridging Loan	fixed rate product	Up to 70% or 80% financing available	1 month	24 months	3.45%	

FOR INFORMATION ONLY - Certain restrictions may apply - Interest rates may change without notice

Your home may be repossessed if you do not keep up repayments on your mortgage.

Conditions applicable as on 12/06/2006 to residential mortgages for individuals subject to GE Money Bank's acceptance of mortgage application as well as term insurance cover acceptance for the amount borrowed. Figures showed on this illustration are for information purposes only. They cannot be considered a legally binding document. A regulatory mortgage offer provided by a Lender is the only legally binding document. This document is just an illustration in which limits are stated and which cannot replace the advice of a specialised loan adviser. It does not oblige GE Money Bank to provide you with the mortgage products described in this illustration.

An illustration detailing capital and interest repayments, interest rates and A.P.R. will be supplied with any subsequent Loan Offer which GE Money Bank may make. A property appraisal is carried out by GE Money Bank in most instances. The purpose of this appraisal is for internal risk assessment only and the results are not released to applicants.

GE Money Bank is a responsible lender and when considering an application for borrowing, all financial circumstances will be appraised.

The Sterling equivalent of your liability under a foreign currency mortgage may be increased by exchange rate movements.

If Sterling is not your National currency, the equivalent in your national currency of your liability under a euro mortgage may be increased by exchange rate movements.

Although French mortgages are not regulated by the Financial Services Authority we do try to adhere to the principles laid down as good business practice.

Lender: GE Money Bank - Tour Europlaza - 20 avenue André-Prothin - 92063 Paris La Défense Cedex - Limited Partnership by Shares with capital of 195 707 459 € - Registered at the Nanterre Corporate and Trade Registry under # 784 393 340.

Ge Money Bank operates as a Mortgage Financial Company with a Bank license. As an Insurance Broker: Financial Guarantee and Corporate Liability Insurance in compliance with articles L.512-6 and L.512-7 of the Insurance Code.

The sale of a property, if subject to the provisions of article L.312-1 of the French Consumer Code, is subject to a mortgage being made available. Should the mortgage be declined, the vendor must return to the purchaser all payments already made. Upon receipt of a loan offer, the purchaser has a mandatory 10 day cooling-off period before being able to accept this offer. No payment whatsoever can be required from a private individual before one or more loans are granted.