

# Focus on deferral 1/2



- ✓ Deferral allows the customer to defer the payment of one or several monthly payment (s) at the end of contract. This increases the duration of refund but the number of the monthly payments paid by the customer is unchanged.
  
- ✓ General conditions
  - Possibility of having a break monthly payment every 6 months (that is 2 over 12 months)
  - Payment to be postponed must not be blocked
  - Deferral only the next payment to mature and not paid beforehand
  - If the payment is in list, the deferral will be effective only when due following one
  - Interim interests are calculated in the date of day, in the nominal rate of the file and for the number of postponed months.
  - A compensation put an upper limit at 4 % is usually calculated on every postponed
  
- ✓ Specific conditions to VIAXEL AUTO
  - For two breaks monthly payments, a break from the 7th, and the 2nd break monthly payment is later made 12 months the made last one
  - No compensation



# Focus on deferral 2/2



Month	Customer Service			Amicable recovery and Pre litigation		
	Number of Deferrals	Total of Loans *	Rate	Number of Deferrals	Total of Loans *	Rate
jan-09	4 887	820 772	0,60%	2 394	48 643	4,92%
feb-09	4 821	816 463	0,59%	3 603	50 111	7,19%
mar-09	4 943	817 771	0,60%	4 699	51 742	9,08%
apr-09	4 462	814 323	0,55%	3 461	52 367	6,61%
may-09	3 814	812 138	0,47%	4 316	53 675	8,04%
jun-09	4 395	811 645	0,54%	6 032	55 236	10,92%
jul-09	5 432	813 275	0,67%	5 321	55 314	9,62%
aug-09	4 032	806 869	0,50%	4 574	53 113	8,61%
sep-09	3 782	807 756	0,47%	4 352	55 028	7,91%
oct-09	4 675	812 006	0,58%	5 480	52 279	10,48%
nov-09	5 325	812 979	0,65%	5 732	53 292	10,76%
dec-09	4 179	814 966	0,51%	4 497	53 321	8,43%
janv-10	4 405	814 392	0,54%	5 063	52 625	9,62%
feb-10	4 283	811 447	0,53%	4 792	53 993	8,88%
mars-10	4 122	812 625	0,51%	4 990	54 992	9,07%
apr-10	3 611	810 616	0,45%	3 865	54 749	7,06%
may-10	3 628	811 504	0,45%	3 998	54 851	7,29%
juin-10	4 139	813 699	0,51%	5 043	56 108	8,99%
juil-10	4 601	816 355	0,56%	4 672	53 696	8,70%
aug-10	4 460	812 277	0,55%	5 771	52 196	11,06%
sept-10	3 593	819 234	0,44%	3 459	52 218	6,62%
oct-10	3 723	828 082	0,45%	4 223	49 715	8,49%
nov-10	5 221	832 322	0,63%	5 874	51 503	11,41%
dec-10	4 463	834 842	0,53%	3 752	52 774	7,11%
janv-11	4 512	836 067	0,54%	3 664	50 909	7,20%
feb-11	4 504	833 761	0,54%	3 102	52 611	5,90%
mars-11	4 286	834 362	0,51%	3 519	55 047	6,39%
apr-11	3 736	835 762	0,45%	2 480	52 810	4,70%
may-11	4 663	832 537	0,56%	3 457	55 429	6,24%
juin-11	4 246	825 860	0,51%	2 212	57 171	3,87%
juil-11	5 080	822 839	0,62%	2 878	54 967	5,24%
aug-11	4 394	814 789	0,54%	2 754	55 451	4,97%
sept-11	4 030	814 477	0,49%	3 009	55 428	5,43%
oct-11	4 217	820 169	0,51%	2 733	52 711	5,18%
nov-11	5 583	918 841	0,61%	2 743	54 523	5,03%
dec-11	4 403	821 476	0,54%	2 505	53 144	4,71%

\* Personal Loans and VAC

