



“Neobanks” and Deposit Guarantee - Sept 2018

COVERAGE BY THE FGDR - FRANCE		
Services offered by banks already licensed		
Name of service or brand	Type of service	Institution
Avantoo – Crédit Mutuel	Bank account and debit card associated with a mobile phone plan	Crédit Mutuel banking institution
C-Zam - Carrefour Banque	Current account, debit card with mobile app	Carrefour Banque banking institution
Eko – Crédit Agricole	Current account, international debit card with online app	Crédit Agricole banking institution
Hello Bank – BNP Paribas	BNP Paribas on-line banking trademark	BNP Paribas banking institution
New banks licensed as banking institutions		
Boursorama	Licensed on-line bank	Boursorama banking institution
BforBank	Licensed on-line bank	BforBank banking institution
Fortuneo	Licensed on-line bank	Fortuneo banking institution
Monabanq	Licensed on-line bank	Monabanq banking institution
Orange Bank	Licensed on-line bank	Orange Bank banking institution

COVERAGE BY ANOTHER DEPOSIT GUARANTEE SCHEME (DGS)		
Name of service or brand	Type of service	Institution and country
Ditto Bank- Travelex	International mobile bank	Ditto Bank – Germany
Fidor Bank (Germany – France)	On-line bank in Germany Fintech activity acquired by the BPCE Group in France	Fidor Bank – Germany No banking licence in France
ING Direct (Netherlands)	French branch of a Dutch bank	ING Direct – Netherlands
N26 (Germany)	Current account and debit card on mobile app	N26 – Germany
Starling Bank (UK)	Multi-currency current account, debit card on mobile app	Starling Bank - UK



NOT COVERED BY THE DEPOSIT GUARANTEE SCHEME	
Name of service or brand	Type of service and Institution
Nickel account	Alternative banking service (debit card). Payment institution. No banking licence. (BNP Paribas Group)
Lydia	"Fintech" that develops person-to-person payment services on a mobile app.
Morning	Account and debit card with mobile app. Payment institution. No banking licence. (Banque Edel)
Raisin	"Fintech", banking intermediary. Products covered by their home institution.
Revolut (UK)	"Fintech" that develops payment services and international transfers on a mobile app.

- This is not a complete list. The FGDR communicates based on the information in its possession and is under no obligation in this regard.
- A website's customers are responsible for reviewing the terms of use of said site and, in particular, for knowing the legal form of the institution before completing a transaction.