

# Table of Contents

<b>PROGRAM</b>	<b>p.2-3</b>
<b>SPEAKERS</b>	<b>p.4-5</b>
<b>SPONSORS</b>	
dartalis	p.6
Dimension data	p.7
EBRC	p.8
Excellium	p.9
KPMG	p.10
SAS	p.11
Sogeti	p.12
Telindus	p.14
POST Luxembourg	p.15
<b>SPONSORS &amp; PARTNERS</b>	<b>p.16</b>



## MORNING FOCUS - SECURITY : GOVERNANCE & OUSTOURSING

08:30 **DOORS OPENING & WELCOME COFFEE**

09:00 **MORNING WELCOME WORDS**

09:05 **KEYNOTE 1**

CR

« IT Outsourcing and Information Security: A need for governance »

David Hagen, *Premier conseiller de direction, Systèmes d'Informations et Surveillance des PSF de support - CSSF*

09:25 **PANEL DISCUSSION**

CR

**Tout ce que vous avez toujours voulu savoir sur la sécurité de l'information**

Hery Andrianjafy, *Head of Information Security - Pictet & Cie (Europe) S.A.*

Alexandre Dulaunoy, *Incident Management, Security Researcher - CIRCL*

David Hagen, *Premier conseiller de direction, Systèmes d'Informations et Surveillance des PSF de support - CSSF*

Michael Hofmann, *Partner, Head of Information Risk Management - KPMG*

Claus Houman, *CIO - Banque Öhman*

Vincent Villers, *Partner, Leader of the Information Risk, Security and Cybersecurity team Luxembourg - PwC*

09:55 **1 MINUTE TO CONVINC**

CR

**Why attend my masterclass?**

10:10 **MASTER CLASSES ROUND 1** (Choose between 3 parallel sessions)

WS1

« Staying Ahead in the Cyber Security Game - What Matters Now »

Vincent Laurens, *Head of Security Luxembourg - Sogeti*

WS2

« Cyber Security and Forensics as a Service »

Regis Jeandin, *Head of Security Services - EBRC & Francis Ia, Senior Solution Consultant - Guidance Software*

WS3

« Threat Emulation - Advanced Protection against the Unknown »

Christof Jacques, *Strategic Account Manager - Dimension Data & Check Point*

10:45 **COFFEE BREAK**

11:15 **MASTER CLASSES ROUND 2** (Choose between 3 parallel sessions)

WS1

« Payment Fraud detection and cybersecurity threats »

Tommy Lehnert, *Sales Account Manager - SAS Institute Luxembourg*

WS2

« Intrusion malicieuse, sommes-nous concernés au sein de notre Entreprise? - 7 étapes pour en avoir une première idée ! »

Christophe Bianco, *Managing partner and Co-Founder de excellium Services & Christophe Rosenkranz - SOC Team Leader - Excellium*

WS3

« Battlefield Internet: Predicting 2015 »

Isaak Dayan, *Managing Director - Dartalis*

11:50

**CISO NIGHTMARES**

CR

**Opening word** Thorsten Ries, *Security Architect - POST Luxembourg*

« Exemple de fraude dans le secteur financier »

Hery Andrianjafy, *Head of Information Security - Pictet & Cie (Europe) S.A.*

« Call to Arms we are all the Cavalry »

Claus Houman, *CIO - Banque Öhman*

12h30

**LUNCH BREAK**

## AFTERNOON FOCUS - SECURITY : HACKING & SOCIAL ENGINEERING

14:00

**AFTERNOON WELCOME WORDS**

14:05

**KEYNOTE 2**

CR

« Why you are involved in the next governmental attack... »

Alexandre Dulaunoy, *Security Researcher - CIRCL*

14:25

**KEYNOTE 3**

CR

« How to Win The War against Cyber Crime »

Chris Van Den Abbeele, *Global Solution Architect Datacenter and Cloud Security - Trend Micro*

14:45

**1 MINUTE TO CONVINC**

CR

**Why attend my Master class?**

15:00

**MASTER CLASSES ROUND 3** (Choose between 2 parallel sessions)

WS1

« How users bypass your security! »

Dr Tom Leclerc, *Security Consultant, Security, Audit and Governance Services - Telindus Luxembourg*

WS2

« Privacy becoming the game changer in IT security »

Michael Hofmann, *Partner, Head of Information Risk Management - KPMG*

15:35

**NETWORKING COCKTAIL**

CR

Conference Room

WS2

Workshop 2

WS1

Workshop 1

WS3

Workshop 3



## KEYNOTE



**David HAGEN**  
Premier conseiller de direction, Systèmes d'Informations et Surveillance des PSF de support CSSF  
[Keynote 1 at 09:05 in Conference Room](#)



**Alexandre DULAUNOY**  
Security Researcher  
CIRCL  
[Keynote 2 at 14:05 in Conference Room](#)



**Chris VAN DEN ABBEELE**  
Global Solution Architect Datacenter and Cloud Security  
Trend Micro  
[Keynote 3 at 14:25 in Conference Room](#)

## PANELISTS



**Hery ANDRIANJAFY**  
Head of Information Security  
Pictet & Cie (Europe) S.A.  
[At 09:25 in Conference Room](#)



**Vincent VILLERS,**  
Partner, Leader of the Information Risk Security and Cybersecurity team Luxembourg PwC  
[At 09:25 in Conference Room](#)



**Alexandre DULAUNOY**  
Security Researcher  
CIRCL  
[At 09:25 in Conference Room](#)



**Claus HOUMAN**  
CIO  
Banque Öhman  
[At 09:25 in Conference Room](#)



**Michael HOFMANN**  
Partner, Head of Information Risk Management  
KPMG  
[At 09:25 in Conference Room](#)



**David HAGEN**  
Premier conseiller de direction, Systèmes d'Informations et Surveillance des PSF de support CSSF  
[At 09:05 in Conference Room](#)

## CISO NIGHTMARES At 11:50 in Conference Room



**Thorsten RIES**  
Security Architect  
POST Luxembourg  
[Opening Words](#)



**Hery ANDRIANJAFY**  
Head of Information Security  
Pictet & Cie (Europe) S.A.



**Claus HOUMAN**  
CIO  
Banque Öhman

## MASTER CLASSES



**Vincent LAURENS**  
Head of Security Luxembourg  
Sogeti  
[At 10:10 in Workshop 1](#)



**Regis JEANDIN**  
Head of Security Services  
EBRC  
[At 10:10 in Workshop 2](#)



**Francis IA**  
Senior Solution Consultant  
Guidance Software  
[At 10:10 in Workshop 2](#)



**Christof JACQUES**  
Strategic Account Manager  
Dimension Data & Check Point  
[At 10:10 in Workshop 3](#)



**Tommy LEHNERT**  
Sales Account Manager  
SAS Institute Luxembourg  
[At 11:15 in Workshop 1](#)



**Christopher BIANCO**  
Managing partner and Co-Founder  
Excellium Services  
[At 11:15 in Workshop 2](#)



**Christophe ROSENKRANZ**  
SOC Team Leader  
Excellium Services  
[At 11:15 in Workshop 2](#)



**Isaak DAYAN**  
Managing Director  
Dartalis  
[At 11:15 in Workshop 3](#)



**Dr Tom LECLERC**  
Security Consultant, Security Audit and Governance Services  
Telindus Luxembourg  
[At 15:00 in Workshop 1](#)



**Michael HOFMANN**  
Partner, Head of Information Risk Management  
KPMG  
[At 15:00 in Workshop 2](#)





dartalis S.A.

# Dimension Data Luxembourg PSF and Check Point Software Technologies Inc.



## Address

17, rue Edmond Reuter  
L-5326 Contern  
Phone: (+352) 26 74 69 1  
Fax: (+352) 26 74 69 32  
info@dartalis.lu

## Contacts

Chantal WALZER  
Business development manager  
walzer@dartalis.lu

## Foundation date

2001

## Staff

Luxembourg: 17

dartalis has been founded in 2001 with the mission of providing smart security solutions for our clients. Since then dartalis has become a regional leader ensuring the protection of our clients mission critical infrastructure. Committed to excellence in each undertaking, we help companies to achieve strategic IT and security goals by delivering, design advisory – technology integration – support and maintenance services, based on best practices and complying with standard and regulation constraints.

dartalis ensures the right blend of vendor technologies and services – underpinned by our first-class customer support – to meet customer's short term requirements in the context of long term strategies.

Modern businesses rely on internet communications; yet ensuring that your security is not compromised and critical data is secure and available, remains a challenge. Dimension Data and Check Point have been working together for over a decade to assist organisations to overcome these issues.

## A compelling and complementary value proposition

Dimension Data's integration, support and operational expertise, combined with Check Point's advanced technology, from firewalls to innovative software blade offerings, result in customised and comprehensive services for organisations looking to improve their overall security posture.

## Challenges we help you address

How do I:

- Remain comfortable with my level of perimeter defence?
- Protect internal business unit data?
- Allow clients and partners secure access to my internal systems?
- Ensure that my systems are not at risk from internal attacks?

For more information, visit [www.dimensiondata.com](http://www.dimensiondata.com) or [www.checkpoint.com](http://www.checkpoint.com)

## Address

West Side Village  
89D, rue Pafebruch  
L-8308 Capellen  
Phone: (+352) 25 48 25 1  
Fax: (+352) 25 48 30  
info.lu@dimensiondata.com



## Contacts

Pierre DUMONT  
Managing Director  
pierre.dumont@dimensiondata.com

Benoit REUTER  
Sales Director  
benoit.reuter@dimensiondata.com

Frederic LAVENDHOMME  
Security Business Development Manager  
frederic.lavendhomme@dimensiondata.com

## Foundation date

Worldwide: 1983  
Luxembourg: 1993

## Staff

Luxembourg: 205  
Worldwide: 23000

## Awards

- Received over 100 client, vendor, and industry awards in 2013
- A Leader in Gartner's 2013 Magic Quadrant for Communications Outsourcing & Professional Services for three consecutive years



## Address

5, rue Eugène Ruppert  
L-2453 Luxembourg  
Phone: (+352) 26 06 1  
Fax: (+352) 26 06 20 90  
info@ebrc.com

## Contacts

Yves REDING  
CEO  
info@ebrc.com

Alexander DUWAERTS  
Director Client Development  
sales.support@ebrc.com

Jean-François HUGON  
Head of Marketing & Innovation  
marketing.support@ebrc.com

## Foundation date

2000

## Staff

Luxembourg: 170

## Affiliations & certifications (including ISO)

- 3 Tier IV certified Data Centres (Design & Facility)
- PSF Status
- PCI DSS Level 1
- ISO 27001
- ISO 20000
- ISO 14001
- ISO 9001
- SANS

EBRC invites you to the Masterclass and launch of “Cyber Security and Forensics as a Service”

Implementing protective and detection measures are part of the Security best practices (Protect – EBRC Managed Services; Detect – EBRC Managed Security Services), but looking ahead with forensics and investigations is as much important to avoid security leaks (Response – EBRC Forensics Services).

Join us in our Masterclass to discover the benefits of “Cyber Security and Forensics as a Service” solution.

This new service expands the portfolio of EBRC security services and introduces a new cost model approach for Cyber Forensics management (from CAPEX to OPEX, pay-as-you use approach...). It is built on:

- EnCase® market-leader platform of Cyber Forensic Security solutions (Guidance Software), made available to our clients in a SaaS mode. Guidance Software is recognized worldwide as the industry leader in digital investigative solutions. The EnCase® Enterprise platform is used by numerous government agencies, more than 70 percent of the Fortune 100, and more than 45 percent of the Fortune 500, to conduct digital investigations of servers, laptops, desktops and mobile devices.
- EBRC Security Consultants, delivering proactive detection of advanced threats and hard-to-detect malicious activities, Cybersecurity Analytics, Accelerated Incident Response and Deep Forensic online Investigation.

Someone broke into your home... you had the door repaired since then... but would you sleep tight without checking if someone is hiding under your bed?

Discover EBRC Security solutions mapped on the NIST CyberSecurity framework:

- Identification: EBRC Governance, Advisory Services, Security Policies and Vulnerability/Risk Assessments
- Protection: EBRC Management and Monitoring Services including Change Management, Access Control & Identity Management, Vulnerability Management
- Detection: EBRC ISO (9001, 20000 & 27001) certifications and 24x7 SOC (Security Operation Centre), providing efficient solutions for your infrastructure monitoring to protect you against anomalies and security events; working for every security layer by leveraging EBRC SIEM (Security Information and Event Management) as a service solution
- Response: EBRC Forensics, Investigations, Containment and Improvement Services
- Remediation: Assistance by EBRC Security Consultants

Fondée fin 2012, Excellium emploie aujourd’hui 25 professionnels de la sécurité, consultants ou analystes, qui officient au sein de l’entité luxembourgeoise et servent un peu plus de 60 clients au quotidien.

Consultance, intégration de technologies et services de monitoring représentent le portefeuille de service de nos activités. Depuis sa création, Excellium a un focus particulier sur deux problématiques que nous considérons comme majeures :

- La sécurité des applications, véritable point de faiblesse des organisations,
- Et le traitement des logs et incidents, seul moyen efficace de détection des Intrusions.

Crée au cours de l’année 2013, notre service EyeGuard vise à apporter une réponse à la problématique des intrusions et au traitement des nouvelles menaces en permettant à nos clients de :

- Identifier l’usurpation d’identité sur les systèmes Internet.
- Remédier à la dissémination de codes malveillants.
- Détecter les tentatives ou actions d’exfiltration de données.
- Sensibiliser leurs employés aux nouvelles formes de menaces.
- Avoir une mesure continue de leur exposition à la vulnérabilité.
- Disposer de tableaux de bord de pilotage.

Excellium dispose en complément de son Security Operation Center (SOC), d’un « Computer Emergency Response Team ». Le CSIRT XLM (<https://www.trusted-introducer.org/directory/teams/cert-xlm.html>) est en effet reconnu par la communauté internationale et permet de traiter et d’échanger, avec les organismes Luxembourgeois et Internationaux, des informations relatives aux menaces et augmenter ainsi l’efficacité de nos actions.

Acteur majeur dans le domaine de la sécurité de l’Information (plus de 30 tests d’intrusion par an), nous avons lancé en octobre de cette année, la Code Hackademy, école de formation continue gratuite à destination des développeurs, architectes logiciels, chefs de projets ou toute personne intéressée par le développement, qui souhaite appréhender les problématiques sécurité qui s’y rapportent. La première promotion démarre en Janvier 2015 (plus d’info à [www.codehackademy.lu](http://www.codehackademy.lu)) en partenariat avec Cases.lu.

## Address

14 rue Aldringen  
L-1118 Luxembourg  
Phone: (+352) 26 20 39 64  
contact@excellium-services.com



## Contacts

Christophe BIANCO  
Managing Partner  
cbianco@excellium-services.com

Xavier VINCENS  
Managing Partner  
xvincens@excellium-services.com

Valérie CANDAT  
Sales & Marketing Assistance  
valerie@excellium-services.com

## Foundation date

15/12/2012

## Staff

Luxembourg: 25



## Address

9, allée Scheffer  
L-2520 Luxembourg  
Phone: (+352) 22 51 51 1  
Fax: (+352) 22 51 71  
info@kpmg.lu



## Contacts

Michael HOFMANN  
*Partner, Head of Information Risk Management, Member of the Global Privacy Leaders, Member of the Oversight Committee*  
michael.hofmann@kpmg.lu

## Foundation date

10/06/1909

## Staff

Luxembourg: 1200  
Worldwide: 155000

KPMG is a global network of professional firms providing Audit, Tax and Advisory services. We have 155,000 outstanding professionals working together to deliver value in 155 countries worldwide. KPMG in Luxembourg employs around 1200 people.

SAS helps organizations anticipate business opportunities, empower action and drive impact.

We do this through advanced analytics that turn data about customers, performance, financials and more into meaningful information.

SAS solves real-world problems like combatting fraud in Financial Services, expediting drugs to market in Life Sciences, and identifying cross-sell opportunities in Retail, as well as challenges facing every industry such as increasing the value of customer relationships, managing risk and optimizing IT networks – all through industry and cross-functional solutions that reflect our domain expertise.

SAS addresses these complex business issues using a foundation based on three key capabilities: information management, analytics and business intelligence

SAS Luxembourg:

Founded in 2000 as a subsidiary of SAS Belgium.

SAS Luxembourg serves clients in the banking, public and commercial sector and we built up an extensive knowledge and solution-oriented software in following areas:

- Analytics
- Customer Intelligence
- Marketing Automation
- Data Management
- Fraud detection/AML
- Optimization

## Address

204, route d'Arion  
L-8010 Strassen  
Phone: (+352) 24 11 84  
Fax: (+352) 31 11 84  
info@sbx.sas.com

## Contacts

Tommy LEHNERT  
*Sales Account Manager*  
tommy.lehnert@sas.com

## Foundation date

01/12/2000

## Staff

Luxembourg: 10  
Worldwide: 14000



## Address

36, route de Longwy  
L-8080 Bertrange  
Phone: (+352) 31 44 01  
Fax: (+352) 26 31 12 92  
info@sogeti.lu

## Contacts

Yves DE BEAUREGARD  
CEO Belux  
yves.de.beauregard@sogeti.lu  
Alain GENA  
Director, Department Manager AS  
alain.gena@sogeti.lu  
Philippe MARGRAFF  
Director, Department Manager IS  
philippe.margraff@sogeti.lu

## Foundation date

30/12/1992

## Staff

Luxembourg: 550-  
Worldwide: 140 000

## Awards

- ICT Company of the Year 2011 - IT One
- Microsoft Gold Partner - Desktop, Communications, Voice, Messaging, System Management, Content Management, B.I.
- IBM Beacon Awards

Sogeti Luxembourg est un fournisseur de services IT de pointe disposant de l'accréditation PSF et certifié ISO 9001.

Sogeti s'adresse aussi bien aux sociétés privées qu'aux organisations publiques et compte plus de 100 comptes actifs au Luxembourg.

Avec plus de 550 collaborateurs expérimentés, Sogeti est le principal acteur du marché luxembourgeois dans le développement, l'implémentation et la gestion de solutions IT efficaces permettant aux clients d'optimiser leurs activités.

Sogeti Luxembourg a développé un positionnement multi-spécialiste autour de 7 domaines IT stratégiques :

- Optimisation & support du poste de travail, communications unifiées
- Optimisation & opération de Data Center & activités Cloud
- Sécurité
- Développement et gestion d'applications
- Activités de Business Intelligence et statistiques
- Plateforme de collaboration et de gestion du contenu
- Activités de tests

Sogeti Luxembourg est également un acteur clé en matière d'Outsourcing IT. Et s'est vu confier par des organisations prestigieuses des activités tels que :

- le support de parc informatique au travers de son Service Delivery Center
- la gestion et l'opération distantes de serveurs et de Mainframe
- le développement de nombreuses applications dont certaines mobiles
- l'hébergement et la gestion d'applications au sein de son Data Center
- la réalisation et la publication de rapports statistiques...

La compagnie dispose d'alliances fortes avec IBM et Microsoft, créatrices de valeur pour leurs clients grâce à leurs initiatives conjointes sur le marché et la qualité des services délivrés.

Au fil des années, Sogeti a su se profiler comme un partenaire de confiance pour nombreux de ses clients. C'est entre autres du à l'importance qu'attache l'entreprise à la collaboration effective avec ses clients et à la qualité des services délivrés.

Pour plus d'informations, visitez [www.sogeti.lu](http://www.sogeti.lu).

Telindus is the Belgacom Group's ICT branch and, through Telindus Telecom, the Group's enterprise operator in Luxembourg. It provides solutions to a variety of private and publicsector companies. Its areas of expertise include enterprise networks and connectivity (national and international), datacenters, systems, storage, security, collaboration, applications and mobility.

Telecom operator since 2009, the ICT market leader launched its operator brand Telindus Telecom in May 2011 and evolved into the reference player for a full-service solution offer including fixed and mobile telephony services, networking, Internet and Cloud Computing. As an expert in both telecommunications and ICT, Telindus Telecom can offer the best of both worlds to its clients, which is a real competitive advantage in the current telecom market.

To deliver its Cloud solutions, Telindus is equipped with a high-performance datacentre environment within the infrastructure of LuxConnect.

The key to the Telindus strategy is offering an all-in-one cloud solution, which includes operational and connectivity services and ICT architecture.

Telindus Telecom offers the following innovative products and services:

- Telindus Telecom U-touch: CaaS (Communication-as-a-Service) solutions, telephony, unified communication and video collaboration, on a flexible, secure and highperformance platform.
- Telindus Telecom U-free: DaaS (Desktop-as-a-Service) solutions. With virtualization, businesses and end-users get rid of the complexities of managing their pool of PCs and laptops.
- Telindus Telecom U-flex (Infrastructure-as-a-Service) solutions. It identifies infrastructure service solutions using the cloud offering SMEs, amongst others, a completely flexible and investment-free ICT service, providing them with complete control over operational costs and a guaranteed superior-quality service.
- Telindus Telecom U-cloud is the Luxembourg's first global cloud solution in self-service mode, allowing businesses to create for themselves a real virtual datacentre by means of a simple Internet interface. Whether requirements are for running production facilities or carrying out tests and developments, whether permanently or temporarily, and wherever you are in Luxembourg, Telindus Telecom U-cloud will respond perfectly to the request.

Today, the cloud solutions represent an unprecedented alignment of the customer expectations and technological opportunities.

These innovative products open doors to new ways of working with ever growing mobility while keeping optimal security.

All our products are hosted on a high-performance and secure platform. This platform is monitored by our security experts 24h/24, in Tier IV datacenters among the most secure worldwide and offering a server availability of 99.50 %. As a solid player with excellent market intelligence since 35 years, we are, as PFS (Professional of Financial Sector), in total conformity with the regulatory framework in terms of corporate governance, organization, risk management and prudential supervision.

## Address

81-83, route d'Arlon  
L-8009 Strassen  
Phone: (+352) 45 09 151  
Fax: (+352) 45 09 11  
contact@telindus.lu  
www.telindustelecom.lu



## Contacts

Christian HAUX  
Sales & Marketing Director  
marcom@telindus.lu  
PICHON Anne-Laure  
Marketing Manager  
marketing@telindus.lu

## Foundation date

1979

## Staff

Luxembourg: 374  
Worldwide: 15699

## Affiliations & certifications (including ISO)

- ISO9001:2008
- PSF

## Awards

- EuroCloud Europe Awards: Telindus is nominated in the Top 3 of Best Europe IaaS Services on the market
- EuroCloud Luxembourg Awards as "Best IaaS / PaaS on the market"

## 2013

- Cloud Provider of the Year

## 2012-2011

- EuroCloud Luxembourg Awards in the Best Case Study Example of Cloud Services for the Private Sector category
- Cloud Computing Provider of the Year

## 2010

- Grand Prix Paperjam ICT
- ICT Company of the Year



## Address

1 Rue Emile Bian  
L-1235 Luxembourg  
Phone: 8002 8004  
Fax: (+352) 2792 8120  
corporate.telecom@post.lu



## Contacts

Jean-Marie SPAUS  
Directeur  
corporate.telecom@post.lu

Marc SCHAMBOURG  
Directeur Adjoint  
corporate.telecom@post.lu

David FOY  
Chef de département Corporate Sales  
corporate.telecom@post.lu

## Foundation date

1842

## Staff

Luxembourg: 480

## Awards

2013, 2012  
• Best Telecom & Internet Innovator of the Year

2011, 2010, 2009, 2008, 2007

• Best Telecom & Internet Services Provider

2010

• ICT Alliance of the year

POST Telecom provides High quality services from fixed and mobile telephony, internet and television to full integrated ICT solutions and business applications. POST Telecom has its own infrastructures and datacenters to deliver these services and provides secure connectivity solutions, as well as voice services, ICT & Cloud and data management to individuals and businesses under PSF status.

Datacenters are connected through TERALINK, broadband network from POST Telecom linked to several major European cities.

POST Telecom is continually investing in its infrastructure, making one of the most modern service partners in Europe. The mobile network offers its private and corporate customers all the comfort of 4G services. More than 600 roaming agreements were signed with 193 countries.

Customer satisfaction is the number one priority of the company, which aims to consistently deliver innovative products with a high level of service. Business customers benefit from a dedicated, flexible and skilled team to allow them to focus on their core business without having to worry about ICT issues.

To make the life of our customers easier, POST Telecom has focused its priorities on :

- ICT & Cloud
- Network & Connectivity
- Security & EMM
- Voice & Collaboration

Aware of the fast changing ecosystems, whether fixed, mobile or ICT, POST Telecom offers a one stop shop that meets all its clients requirements. Today, 80 people are dedicated to the professional market in the sales team.

Our solutions are evolving, making your business life easier.



NOUVELLE RENAULT  
**TWINGO**  
AGILE DE CORPS  
ET D'ESPRIT

**À 99€/MOIS AVEC 5 ANS DE GARANTIE<sup>(1)</sup>**

(1) Cette offre EASYdeal se compose d'un crédit EASYfin Planning et d'un contrat d'extension de garantie. Ces 2 contrats peuvent être souscrits séparément à des conditions identiques. Offre de prêt à tempérament avec dernière mensualité majorée réservée aux particuliers, valable du 01/11/2014 au 30/11/2014 sur Nouvelle Twingo. Taux annuel effectif global 0% pour une durée maximale de 36 mois, avec minimum 30% d'acompte obligatoire. Exemple représentatif : prêt à tempérament ; prix au comptant (remises déduites) pour Nouvelle Twingo Hello avec option Easylife incluse (5 ans / 100.000 km\*) : 9706 € TVAc, acompte : 2939 €, montant du prêt : 6767 €, 35 mensualités de 99 € dont 14,86 € pour l'option extension de garantie, taux annuel effectif global : 0 %, taux débiteur fixe : 0 %, dernière mensualité majorée de 3302 €, montant total dû : 9706 €. Easylife est une extension de garantie couvrant l'ensemble des pièces mécaniques, électriques et électroniques (hors pièces d'usure) au-delà de la période de garantie contractuelle. Sous réserve d'acceptation du dossier par Alpha Credit S.A. (Prêteur), rue Ravenstein 60/15, 1000 Bruxelles. Annonceur : Renault Belgique Luxembourg S.A. (Importateur), boulevard de la Plaine 21, 1050 Bruxelles.\*La première de ces 2 échéances atteinte mettra fin au contrat d'extension de garantie.

4,2 - 4,5 L/100 KM. 95 - 105 G CO<sub>2</sub>/KM.  DONNONS PRIORITÉ À LA SÉCURITÉ.  Renault préconise  

## RENAULT LUXEMBOURG

2 rue Robert Stumper - L - 2557 LUXEMBOURG  
40.30.40.1

## RENAULT BEGGEN

182 rue de Beggen - L - 1220 BEGGEN  
43.52.32.1

## RENAULT ESCH-SUR-ALZETTE

rue Jos Kieffer - L - 4176 ESCH-SUR-ALZETTE  
57.29.76.1

## RENAULT DIEKIRCH

26 Route d'Ettelbrück L - 9230 DIEKIRCH  
80.88.80.1



# SPONSORS & PARTNERS

## SPONSORS



## CISO NIGHTMARES



## ORGANISED BY



## PARTNERS

