2026 ENERGY SAVINGS CERTIFICATES (CEE) SOCIAL LEASING PROGRAMME FOR ELECTRIC CARS

Call for Expressions of Interest for Leasing Companies

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1. Background

To accelerate the transition to environmentally friendly vehicles, the Government is introducing a CEE scheme for the long-term leasing of electric cars for a minimum of three years, to enable the lowest income households who rely on a vehicle for work to switch to carbon-free transport.

Social leasing allows these households to benefit from an environmentally-efficient electric vehicle, without having to purchase it, by paying affordable monthly lease payments. At the end of the contract, the vehicle is returned or purchased at its residual value if there is a purchase option.

2. The Energy Savings Certificates (CEE) social leasing programme for electric cars

The programme aims to support the leasing of new electric cars by providing financial assistance to working individuals, subject to income and mileage conditions. This initiative forms part of the Energy Savings Certificates (CEE) scheme, pursuant to Article L.221-7 of the Energy Code, and the decree approving the PRO-INNO-86 programme, '2026 Social Leasing of Electric Cars'.

Creation of the programme: Order of 14 April 2026 published[1] in the Official Journal on 16 April 2026.

Opening up of the scheme to the general public: from 16 July 2026 to 31 December 2031.

Programme stakeholders:

- The programme is being carried out at national level by ADEME (French Environment and Energy Management Agency).
- The ASP (Agency for Services and Payment), acting on behalf of ADEME, is responsible for registering automotive professionals[2], processing reimbursement requests for financial assistance advanced by dealerships, financial monitoring, activity reporting, inspections, and managing guarantees covering unpaid lease payments and vehicle repair costs.
- The programme funders are obligated parties within the meaning of Article L.221-1 of the Energy Code and their delegatees within the meaning of Article L.221-1-1 of that Code.
- The DGEC (Directorate-General for Energy and Climate) defines the guidelines for the scheme and contributes to its implementation.

Target audience: Any economically active adult individual who can prove that they are resident in France, and who meets the following eligibility criteria:

- Their reference tax income per household share in France, as established in their tax assessment notice for the year (N-1) in respect of income from the last year but one (N-2), the reference year (N) being the year of the date of payment of the 1st lease payment, and increased by any income received abroad in the same year, is less than or equal to EUR 16,880.

1 Order of 14 April 2026 establishing a programme under the energy saving certificate scheme [2] The term 'Automotive Professional' refers to any legal entity (excluding sole traders) carrying out one of the following activities: dealership, automobile manufacturer, car leasing company or brand agent, or any professional authorised to trade in vehicles. This term

refers to the professional registered with the Services and Payment Agency (ASP), who is responsible for taking vehicle orders, advancing the financial assistance and delivering the vehicle to the beneficiary.

- The applicant must meet one of the following two conditions:
  - o The distance travelled between their home and workplace using their personal vehicle is greater than 10 kilometres;
  - o They drive more than 8,000 kilometres per year for professional purposes using their personal vehicle, including commuting between home and workplace.

Ambition: The aim of the scheme is to provide financial assistance for the long-term leasing, or option-based leasing, of at least 50,000 new electric passenger cars for lower income households.

Time frame: The scheme is scheduled to be open to the general public from 16 July 2026. The programme ends on 31 December 2031.

Geographical scope: The entire French territory to which the Energy Savings Certificates apply.

The programme budget: EUR 401 million.

3. The Call for Expressions of Interest (AMI)

This Call for Expressions of Interest (hereinafter referred to as the “AMI”) aims to identify and enter into agreements with operators in the long-term car leasing sector, with or without a purchase option (hereinafter referred to as “leasing companies”), who wish to participate in the 2026 CEE social leasing programme for electric vehicles. Successful applicants will be able to offer lease arrangements, which are eligible for financial assistance and are accessible to the target audience, subject to compliance with the programme’s requirements.

Bids will be required to meet a set of strict eligibility criteria (Section 4) relating to monthly lease payments, rental agreements, technical characteristics of vehicles, and eligibility conditions for beneficiaries. ADEME will be responsible for assessing applications and approving eligible leasing companies, with a view to ensuring the gradual and controlled roll-out of offerings across the country.

For the sake of clarity on the organisation of the agreements made between the different actors in the programme, Figure 1 below illustrates these contractual relationships. The parties involved in the ADEME/leasing company agreement, resulting from this call for expressions of interest, are highlighted using a colour-coding system:

- In green: ADEME and the ADEME/leasing company agreement under its responsibility.
- In orange: an approved leasing company; the long-term lease or lease-to-own agreement containing the leasing company’s offer and the guarantee agreement.
- The scope of this call for expressions of interest is outlined in the red box.

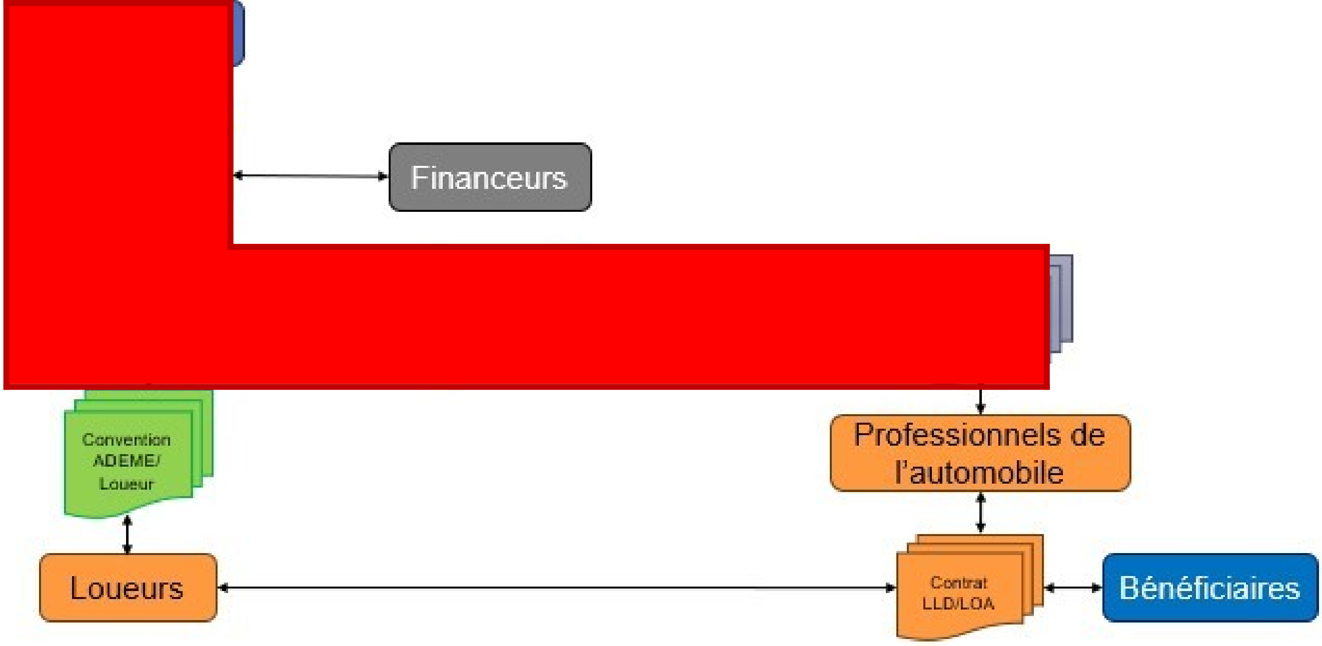

Figure 1 – Programme

stakeholders and agreements,

DGEC, Conventions Programme État/ADEME/Financeurs, Financeurs	*DGEC, agreements between the State, ADEME and funding bodies, funding bodies,*
ADEME, Convention de mandat ADEME/ASP, ASP, Décision d'enrôlement ASP/prof.	*ADEME, ADEME/ASP mandate agreement, ASP, ASP/professional registration decision,*
Convention ADEME/Loueur, Professionnels de l'automobile	*ADEME/leasing company agreement, automotive professionals,*
Loueurs, Contrat LLD/LOA, Bénéficiaires	*leasing companies, long-term rental/lease-to-own agreements, beneficiaries*

The call for expressions of interest opens on 11 May 2026 at 12:00 and closes on 11 June 2026 at 17:00 (Paris time).

Offers from leasing companies may be submitted throughout the entire opening period of the call for expressions of interest. Applications will be processed as they are received until the call for expressions of interest closes. Eligible applications will be approved as soon as possible following their review by ADEME.

4. Eligibility criteria

This section sets out the requirements that must be met in order for the leasing company to be eligible for the CEE social leasing programme. Candidates must be able to prove that their tenders comply with each requirement, both at the time of submission of the application and at any time during the programme, if requested to do so by ADEME.

This call for expressions of interest is open to any company that is a legal entity, engaged in the business of long-term leasing of motor vehicles—with or without an option to purchase (LLD or LOA)—for a period of three years or more, and which can demonstrate sufficient operational capacity to implement the scheme in accordance with the programme's requirements.

The dossiers will be assessed against the following eligibility criteria:

4.1. First lease payment conditions

The first lease payment under the lease agreement, excluding options, additional services and extras, plus the amount of the financial assistance, must be free of charge to the beneficiary. The social leasing financial assistance is provided by the automotive professional and is applied in full to the first lease payment. The deduction of the financial assistance must be clearly shown on the payment schedule, the invoice or the receipt for the first month's lease payment. Therefore, if the beneficiary does not wish to have any options, additional services or extras, the first month's lease payment cannot exceed EUR 0. The automotive professional is responsible for informing the beneficiary of the optional nature of any charges.

4.2. Monthly lease payment conditions

The offer must include at least one long-term lease or a lease-to-own agreement for an electric vehicle with a monthly payment of EUR 140 or less (including VAT)[3] (this condition does not apply in overseas territories). For all other long-term leases or leases with an option to purchase, the lease payment must not exceed EUR 200 (including VAT) per month.

4.3. Conditions relating to the first lease payment

At least 25% of the agreements signed by a leasing company under the scheme, excluding those offered in overseas territories, must be for a lease payment of EUR 140 per month (including VAT) or less. To ensure compliance with this requirement, the leasing company shall submit a weekly statement to ADEME detailing the total value of its lease agreements, specifying the monthly lease payment for each one.

4.4. Minimum lease term and indexing of the financial assistance to the lease term

The lease agreement must have a minimum term of three years or more. Eligibility for the contract is subject to the payment of the first lease payment before the end of the programme and is subject to the availability of funds.

4.5. Eligibility criteria relating to the Type-Variant-Version (TVV) of the proposed vehicles

As at the closing date of this call for expressions of interest, the vehicle's Type-Variant-Version (TVV) must meet the following conditions:

a. It must correspond to a passenger electric vehicle and achieve the minimum environmental score (set at 60 points)[4] in accordance with Article D251-1 of the Energy Code[5] and the Order of 7 October 2023.

b. It is listed in the leasing companies' bids submitted to ADEME as part of this call for expressions of interest from leasing companies. No additional TVVs may be added after the aforementioned validation phase under the call for expressions of interest from leasing companies. Any request to include new TVVs in the programme after such validation shall be inadmissible.

4.6. Vehicle eligibility criteria

On the date of payment of the first lease payment provided for in the lease agreement, the leased vehicle must meet the following conditions:

a. It belongs to category **M1** within the meaning of Article R. 311-1 of the Road Traffic Code.

b. Its mass in running order is less than **1,800 kilograms**.

c. It is registered in France with a permanent registration number.

d. It has not previously been registered, either in France or abroad.

e. Its acquisition cost[1] is less than or equal to **EUR 47,000 including VAT**, excluding options, accessories and additional services, plus, where applicable, the acquisition cost or the market value of the battery if the battery is leased.

[3] Lease payments are systematically exclusive of optional services, the inclusion of which is not required under this call for expressions of interest, and with the CEE programme financial assistance deducted from the first lease payment (including any increase).

[4] *https://score-environnemental-bonus.ademe.fr/*

[5] Article D251-1 of the Energy Code Article D251 – 1 Energy Code – Légifrance

4.7. Conditions for updating the leasing company's offer

The leasing company is not allowed to update its offer of electric vehicles after the closing date of the call for expressions of interest from leasing companies. Once the call for expressions of interest from leasing companies has closed, the list of models and TVVs proposed by the leasing company under the social leasing programme is finalised.

4.8. Criteria relating to the lease agreement and the commitments of the leasing company

a. The lessee can travel at least 15,000 kilometres per year with the vehicle at no additional cost.

b. The lease agreement must not allow the vehicle to be subleased to a third party.

c. The order form, or failing that, the lease agreement, must state the expected delivery date of the leased vehicle. The delivery period determined by this expected date may not exceed six months from the date of signature of the order form or the date of signature of the lease agreement.

d. The lease agreement must allow the beneficiary to cancel the contract without incurring any charges if the vehicle is delivered more than 14 days after the aforementioned estimated delivery date.

e. The lease agreement must allow the beneficiary to terminate the lease without incurring any costs (apart from any costs associated with restoring the property to its original condition) in the event of death, disability, loss of employment or force majeure.

   Cases of force majeure are assessed on the basis of three cumulative conditions set out in Article 1218 of the Civil Code[2]: the event must be external to the parties, unforeseeable at the time the contract was concluded, and irresistible in its execution: in other words, it must be unforeseeable and

1In accordance with Article 4 of the Order of 29 December 2017 https://www.legifrance.gouv.fr/loda/id/JORFTEXT000036340821

2Article 1218 – Civil Code – Légifrance

irresistible (at least for the duration of the contract) and beyond the parties' control[3].

f. At the request of a lessee experiencing difficulties in paying their monthly rent, or in the event of arrears identified by the leasing company, the leasing company must provide, without charging the lessee any costs in addition to those stipulated in the contract, the option, for a limited period of three months, to defer part or all of the payment due or to make a partial repayment. The leasing company may require that such postponements do not result in postponement of the contract expiry date or the vehicle return date.

g. It is the leasing company's responsibility to remind the final beneficiary (i.e. the lessee) and the partner automotive professionals of the rules regarding the prohibition on combining financial assistance applicable to the scheme in question (as set out in section "5. "Financing and financial assistance arrangements for the final beneficiary"). This obligation to provide information is intended to ensure compliance with the rules in force and to prevent any irregularity in the award or maintenance of that assistance.

h. The leasing company undertakes to provide the following reports according to the templates provided by the ADEME. This requirement is intended to enable ADEME to carry out its monitoring, verification and control functions within the framework of the programme.

   - Weekly report to be submitted to ADEME on contracts taken out, specifying the monthly payments, including those equal to or less than the lease payment of EUR 140 (including VAT) per month.
   - Every six months, data on vehicle refurbishment (number of vehicles, costs incurred, etc.) and data relating to ongoing social leasing contracts.
   - Every month, a list of contracts benefiting from a partial or total deferral of their term with the amount and duration of the deferrals, together with a list of terminated contracts (claims, force majeure, etc.).

   It is the leasing company's responsibility to provide ADEME, as part of their application to the call for expressions of interest from leasing companies and whenever necessary, with an up-to-date list of partner automotive professionals, including for each of them their company name and SIRET number. The SIRET numbers submitted by the leasing companies will be updated on a weekly basis.

i. It is the responsibility of the leasing company to provide the lessee with clear, fair and precise information, relating in particular to the essential characteristics of the offer, the contractual commitments and the conditions of eligibility for the social leasing scheme. This obligation to provide information is intended to prevent any misleading or unfair commercial practice by the motor vehicle professional, in accordance with the provisions of the Consumer

3 For example: the death, recognised disability or prolonged hospitalisation of the lessee, or an accident rendering the vehicle beyond repair. The following do not constitute force majeure: being placed under guardianship or trusteeship, theft of the vehicle, a malfunction of the vehicle, or financial difficulties experienced by the lessee. The supporting documents submitted must explicitly demonstrate that it is impossible to use the vehicle during the period during which the vehicle is committed to be kept.

Code and the recommendations of the Commission des clauses abusives (Unfair Terms Commission).

j. It is the responsibility of the leasing company to collect and transmit to the ADEME, at the end of the rental contract, the record of the mileage actually travelled by the vehicle. This transmission must take place either at the time of return of the vehicle under a long-term lease agreement (LLD) or at the time of purchase of the vehicle by the lessee under a lease-to-own agreement (LOA). In the event that the number of kilometres actually travelled falls below the threshold required by the programme to qualify for financial assistance, ADEME reserves the right to withdraw all or part of the said assistance from the beneficiary lessee, and to impose penalties, where applicable, in accordance with the provisions of Article 7.

k. As part of the programme, the Government will monitor the commitments made by car manufacturers—whose vehicles are included in the leasing company's fleet—to provide their distribution networks with buy-back clauses allowing for the repurchase of the vehicle once the lease agreement has expired. Their absence or non-compliance has no bearing on the conditions for the award of the financial assistance and does not give rise to any entitlement to compensation under this call for expressions of interest.

5. Financing and financial assistance arrangements for the final beneficiary[4]

The financial assistance is provided to the beneficiary under a long-term lease agreement, with or without an option to purchase, entered into under the following conditions:

- The leasing company (as defined in this call for expressions of interest) entered into an agreement with ADEME, on the date of payment of the first lease payment provided for in the lease agreement, in accordance with the model drawn up by ADEME;
- The automotive professional (as defined in point 2 of this call for expressions of interest) must be registered with the ASP by the date on which the first lease payment under the lease agreement is made. The automotive professional must apply to the ASP for registration in order to be able to pay the financial assistance to the beneficiary in advance and subsequently claim reimbursement from the ASP. The application for registration is assessed by the ASP and results in either a positive or negative decision. If the application is accepted, the automotive professional is deemed to have been registered on the date the application was submitted (and not on the later date of its acceptance by the ASP).

The financial assistance is paid in advance by the automotive professional, acting on their own behalf, to the lessee (the final recipient of the financial assistance), who cannot apply for it themselves from the ASP.

The financial assistance is applied in full to the amount, inclusive of all taxes, of the first lease payment mentioned in the lease agreement, after any discount, rebate, deduction or advantage granted by the leasing company.

The deduction of the financial assistance must be clearly shown on the lease agreement, the payment schedule, the invoice or receipt for the first month's lease payment, or a certificate in accordance with a template provided by the ASP, clearly identifying the legal entity advancing the amount, and accompanied by the following statement: "Electric passenger car leasing financial assistance. "

4 The final beneficiary is the person renting the vehicle.

A single beneficiary or vehicle may only receive one instance of financial assistance under this CEE social leasing programme.

Financial assistance under the 2026 Social Leasing Programme (PRO-INNO-86) cannot be combined, for the same beneficiary or the same vehicle, with financial assistance for the social leasing of electric vehicles provided under the 2024 leasing financial assistance and the 2025 Social Leasing Programme (PRO-INNO-85).

The financial assistance from the CEE social leasing programme may not be combined, for the same vehicle, with the standardised energy saving transaction forms TRA-EQ-114 and TRA-EQ117 (incentive payment).

Method of calculating the financial assistance: The amount of financial assistance is determined by criteria relating to the European production of all or part of the vehicle. These European production criteria classify vehicles according to their type, variant and version (TVV), the lists for which are provided by ADEME.

Two categories of vehicles must be distinguished when calculating the financial assistance:

1. For a TVV whose vehicle meets the eligibility criteria defined in sections 4.5 and 4.6, the financial assistance amount shall be equal to the smaller of the following two amounts:

- EUR 6,500;
- 29% of the purchase price of the vehicle including all taxes, plus, if applicable, the cost of the battery if it is leased;

2. For a TVV whose vehicle meets the eligibility criteria set out in sections 4.5 and 4.6, **and** is present, on the closing date of the call for expressions of interest from leasing companies, in the list of vehicles meeting the European production criteria required to qualify for the additional CEE premium, the detailed rules for which are laid down in Article 3-7-3 of the amended order of 29 December 2014 [5].

The amount of the financial assistance is equal to the lower of the following two amounts:

- EUR 9,000;
- 29% of the purchase price of the vehicle, including all taxes but excluding optional extras, plus the cost of the battery, if applicable, where the battery is leased.

An additional premium of EUR 500 is allocated to vehicles with engines manufactured within the European Economic Area (EEA). An electric motor is considered to be manufactured in the EEA when the following four sites are located in the EEA:

- Production site of the rotor core: site where the punching and stacking operations of the sheets constituting the rotor core are carried out;
- Production site of the stator core: site where the punching and stacking operations of the sheets constituting the stator core are carried out;
- Stator winding site: site where stator winding operations are carried out;

5 *The list of vehicles that meet the European production criteria required to qualify for the maximum award levels is published on the ADEME website under 'Environmental score'* .

- Assembly site of the electric motor: site where the assembly of the electric motor is carried out, including in particular the insertion of the rotor into the stator.

As previously stated on 28 April 2026 on the website of the Directorate-General for Enterprise (DGE), manufacturers wishing to claim eligibility for their TVVs for the aforementioned additional EUR 500 grant must submit an application to ADEME comprising (i) a registration form and (ii) a sworn statement. **These two documents, the templates for which were made available on 28 April 2026 via the link below, must be submitted to ADEME, duly completed, no later than 18 May 2026 at 12:00 noon**(Paris time), at the following address: leasing.social.2026@ademe.fr Link to the documents to be completed:

https://www.entreprises.gouv.fr/espace-entreprises/consultations-publiques/revision-desaides-prevues-au-programme-2026-de-location

In the case of multiple engine manufacturing sites within the same TVV, including a manufacturing site located outside the EEA, the location of the engine manufacturing site of the entire TVV shall be considered to be outside the EEA. In the event of multiple engine manufacturing configurations within the same TVV, a separate line must be entered in the above-mentioned submission table for each configuration.

On the basis of information provided by manufacturers, and following consultation with the Ministers for the Economy and Energy, ADEME draws up, at the level of the TVV, a list of vehicles that meet the condition regarding the location within the EEA of the engine manufacturing site, as defined above. This list is published on **26 May** on the website of the *ADEME Innovation for Transition* platform dedicated to the call for expressions of interest from leasing companies.

As a result of this additional bonus, the final amount of the financial assistance may exceed the rate of financial assistance based on the purchase price of the vehicle (including all taxes but excluding optional extras), plus the cost of the battery, if applicable, where the battery is leased.

6. Application procedures for the call for expressions of interest

The candidate must submit an offer comprising the elements listed below, via ADEME's "Innovating for the Ecological Transition" platform.

Elements to be included in the application dossier:

- Financial health attestation.
- The application form including the description of the rental offers with or without an option to purchase, completed **for each TVV.**
- The standard lease agreement(s) – with or without a purchase option – setting out the general and/or specific terms and conditions tailored to the requirements of the 2026 Social Leasing Programme, specifying in particular:
    - o In the case of a lease without a purchase option, the explicit mention of the absence of such an option;
    - o The possibility of applying restoration costs upon return of the vehicle in the event of damage;
    - o the existence of a 14-calendar-day withdrawal period free of charge after signature of the agreement;

- The right to cancel in the event of a delivery delay of more than 14 days from the estimated delivery date, provided the vehicle has not yet been delivered; o The right to cancel free of charge in the exceptional cases provided for in Articles L312-19 and L216-6 of the Consumer Code, in the event of death, disability (within the meaning of Article L341-1 of the Social Security Code), loss of employment of the lessee, or force majeure within the meaning of Article 1218 of the Civil Code;
- A warning concerning the consequences of default by the lessee; o A warning concerning the consequences of early termination of the agreement by the lessee;
- A reference to the possibility of applying, for a period not exceeding three months, for a partial or full deferral of lease payments at no cost to the beneficiary;
- The interest rate applied to late payments and any penalties incurred outside the three-month deferral period;
- A reference to the minimum mileage covered free of charge under the lease agreement (15,000 km); o A warning regarding the prohibition on cumulating financial assistance;
- The cash purchase price of the leased vehicle, excluding any options, accessories or additional services;
- The registration number or serial number of the vehicle, if available; o The market value of the battery, if applicable; o The lease term; o The date of signature of the lease agreement; o The characteristics and full trade name of the vehicle;

- The estimated delivery date (if the lease agreement is submitted at the order declaration stage);
- A reference to a zero first lease payment excluding ancillary fees, after deduction of the financial assistance; o The amount of the first lease payment, including any options, extras or additional services where applicable;
- The amount of subsequent lease payments including options and additional services; o If possible:
  - The amount of the first lease payment, excluding any options, accessories or additional services;
  - The amount of subsequent lease payments excluding any options and additional services.

- An up-to-date list of professionals in the automotive sector who are partners, with their company names as well as SIRET numbers for each of them. Partner organisations not included on this list will not be able to submit declarations when placing orders, nor will they be registered with the ASP.

Applicants are reminded that the data provided and the information contained in the offer are binding on the applicant and must be adhered to should the bid be accepted by ADEME.

Information on this scheme can be obtained from ADEME via the dedicated email address: leasing.social.2026@ademe.fr. All questions and answers deemed useful for helping potential candidates better understand the scheme will be published on the portal.

The complete tender must be sent electronically to the ADEME ‘Innovate for the green transition’ portal: https://www.innoverpourlatransitionecologique.fr/fr/challenges/leasingsocial-2026

Applications not submitted via the ADEME platform by the closing date and time will not be reviewed and will automatically be rejected.

Applications are accepted on a rolling basis throughout the entire opening period of this call for expressions of interest. ADEME will process these applications in accordance with the procedures set out below. If the applicant is deemed eligible, an agreement is drawn up between ADEME and the leasing company, enabling the operational launch of the offer under the programme.

Applications are assessed by the ADEME according to the following criteria:

- Administrative compliance of the dossier;
- Compliance with the eligibility criteria of the programme;
- Relevance of the proposed commercial offer (pricing, volume, availability).

ADEME reserves the right to request any additional documents or clarification required to assess the application dossier, or to reject a dossier that does not meet the requirements.

7. Sanctions for non-compliance with contractual commitments

The agreement between ADEME and the leasing company requires the leasing company to comply with the declared data and transmitted information as well as, more generally, the eligibility criteria set out in point 4.

Any breach of these commitments would automatically result in the withdrawal of financial assistance under the social leasing scheme, with the leasing company bearing sole and definitive responsibility for the financial consequences of such withdrawal.

Furthermore, this sum to be repaid in the event of the financial assistance being recovered could be subject to a 50% surcharge in the event of deliberate non-compliance by the leasing company, or a 100% surcharge in the event of fraudulent conduct on the part of the leasing company.

Non-termination commitment and procedure in the event of non-payment: the leasing company is required, by its agreement with the ADEME, to comply with the minimum lease term of three years for all contracts concluded under the programme. It may not unilaterally terminate a lease agreement from the first month of payment default. In the event of non-compliance with this commitment, the leasing company shall be liable to repay the financial assistance to ADEME *on a pro rata basis*, and may be subject to penalties.

Early termination of the lease agreement by the leasing company is only permitted, within the framework of the agreement with ADEME, under the following conditions:

- For beneficiaries in income deciles D4 and D5: after **three consecutive months** of non-payment, after the deferral of monthly payments has been put in place;
- For beneficiaries in income deciles D1 to D3: after a cumulative total of **7 months**' unpaid instalments (whether consecutive or not) – comprising 6 months covered by the guarantee and 1 additional month – after providing evidence that a deferral of monthly payments has been arranged and that the guarantee has been invoked.

If these conditions are not met, the leasing company remains liable. If these conditions are met, the leasing company may terminate the contract and the lessee will then be held liable. In such cases, the beneficiary is required to repay the amount of the financial assistance on a pro rata basis corresponding to the remaining unexpired contractual term.

8. Guarantee

The scheme provides automotive professionals with a guarantee covering unpaid lease payments and for the cost of restoring the vehicle to its original condition upon its return.

In the event of unpaid lease payments, the leasing company has two options:

1. Deferral of monthly payments: the leasing company must, at the lessee's request, offer to defer any outstanding monthly payments for a total period of up to three months over the course of the lease agreement, at no extra cost. This deferral is implemented with the beneficiary's consent, and the beneficiary must be informed of this. If the leasing company is unable to contact the beneficiary, they will need to provide evidence of this to ADEME. This situation shall not prevent the activation of the guarantee, or, where appropriate, the early termination of the agreement, under the conditions mentioned in Section 7.

2. The guarantee: once it has been established that the beneficiary has not complied with the deferral of monthly payments, the leasing company may activate the guarantee for beneficiaries in the first to third deciles. This covers 50% of unpaid lease payments for up to six months, whether taken as a single period or in separate periods, consecutive or otherwise. The guarantee may only be requested at the end of the lease term, including in the event of early termination.

Responsibility and management: The guarantee, with a budget of EUR 6 million including management fees, falls under the responsibility of ADEME in its capacity as operator of the programme. Its management is delegated to the Agency for Services and Payments (ASP) under a mandate agreement. The detailed terms and conditions of the guarantee are set out in a dedicated set of rules.

Eligible beneficiaries: the guarantee is reserved for beneficiaries whose reference tax income per household share in France, as established by their tax assessment notice for the year (N-1) in respect of income from the last year but one (N-2), the reference year (N) being the year of the date of payment of the 1st lease payment, and increased by any income received abroad in the same year, is less than or equal to EUR 11,250.

Amount of the guarantee: the guarantee shall cover, within the limit of 50% of the sums due:

- A maximum of six unpaid lease payments in total, whether consecutive or not;
- The vehicle repair costs charged upon return of the vehicle.

The overall limit per beneficiary, across all payments, is set at:

- **EUR 2,000** for beneficiaries of income deciles D1 (EUR 0 to EUR 1,980) and D2 (EUR 1,980 to EUR 7,640); - **EUR 1,500** for beneficiaries of income decile D3 (EUR 7,640 to EUR 11,250).

Claims procedure: upon the expiry of the lease agreement – whether early or otherwise – with or without a purchase option, the leasing company submits a single claim per dossier (for unpaid lease payments and/or vehicle repair costs) directly to the ASP.

Period of validity: the guarantee shall remain in force until 31 December 2031. From that date onwards, any lease agreement, even if it meets the original terms of the guarantee, will no longer be covered by this guarantee and will not give rise to any entitlement to a claim under it.

9. Communication

The visual identity guidelines for the 2026 social leasing scheme will be provided at a later date as part of the programme.

These guidelines require leasing companies to include the necessary visuals and mandatory information when presenting their offers on the commercial pages of their websites and, more generally, in advertisements for social leasing schemes.

10. Confidentiality

ADEME guarantees that the documents submitted at the financial assistance application stage will be treated with the strictest confidentiality and will be used only by the DGEC, ADEME and its agents within the limited scope of the assessment relating to this scheme.

Once the application has been approved, the eligible models will be featured in a general government communication regarding vehicles eligible for social leasing.