

# PRICING SUPPLEMENT

## Pricing Supplement



**RENAULT**

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Euro 4,000,000,000  
Euro Medium Term Note Programme  
for the issue of Notes  
Due from one month from the date of original issue

**SERIES NO: 13**  
**TRANCHE NO: 1**  
**EUR 20,000,000 4.785 per cent. Notes due 8 December 2010**

Issue Price: **99.97** per cent

**HSBC Bank plc**

The date of this Pricing Supplement is 8 December 2003.

This Pricing Supplement, under which the Notes described herein (the “Notes”) are issued, is supplemental to, and should be read in conjunction with, the Offering Circular (the “Offering Circular”) dated 12 May 2003 issued in relation to the Euro 4,000,000,000 Euro Medium Term Note Programme of the Issuer. Terms defined in the Offering Circular have the same meaning in this Pricing Supplement. The Notes will be issued on the terms of this Pricing Supplement read together with the Offering Circular. The Issuer accepts responsibility for the information contained in this Pricing Supplement which, when read together with the Offering Circular, contains all information with respect to the Issuer and the Group and the Notes that is material in the context of the issue of the Notes.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer of, or an invitation by or on behalf of anyone to subscribe or purchase any of the Notes.

Except as disclosed in this document, there has been no material adverse change in the condition (financial or other) of the Issuer since 30 June 2003 and no material adverse change in the prospects, results of operations or general affairs of the Issuer and the Group since 31 December 2002.

The Offering Circular, together with this Pricing Supplement, contains all information relating to the assets and liabilities, financial position, profits and losses of the Issuer which is material in the context of the issue and offering of the Notes and nothing has happened, to the Issuer’s knowledge, which would require the Offering Circular to be supplemented or to be updated in the context of the issue and offering of the Notes.

Signed:

Authorised Officer

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|           |   |   |
|-----------|---|---|
| <b>1</b>  | Issuer:   | Renault   |
| <b>2</b>  | (i) Series Number:  | 13  |
|           | (ii) Tranche Number:  | <b>1</b>  |
| <b>3</b>  | Specified Currency or Currencies:                                   | Euro (“EUR”)  |
| <b>4</b>  | Aggregate Nominal Amount:   |   |
|           | (i) Series:   | EUR 20,000,000  |
|           | (ii) Tranche:   | EUR 20,000,000  |
| <b>5</b>  | (i) Issue Price:  | 99.97 per cent. of the Aggregate Nominal Amount                     |
|           | (ii) Net proceeds:  | EUR 19,994,000  |
| <b>6</b>  | Specified Denomination(s):  | EUR 10,000  |
| <b>7</b>  | (i) Issue Date:   | 8 December 2003   |
|           | (ii) Interest Commencement Date (if different from the Issue Date): | Not Applicable  |
| <b>8</b>  | Maturity Date:  | 8 December 2010   |
| <b>9</b>  | Interest Basis:   | 4.785 per cent. Fixed Rate<br>(further particulars specified below) |
| <b>10</b> | Redemption/Payment Basis:   | Redemption at par   |
| <b>11</b> | Change of Interest or Redemption/Payment Basis:                     | Not Applicable  |
| <b>12</b> | Options:  | None  |
| <b>13</b> | Status:   | Unsubordinated Notes  |
| <b>14</b> | Listing(s):   | Luxembourg Stock Exchange   |
| <b>15</b> | Method of distribution:   | Non-syndicated  |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

|           |  |  |
|-----------|--|--|
| <b>16</b> | Fixed Rate Note Provisions   | Applicable   |
|           | (i) Rate (s) of Interest:  | 4.785 per cent. per annum payable annually in arrear |
|           | (ii) Interest Payment Date(s):   | 8 December in each year                              |
|           | (iii) Fixed Coupon Amount (s):   | EUR 478.50 per EUR 10,000 in nominal amount          |
|           | (iv) Broken Amounts:   | Not Applicable                                       |
|           | (v) Day Count Fraction (Condition 5(a)):   | Actual/Actual  |
|           | (vi) Determination Date(s) (Condition 5(a)):   | 8 December   |
|           | (vii) Other terms relating to the method of calculating interest for Fixed Rate Notes: | Not Applicable                                       |
| <b>17</b> | Floating Rate Note Provisions  | Not Applicable                                       |
| <b>18</b> | Zero Coupon Note Provisions  | Not Applicable                                       |

|  |                                       |                |
|--|---------------------------------------|----------------|
| <b>19</b>                                | Index Linked Interest Note Provisions | Not Applicable |
| <b>20</b>                                | Dual Currency Note Provisions         | Not Applicable |
| <b>PROVISIONS RELATING TO REDEMPTION</b> |                                       |                |
| <b>21</b>                                | Call Option                           | Not Applicable |
| <b>22</b>                                | Put Option                            | Not Applicable |
| <b>23</b>                                | Final Redemption Amount               | Nominal amount |
| <b>24</b>                                | Early Redemption Amount               |                |

- |       |  |                |
|-------|--|----------------|
| (i)   | Early Redemption Amount(s) payable on redemption for taxation reasons (Condition 6(f)), for illegality (Condition 6(j)) or an event of default (Condition 9) and/or the method of calculating the same (if required or if different from that set out in the Conditions) | Yes            |
| (ii)  | Redemption for taxation reasons permitted on days others than Interest Payment Dates (Condition 6(f)):   | Yes            |
| (iii) | Unmatured Coupons to become void upon early redemption (Materialised Bearer Notes only) (Condition 7(f)):  | Not Applicable |

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

|           |  |  |
|-----------|--|--|
| <b>25</b> | Form of Notes:   | Dematerialised Notes                             |
| (i)       | Form of Dematerialised Notes:  | Bearer dematerialised form ( <i>au porteur</i> ) |
| (ii)      | Registration Agent:  | Not Applicable                                   |
| (iii)     | Temporary Global Certificate:  | Not Applicable                                   |
| (iv)      | Applicable TEFRA exemption:  | Not Applicable                                   |
| <b>26</b> | Additional Financial Centre(s) (Condition 7(h)) or other special provisions relating to payment dates:   | Not Applicable                                   |
| <b>27</b> | Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):  | Not Applicable                                   |
| <b>28</b> | Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay: | Not Applicable                                   |
| <b>29</b> | Details relating to Instalment Notes:  | Not Applicable                                   |
| <b>30</b> | Redenomination, renominatisation and reconventioning provisions:   | Not Applicable                                   |
| <b>31</b> | Consolidation provisions:  | Not Applicable                                   |
| <b>32</b> | <i>Masse</i> (Condition 11)  | Applicable                                       |

The initial Representative will be:  
Philippe Guillot  
28, rue Brunier Bourbon  
78400 Chatou

The alternate Representative will be:  
Catherine Boillet  
35, rue des artistes  
75014 Paris

The Representative will not receive any remuneration from the issuer.

33 Other terms or special conditions: Not Applicable

#### **DISTRIBUTION**

34 (i) If syndicated, names of Managers: Not Applicable

(ii) Stabilising Manager (if any): Not Applicable

(iii) Dealer's Commission: Not Applicable

35 If non-syndicated, name of Dealer: HSBC Bank plc

36 Additional selling restrictions: Not Applicable

#### **OPERATIONAL INFORMATION**

37 ISIN Code: FR0010033365

38 Sicovam Number: Not Applicable

39 Common Code: 018126273

40 Depositary(ies)

(i) Euroclear France to act as Central Depository Yes

(ii) Common Depository for Euroclear and Clearstream, Luxembourg No

41 Any clearing system(s) other than Euroclear France, Euroclear and Clearstream, Luxembourg and the relevant identification number(s): Not Applicable

42 Delivery: Delivery against payment

43 The Agents appointed in respect of the Notes are: **Fiscal Agent and Principal Paying Agent**

**BNP Paribas Securities Services, Luxembourg Branch**  
23, avenue de la Porte Neuve  
L - 2085 Luxembourg  
Grand-Duchy of Luxembourg

**Luxembourg Paying Agent**

**BNP Paribas Securities Services, Luxembourg Branch**  
23 avenue de la Porte Neuve  
L - 2085 Luxembourg

Grand-Duchy of Luxembourg  
(formerly BNP Paribas Luxembourg)

**44** In the case of Notes listed on Euronext Paris S.A.: Not Applicable

**GENERAL**

**45** The aggregate principal amount of Notes issued Not Applicable  
has been translated into Euro at the rate of [●],  
producing a sum of:

**46** Rating The programme has been rated Baa2 by Moody's and  
BBB by Standard & Poor's and Fitch.

A security rating is not a recommendation to buy,  
sell or hold securities and may be subject to  
suspension, reduction or withdrawal at any time  
by the assigning rating agency