

**COMPANIES**  
NON-PROFIT  
ORGANISATIONS,  
INSTITUTIONS AND  
PUBLIC ECONOMY PLAYERS

# FEES

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as of 1 January 2020

Conditions and fees  
applied to bank transactions



**SOCIETE  
GENERALE**

**COMPANIES**  
NON-PROFIT  
ORGANISATIONS,  
INSTITUTIONS AND  
PUBLIC ECONOMY PLAYERS

# FEES

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For many years, Societe Generale has supported businesses, non-profit organisations, institutions and public economy players in achieving their projects.

Our goal is to become THE relationship bank.  
We are therefore striving to build a **long-term relationship with our customers**, based on **trust** and **transparency**.

This documentation therefore provides you with clear and precise information about our fees applicable from 1 January 2020.

Find our fees on the websites  
**[entreprises.societegenerale.fr](https://www.societegenerale.fr/entreprises)** and  
**[associations.societegenerale.fr](https://www.societegenerale.fr/associations)**

You may also request them from  
**your Relationship Manager**,  
who is your key point of contact.

# YOUR ONLINE BANKING SERVICES

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Societe Generale supports you in your development and the management of your transactions **by simplifying access to your transactions wherever you are.**

We offer you a whole range of electronic banking services for greater efficiency and speed.

We provide simple, flexible and tailored solutions to help you manage your day-to-day transactions remotely, whatever your company's existing equipment.

You can collect information on your transactions and accounts, initiate payment and collection transactions and manage your cash, all in a secure and automated way using the internet or electronic transmission.

Our Flow specialists are also available to meet you and, in collaboration with your Relationship Manager, conduct an in-depth analysis of your needs and provide you with personalised advice.

**Ask your Relationship Manager for more information.**

# INTRODUCTION

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For companies, non-profit organisations, institutions and public economy players, this document replaces the “Conditions and fees applied to bank transactions by Businesses, Non-Profit Organisations, Institutions and Public Economy Players as of 1 March 2019” referred to in our contracts. This document is not exhaustive. It may be amended at any time under the conditions stipulated for amending financial conditions, in accordance with the General Terms and Conditions of the relevant account agreement.

Most of the fees in this brochure are not subject to VAT. However, in accordance with the VAT rules applicable to banking institutions, some transactions are automatically taxable. Therefore, when VAT is due, VAT at the legal rate on the date of the transaction is added to the net fixed or proportional fees stated.

To help you to understand this document,  
the symbols used have the following meanings.

<b>VAT</b>	Fees subject to VAT.
<b>VALUE DATES</b> p.53	Value dates at the end of the brochure.
<b>NEW</b>	New service or product.
<b>min.</b>	Minimum
<b>max.</b>	Maximum

The words marked with an asterisk \*  
are explained in the “Glossary” at the  
end of the brochure.

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# YOUR DAY-TO-DAY ACCOUNTS

Euros

## YOUR ACCOUNT MAINTENANCE

### Opening an administrative file and updating the customer's status

This annual fee is payable in addition to the recovery of costs incurred (mortgage registry, court registry, land registry, etc.).

#### ■ FOR BUSINESSES

##### – Your turnover

- Less than EUR4.5 million
- EUR4.5 million to EUR15 million
- More than EUR15 million

min. 325.00

min. 625.00

min. 1,240.00

#### ■ FOR NON-PROFIT ORGANISATIONS

min. 145.00

### Account maintenance fees

These monthly charges are calculated and payable at the end of each closing period.

#### ■ FIXED CHARGE

##### – Account in euros

min. 29.00

##### – Account in other currency

min. 36.00  
(or equivalent value)

#### ■ TURNOVER FEE\*

from 0.60‰  
to 2.00‰

##### – Minimum per month

8.00

#### ■ ISSUING OF INTEREST STATEMENTS

##### – Paper

20.00  
per scale

##### – Electronic (internet or electronic transmission)<sup>(1)</sup>

4.00  
per scale

#### ■ INACTIVE ACCOUNT MAINTENANCE FEE<sup>\*(2)</sup>

(after 12 months of inactivity within the meaning of Article L.312-19 of the French Monetary and Financial Code)

##### – Fees per account per year<sup>(3)</sup>

max. 30.00

### Basic Banking Services (BBS)

Range of banking services provided within the framework of the right to access banking services provided for in Articles L312-1 and D312-5-1 of the French Monetary and Financial Code.

**Free of charge**

\* See glossary p. 62.

**(1)** Electronic transmission subscription extra. **(2)** Savings accounts, savings books and securities accounts are not included in this billing. **(3)** Up to the available balance on the account.



	Euros
<b>Paper account statements</b> These charges are collected monthly.	
■ MONTHLY	Free of charge
■ FORTNIGHTLY	6.00
■ WEEKLY	8.00
■ DAILY	36.00
<b>Mail collection from branch</b> These monthly charges are collected for each account.	
■ MAIL HELD AT THE BRANCH AT THE CUSTOMER'S REQUEST	14.00
<b>YOUR INFORMATION REQUESTS</b>	
<b>Request for particular information</b> These charges, determined according to the scale of the request, apply to information requests received from firms responsible for company accounts. The information is provided once the account holder's agreement has been obtained.	
■ INFORMATION REQUEST   VAT	min. 190.00
<b>Document search</b>	
■ MONTHLY ACCOUNT STATEMENT   VAT	18.00 per statement
■ OTHER DOCUMENT (per item)   VAT - First year - After first year	18.00 35.00
■ ADDITIONAL PER COPY   VAT	0.70
<b>YOUR OTHER TRANSACTIONS</b>	
<b>Safe deposit box</b> This annual fee is applicable to the account holder renting the box.	
■ SAFE DEPOSIT BOX OF UP TO 30DM <sup>3</sup> WITH INSURED CONTENT VALUE OF UP TO EUR30,500   VAT	104.16
■ OTHER SAFE DEPOSIT BOX SIZES AND/OR INSURANCE	Contact us

	Euros
<b>Attachment received</b>	
■ <b>FEE PER GARNISHMENT OR PREVENTIVE ATTACHMENT</b>	122.00
■ <b>FEE PER THIRD-PARTY DEBT ORDER</b> Since 01/01/2019, the third-party debt order replaces opposition, garnishment and attachment proceedings, administrative opposition, as well as simplified receivables attachments and seizures of property by customs.	8.33% of the amount due (max. 83.33)
<b>Administration fees</b>	
■ <b>PER TRANSACTION UNDER A CASH MANAGEMENT AGREEMENT</b> (daily cap: 6 transactions)	min. 11.00
■ <b>FOR ANY OTHER TRANSACTIONS</b>	min. 16.00
<b>Commercial information in France</b>	
■ <b>CYCLÉA INFOS</b> The chosen package provides unlimited access to financial and economic information about a defined list of businesses, monitoring of businesses and a management tool. It also provides access to additional paid modules: targeting, flexible insurance, etc.	Contact us
<b>NON-PROFIT ORGANISATIONS – YOUR SPECIFIC TRANSACTIONS</b>	
<b>Quiétis Associations<sup>(1)</sup></b> Insurance for non-profit organisations' papers and means of payment and legal and tax information by telephone.	
■ <b>PER BANK ACCOUNT</b> (monthly premium)	3.60
<b>JAZZ Associations<sup>(2)</sup></b>	
■ <b>MONTHLY SUBSCRIPTION</b>   <b>VAT<sup>(3)</sup></b> JAZZ Associations includes: <ul style="list-style-type: none"><li>– Subscription to Progéliance net (options not included),</li><li>– Quiétis Associations insurance,</li><li>– monthly fixed account maintenance costs, annual fee for account administration and updating of accounting, legal and tax status,</li><li>– fees for cancellation of cheques and direct debits (including recall of debits),</li><li>– Fees for issuing three bank drafts per year.</li></ul>	10.20

(1) Within the limits of the contractual provisions. Quiétis Associations consists of group insurance and assistance policies taken out by Societe Generale with Sogessur and Juridica, companies governed by the French Insurance Code, and presented by Societe Generale, whose registered office is located at 29 Boulevard Haussmann, 75009 Paris, in its capacity as an insurance brokerage company, registered with ORIAS under number 07 022 493 (orias.fr). (2) Offer reserved for local non-profit organisations (annual budget of less than EUR300,000 and/or with fewer than 10 permanent employees). (3) Partially subject to VAT.

# YOUR CASH MANAGEMENT SERVICES

Euros

## YOUR ELECTRONIC BANKING SERVICES IN FRANCE

The charges relating to each subscription are collected each month unless otherwise stipulated in the contract concerned. These charges do not include transaction handling fees (see the sections “Your collections and payments in Europe and internationally” on pages 17 to 32 and “Your other international transactions” on pages 33 to 39).

### **Sogecash Net (entreprises.societegenerale.fr) | VAT**

A range of internet services enabling access to banking and financial functions, particularly in the following forms:

- Sogecash Net Évolution,
- “à la carte” services that can be subscribed to individually, independently or in addition to Sogecash Net Évolution.

#### ■ **SOGECASH NET ÉVOLUTION (INCLUDING 3 CURRENT ACCOUNTS)**

Consultation of account statements, account statements in PDF format (Electronic Account Statement), monthly invoice of fees subjects to VAT in PDF format, consultation of statements of bills of exchange to be paid, consultation of intraday transactions, transaction search, entry of ordinary and instant SEPA transfers, entry of standing SEPA transfer (currently only for France), entry of payment authorisations for bills of exchange, receipt of alerts for the availability of chequebooks and bank cards, a mandatory security solution for any contract subscription (for a single user registered for a maximum of 5 devices).

**29.90**

#### ■ **INDIVIDUAL SERVICES**

##### – **Payments** (for each of the 6 services)

Entry of orders for ordinary SEPA transfers<sup>(1)</sup>, instant transfers<sup>\*(1)</sup>, standing SEPA transfers (currently only for France), international transfers, European cash transactions, and payment authorisations for bills of exchange.

**8.00**

##### – **Collections** (for each of the 2 services)

Entry of remittance of bills of exchange, entry of SEPA\* direct debits.

**8.00**

##### – **Statements**

- Account statement, per account<sup>(1)</sup>
- Accounts in PDF format (Electronic Account Statement)
- Monthly invoice of fees subject to VAT in PDF format
- Monthly summary of Card collection fees (RMFEC) in PDF format

**14.00**

Free of charge

Free of charge

Free of charge

\* See glossary p. 62.

(1) Services also available on iPhone and iPad (registered trademark of Apple Inc. – App Store is a service of Apple Inc.) and Android (registered trademark of Google Inc. – Google Play is a service of Google Inc.).

	Euros
• Annual summary of Card collection fees (RAFEC) in PDF format	Free of charge
• “Business Card” statement in PDF format	Free of charge
• Interest (Electronic interest statement) (per scale)	4.00
• Intraday transactions, per account <sup>(1)</sup>	14.00
• Cheque statement:	
– per service,	8.00
– per image viewed (cheque, paying-in slip).	0.50
• Statement of bank card invoices to be paid <sup>(1)</sup> , statement of bills of exchange to be paid <sup>(1)</sup> , transaction search <sup>(1)</sup>	4.00
<b>- Cash</b>	
• Account merger	8.00
• Securities trading account, per account	4.00
<b>- Electronic money</b>	
• Electronic money service (including tracking of electronic bank card collections) per electronic money contract	14.00
<b>- Downloading</b>	
• Account statements in spreadsheet format	8.00
• Account statements in CFONB 120 format	
– subscription	30.00
– per record	0.09
• SEPA transfer confirmations in ISO 20022 format	
– subscription	14.00
– per sequence*	2.00
• International transfer confirmations in CFONB 320 or ISO 20022 format	
– subscription (per format)	14.00
– per sequence*	2.00
• European cash transfer confirmations in ISO 20022 format	
– subscription	14.00
– per sequence*	2.00
• Bill of exchange confirmations in CFONB 160 format	
– subscription	14.00
• SEPA direct debit confirmations*	
– subscription	14.00
– per sequence*	2.00
<b>- Tracking of other channels<sup>(1)</sup> and separate execution order<sup>(1)</sup></b>	
• tracking of other channels <sup>(1)</sup>	8.00
• separate execution order <sup>(1)</sup>	Included

\* See glossary p. 62.

**(1)** Also available on iPhone and iPad (registered trademark of Apple Inc. – App Store is a service of Apple Inc.) with at least Mac OS X 10.9 and Android (registered trademark of Google Inc. – Google Play is a service of Google Inc.).

	Euros
<ul style="list-style-type: none"> <li>- <b>Alerts<sup>(1)(2)</sup></b> (for each of the 10 services) <ul style="list-style-type: none"> <li>• Chequebook or card available, rejections of transfers issued <b>4.00</b></li> <li>• SEPA* direct debit remittance unpaid or rejected, SEPA* direct debit received, bills of exchange unpaid, cheques unpaid or rejected, balance below set limit, balance above set limit, SEPA transfer received (ordinary and instant), international transfer received <b>8.00</b></li> <li>• Transactions to be signed: payments and collections entered, downloaded and electronically transmitted. <b>8.00</b></li> </ul> </li> <li>- <b>Stock exchange</b> (including the consultation of securities trading accounts) <b>8.00</b></li> <li>- <b>“Secure Access” security solution<sup>(1)</sup></b> <b>mandatory for any contract subscriptions</b> <b>4.00</b> Per registered user on maximum of 5 devices</li> <li>- <b>Double signature<sup>(1)</sup></b> <b>4.00</b></li> </ul>	
<b>Other electronic banking services</b>	
<ul style="list-style-type: none"> <li>■ <b>SOGESTEL (EBICS T PROTOCOL) OR SOGESTEL TS (EBICS TS PROTOCOL)</b> <b>  VAT</b></li> <li>- <b>Remittance option</b> Service enabling electronic transmission of payment and collection orders (ordinary SEPA transfers, SEPA* direct debits, bills of exchange, etc.). <ul style="list-style-type: none"> <li>• Sogestel <b>58.50</b></li> <li>• Sogestel TS <b>53.50</b></li> </ul> </li> <li>- <b>Statement option</b> Electronic transmission service for account statements, intraday statements and other transaction statements (domiciled bills of exchange, SEPA direct debits, unpaid SEPA direct debits, etc.). <ul style="list-style-type: none"> <li>• Account statements <b>63.50</b></li> <li>• Intraday statements <b>35.00</b></li> <li>• Other statements (per statement) <b>30.00</b></li> <li>• Consumption <ul style="list-style-type: none"> <li>- Per record (CFONB format) <b>0.09</b></li> <li>- Per sequence or transaction (XML format) <ul style="list-style-type: none"> <li>- Account and intraday statements <b>0.28</b></li> <li>- Other statements <b>0.09</b></li> </ul> </li> <li>- Per kilobyte (SWIFT format) <b>2.75</b></li> </ul> </li> <li>• Electronic Account Statement (PDF format) <b>Free of charge</b></li> </ul> </li> </ul>	

\* See glossary p. 62.

**(1)** Also available on iPhone and iPad (registered trademark of Apple Inc. – App Store is a service of Apple Inc.) with at least Mac OS X 10.9 and Android (registered trademark of Google Inc. – Google Play is a service of Google Inc.). **(2)** Ability to send alerts by SMS, email or app notification.

	Euros
<b>■ STATEMENTS BY EMAIL</b>   VAT <ul style="list-style-type: none"> <li>• Subscription per statement</li> <li>– Consumption</li> <li>– Per attachment (email)</li> <li>– Per attachment for electronic interest statements (email)</li> </ul>	<b>30.00</b>  <b>0.41</b> <b>4.00</b>
<b>■ PROGÉLIANCE NET<sup>(1)</sup></b>   VAT <p>A range of services available via the internet, smartphones and tablets reserved for non-profit organisations enabling the consultation of accounts and the electronic transmission of bank transactions and trading orders.</p> <ul style="list-style-type: none"> <li>– <b>Basic subscription</b></li> <li>– <b>Options</b></li> </ul>	<b>22.00</b> <b>Contact us</b>

## YOUR INTERNATIONAL ELECTRONIC BANKING SERVICES

<b>Global Cash</b>   VAT <b>■ GLOBAL CASH</b> <p>A range of internet services enabling the management of accounts, held by Societe Generale or other banks<sup>(2)</sup>, regardless of the country in which they are located (reporting and transmission of orders). Order reporting and validation services (entered, downloaded to Global Cash or electronically transmitted) are available on smartphones and tablets via the Global Cash Mobile application.</p>	<b>Contact us</b>
<b>Other international electronic banking services</b>   VAT <b>■ SOGECASH INTERNATIONAL REPORTING</b> <p>Issuing of statements for accounts held outside France within the Societe Generale group or with other banks<sup>(2)</sup>, using the EBICS protocol.</p>	<b>Contact us</b>
<b>■ SOGECASH 101</b> <p>Combined with the Sogestel TS offer, enables the issuing of payment orders from accounts held outside France, within the Societe Generale group or with other banks<sup>(2)</sup>.</p>	<b>Contact us</b>

**(1)** Offer reserved for local non-profit organisations (annual budget of less than EUR300,000 and/or with fewer than 10 permanent employees). **(2)** For reporting services: provided that the bank is a SWIFT network member. For payment services: provided that the bank is a SWIFT network member and has signed a 101 agreement with Societe Generale.

	Euros
<p>■ <b>SOGECASH INTERNATIONAL ACCOUNT MANAGEMENT</b></p> <p>Account management service for receiving payment orders from a third bank<sup>(1)</sup> to debit accounts held in France by Societe Generale and/or for sending account statements to that bank, which makes them available to the client.</p>	Contact us
<p>■ <b>ELECTRONIC FILE TRANSMISSION SERVICES FOR THE SOGECASH INTERNATIONAL RANGE</b></p> <p>Multi-bank<sup>(1)</sup> and multi-country services for the electronic transmission of reporting files and payment or collection orders, through various delivery communication protocols:</p> <ul style="list-style-type: none"> <li>- Sogecash SWIFTNet</li> <li>- Sogecash international SFTP</li> <li>- Sogecash International EBICS</li> </ul>	Contact us
<b>YOUR OTHER CASH MANAGEMENT SERVICES</b>	
<p><b>Electronic certificates</b>   VAT</p> <p>■ <b>SWIFT 3SKEY CERTIFICATE</b></p> <ul style="list-style-type: none"> <li>- Per NG Pro USB Token<sup>(2)</sup></li> </ul>	90.00
<p>■ <b>SECURITY SOLUTION</b></p> <ul style="list-style-type: none"> <li>- "Secure Access International" security solution<sup>(2)</sup> per user registered for a maximum of 5 devices</li> </ul>	3.00
<p><b>Tracking of international transfers</b></p> <p>■ <b>TRACKING OF INTERNATIONAL TRANSFERS</b></p> <p>Solution for tracking international transfers issued through a single transaction reference and notifying the status of these transactions.</p> <ul style="list-style-type: none"> <li>- Requires a subscription to Global Cash, Sogestel, Sogestel TS, Sogecash SWIFTNet or Sogecash International SFTP</li> </ul>	63.50
<p><b>Sogecash Fournisseurs</b></p> <p>■ <b>SOGECASH FOURNISSEURS</b></p> <p>Service allowing a business to arrange the payment of accepted supplier invoices on the due date (FAE) in Europe (SEPA zone<sup>(3)</sup>) and internationally.</p> <ul style="list-style-type: none"> <li>- Requires a subscription to Global Cash, Sogestel, Sogestel TS, Sogecash SWIFTNet or Sogecash International SFTP</li> <li>- Per transaction</li> </ul>	Contact us

(1) For reporting services: provided that the bank is a SWIFT network member. For payment services: provided that the bank is a SWIFT network member and has signed a 101 agreement with Societe Generale. (2) USBtoken: device hosting electronic certificates. (3) SEPA, see definition on page 64.

<b>Euros</b>	
<p><b>Cash-pooling services</b></p> <p>■ <b>SOGECASH TSE</b> (Transfer of Balances or Entries)</p> <p>Service enabling the automatic transfer to a pooling account, at day's end, of balances or entries recorded in accounts held with the Societe Generale network in France, belonging to the same legal entity. Possibility of choosing the frequency – Service available for accounts in euros or other currencies.</p>	<b>Contact us</b>
<p>■ <b>SOGECASH POOLING</b></p> <p>Service for the automatic pooling at day's end of the cash positions of a company or a group of companies recorded in accounts held with Societe Generale in France. Possibility of choosing the frequency – Service available for accounts in euros or other currencies.</p>	<b>Contact us</b>
<p>■ <b>SOGECASH INTERNATIONAL POOLING</b></p> <p>Service for the international automatic pooling at day's end of the cash positions of a company or a group of companies for accounts held with Societe Generale group establishments in France or internationally.</p> <p>Possibility of choosing the frequency – Service available for accounts in euros or other currencies.</p>	<b>Contact us</b>
<p>■ <b>SOGECASH INTRADAY SWEEPING</b></p> <p>Service for the automatic pooling<sup>(1)</sup> over the day of the cash positions of a company or a group of companies recorded in accounts held by any bank<sup>(2)</sup> in France or internationally.</p> <p>Service available for accounts in euros or other currencies.</p>	<b>Contact us</b>
<p><b>Services via SEPAMail<sup>(3)</sup></b></p> <p>■ <b>VERIFICATION VIA SEPAMAIL<sup>(3)</sup></b></p> <p>Service to verify the bank account details provided by an account holder to the issuer of a transfer order or SEPA* direct debit.</p>	<b>Contact us</b>

\* See glossary p. 62.

**(1)** Pooling account opened at Societe Generale. **(2)** Subject to the bank's technical capacities. **(3)** SEPAMail is an interbank network comprising BNP Paribas, Banque Populaire, Caisse d'Epargne, Crédit-Mutuel CIC, Societe Generale, La Banque Postale and Crédit Agricole. The network is based on a secure messaging system which enables its members to securely exchange information.



# YOUR COLLECTIONS IN EUROPE AND INTERNATIONALLY

		Euros
<b>TRANSFER RECEIVED</b>		
<b>SEPA transfer<sup>(1)</sup></b> <div>Transfer in euros received from a country within SEPA <sup>(2)</sup></div>		<b>VALUE DATES</b> p.53
■ <b>PER ORDINARY SEPA TRANSFER</b>		Free of charge
■ <b>PER INSTANT SEPA TRANSFER<sup>(3)</sup></b>		Free of charge
<b>European cash transfer<sup>*(2)</sup></b>		
■ <b>PER EUROPEAN CASH TRANSFER*</b>		Contact us
<b>International transfer</b> <div>Transfer in euros received from a country outside SEPA <sup>(2)</sup> or transfer received in a currency other than the euro regardless of the issuing country</div>		
■ <b>PER INTERNATIONAL TRANSFER</b> Rates exclude handling fees, see page 39 "Foreign exchange transactions"		19.00
■ <b>PER INTERNATIONAL CASH TRANSFER*</b>		Contact us
<b>Specific fees (third-party transfers)</b>		
■ <b>MISSING OR INCORRECT BENEFICIARY IBAN* OR BANK DETAILS</b>		18.00
■ <b>SENDING OF A PRINTED NOTICE</b>		5.00
■ <b>PERSONALISATION OR SPECIAL REQUEST</b> (search, notice of receipt, copies, etc.)		18.00
■ <b>TRANSFER TO A NON-DOMICILED ACCOUNT*</b>		30.00
■ <b>BENEFICIARY ACCOUNT NOT HELD AT SOCIETE GENERALE</b>		27.00
<b>SEPA DIRECT DEBIT* AND SEPA INTERBANK PAYMENT ORDER (SEPA TIP)</b>		
<b>SEPA direct debit* remittance (including SEPA interbank payment order) and SEPA B2B direct debit*</b>		
■ <b>INTERNET OR ELECTRONIC TRANSMISSION</b>		pages 11 to 16
– <b>Subscription to services</b>		
– <b>Per SEPA direct debit* (including SEPA interbank payment order)</b>		0.46
– <b>Per SEPA B2B direct debit*</b>		0.65

\* See glossary p. 62.

(1) Excluding transfers covered by a personalisation service or choice of bank routing according to the international transfer terms and conditions set out below. The SEPA transfer may be labelled "European transfer" in certain Societe Generale reports. (2) SEPA, see definition on page 64.

(3) Subject to availability of the service.

## YOUR COLLECTIONS IN EUROPE AND INTERNATIONALLY

	Euros
<b>■ PAPER CONVERTED TO ELECTRONIC FORMAT</b> (computer filing) – Per sequence* – Per SEPA direct debit (including SEPA interbank payment order) or SEPA B2B	13.00 5.00
<b>■ REQUEST FOR SCI ASSIGNMENT (SEPA CREDITOR ID)</b>	36.00
<b>■ UNPAID SEPA DIRECT DEBIT (INCLUDING SEPA INTERBANK PAYMENT ORDER) OR SEPA B2B</b>	17.50
<b>■ SENDING OF A PRINTED NOTICE</b> (acceptance or notice of unpaid item)	5.00
<b>SEPA Solution Intégrale</b>	
<b>■ SEPA DIRECT DEBIT AND SEPA B2B DIRECT DEBIT MANDATE MANAGEMENT SERVICE</b>	Contact us
<b>Automatic re-presentation of unpaid items</b>	
<b>■ MONTHLY SUBSCRIPTION TO THE SERVICE</b>	20.00
<b>■ PER SEPA DIRECT DEBIT (INCLUDING SEPA INTERBANK PAYMENT ORDER) OR SEPA B2B</b>	0.65
<b>CARD</b>	
<b>Collection in person</b>	
<b>■ LOCAL FLOW COLLECTION CONTRACT</b> – Contract set-up – Electronic money commissions (per transaction)	Free of charge Personalised study
<b>■ CONTACTLESS PROGÉCARTE</b>   VAT Electronic Payment Terminal (EPT) rental solution with associated services <sup>(1)</sup>	Contact us
<b>■ MOBILE COLLECTIONS SOLUTION</b> Mobile Collections Terminal combined with a collections application installed on a smartphone or compatible tablet – Mobile Collections Terminal purchase <sup>(2)</sup>   VAT – Monthly subscription (per Terminal)   VAT – Electronic money fees	95.00 9.90 Personalised study

\* See glossary p. 62.

(1) Contract with a manufacturer/distributor of Electronic Payment Terminals (EPT) and mobile collection terminals, a partner of Societe Generale (Verifone, Ingenico or Worldline). (2) Agreement concluded in-branch with a Societe Generale partner supplier of collection terminals.

## Collection via internet

### ■ SOGENACTIF

Secure payment service via internet including connection to the technical payment platform for recording transactions and the e-money contract for flow acquisition. Integrates into the merchant site of the company or non-profit organisation and handles the entire online payment, from creation of the transaction to remittance to the bank.

	Euros
<ul style="list-style-type: none"> <li>- <b>Connection fees on opening</b>   VAT</li> </ul>	300.00
<ul style="list-style-type: none"> <li>- <b>Monthly subscription</b>   VAT</li> </ul>	31.00
<ul style="list-style-type: none"> <li>- <b>Electronic money fees</b></li> </ul>	Personalised study
<ul style="list-style-type: none"> <li>- <b>Payment acceptance via Paylib (electronic wallet<sup>(1)</sup>)</b></li> </ul>	Free of charge
<ul style="list-style-type: none"> <li>- <b>Collections option via SEPA direct debit*</b> <ul style="list-style-type: none"> <li>• Option set-up package   VAT</li> <li>• Use of a database of existing mandates (per mandate)   VAT</li> <li>• Cost per archived mandate with signature   VAT</li> <li>• Cost per SEPA direct debit</li> </ul> </li> </ul>	400.00 0.30 0.90 0.20
<ul style="list-style-type: none"> <li>- <b>Option to accept holiday e-cheques (ANCV)</b> <ul style="list-style-type: none"> <li>• Per transaction   VAT</li> </ul> </li> </ul>	0.50
<ul style="list-style-type: none"> <li>- <b>Mobile In App application option</b> (solution for integration of the payment page into the mobile application of the company or non-profit)</li> </ul>	Free of charge
<ul style="list-style-type: none"> <li>- <b>Gonogo+ option</b> (service with 72 security tools configurable based on the activities of the company or non-profit)</li> </ul>	Contact us
<ul style="list-style-type: none"> <li>- <b>Scoring tool option</b> (service for score-based evaluation – green, orange or red – of a transaction's risk) <ul style="list-style-type: none"> <li>• Per transaction   VAT</li> </ul> </li> </ul>	0.10
<ul style="list-style-type: none"> <li>- <b>Dashboard option</b> (service to obtain detailed statistics and graphs on the activity of the company or non-profit organisation) <ul style="list-style-type: none"> <li>• Monthly subscription   VAT</li> </ul> </li> </ul>	25.00

\* See glossary p. 62.

**(1)** Secure payment service integrated with the Sogecommerce, Sogefactures and Sogenactif services allowing buyers to make online payments by bank card without needing to enter data on the payment page.

		Euros
■ <b>SOGECOMMERCE</b>		
Secure payment service via internet including connection to the technical payment platform for recording transactions and the e-money contract for flow acquisition. Integrates with the merchant site of the company or non-profit organisation and handles the entire online payment, from creation of the transaction to remittance to the bank.		
- <b>Connection fees on opening</b>	VAT	300.00
- <b>Monthly subscription</b>	VAT	32.00
- <b>Electronic money fees</b>		Personalised study
- <b>Payment acceptance via Paylib (electronic wallet<sup>(1)</sup>)</b>		Free of charge
- <b>Collections option via SEPA direct debit*</b>		
• Option set-up package	VAT	400.00
• Use of a database of existing mandates (per mandate)	VAT	Contact us
• Cost per archived mandate with signature	VAT	0.90
• Cost per SEPA direct debit		0.20
- <b>Option to accept holiday e-cheques (ANCV)</b>		
• Per transaction	VAT	0.50
- <b>Tailored risk management option</b> (Creation and establishment of security rules tailored to the activity of the business or non-profit organisation. More than 80 available and configurable criteria)		Contact us
- <b>Payment module for websites developed using open source and proprietary CMS solutions<sup>(2)</sup> (more than 30 modules to choose from)</b>		Free of charge
- <b>Dashboard option</b> (detailed tracking of your activity)		
• Monthly subscription		Free of charge
- <b>Embedded payment option</b>  (allows merchants to integrate the payment form directly into the payment path)		Contact us
■ <b>SOGECOMMERCE LITE</b>		NEW
Solution allowing merchants without a website to offer online payment to their customers.		
- <b>Connection fees on opening</b>	VAT	300.00
- <b>Monthly subscription</b>	VAT	21.00

\* See glossary p. 62.

(1) Secure payment service integrated with the Sogecommerce, Sogefactures and Sogenactif services allowing buyers to make online payments by bank card without needing to enter data on the payment page. (2) Content Management System.

		Euros
<b>INTERNET FLOW CONTRACT</b> E-money collection contract for online flow acquisition. For businesses and non-profit organisations already subscribing to a technical solution for accepting online payments with a third-party payment service provider (excluding Sogénactif and Sogecommerce).		
- Monthly subscription	VAT	21.00
- Electronic money fees		Personalised study
<b>Collection by mail</b> <b>SOGEFAULTURES</b> Remote invoice collection solution via bank card. Includes the web interface to create the pre-transactions corresponding to invoices issued, a secure website and/or dedicated voice server to allow end-customers to pay their invoices and the e-money contract for flow acquisition.		
- Connection fees on opening	VAT	300.00
- Monthly subscription	VAT	21.00
- Electronic money fees		Personalised study
- Payment acceptance via Paylib (electronic wallet <sup>(1)</sup> )		Free of charge
<b>VPC E-GESTION</b> Service agreement permitting the entry of card transactions by the merchant through a web interface and including the e-money contract for flow acquisition.		
- Connection fees on opening	VAT	300.00
- Monthly subscription	VAT	30.00
- Electronic money commissions		Personalised study
<b>VPC FLOW ON EPT COLLECTION CONTRACT</b> Contract to collect card transactions initiated remotely and entered by the business or non-profit organisation on an Electronic Payment Terminal (EPT).		
- Contract set-up		Free of charge
- Electronic money commissions (per transaction)		Personalised study

(1) Secure payment service integrated with the Sogecommerce, Sogefactures and Sogenactif services allowing buyers to make online payments by bank card without needing to enter data on the payment page.

## CHEQUE

### Transactions in France

VALUE DATES  
p.53

#### ■ COLLECTION OF CHEQUES IN EUROS DRAWN ON A BANK IN MAINLAND FRANCE, FRENCH OVERSEAS TERRITORIES, SAINT PIERRE AND MIQUELON OR MONACO

Cheques payable on banks in the overseas collectivities and overseas countries are processed differently with fees potentially levied by the correspondents.

Free of charge

#### ■ ELECTRONIC COLLECTION OF CHEQUES

Contact us

#### ■ PERSONALISED CHEQUE PAYING-IN SLIPS

Free of charge

#### ■ UNPAID ITEM RECEIVED

- Due to insufficient funds
- Other reasons (excluding the recovery of any protest costs)

Free of charge  
20.50

#### ■ AUTOMATIC RE-PRESENTATION OF CHEQUES UNPAID DUE TO INSUFFICIENT FUNDS (per cheque and per re-presentation – 2 re-presentations maximum)

Contact us

#### ■ NOTICE OF RECEIPT (excluding the recovery of communication or postage costs)

18.00

### Transactions in Europe and internationally

This transaction is combined with a transfer service for its payment. Fees for receipt of the transfer must be added.

Rates exclude handling fees, see page 39 “Foreign exchange transactions”.

#### ■ “ACCELERATED CREDIT” COLLECTION

For this procedure’s eligibility criteria, see your Relationship Manager.

25.00  
per cheque

#### ■ “FIRM CREDIT” COLLECTION

For this procedure’s eligibility criteria, see your Relationship Manager.

1.10‰  
min. 25.00  
per cheque

#### ■ UNPAID ITEM

42.80

#### ■ NOTICE OF RECEIPT

40.00

		Euros
<b>BILL OF EXCHANGE</b>		
<b>Transactions in France</b>	VALUE DATES p.53	
■ <b>INTERNET OR ELECTRONIC TRANSMISSION</b>		pages 11 to 16
– Subscription to services		4.35
– Per remittance*		0.59
– Per bill presented for collection		
■ <b>PAPER</b>		
– Per remittance*		19.60
– Per bill presented for collection		5.90
■ <b>PRESENTATION OF PAPER BILL OF EXCHANGE FOR ACCEPTANCE</b>		Contact us
■ <b>UNPAID ITEM</b> (excluding the recovery of any protest costs)		20.00
■ <b>NOTICE OF RECEIPT</b> (excluding the recovery of communication or postage costs)		20.00
■ <b>CLAIM, EXTENSION OR CHANGE OF ACCOUNTING-HOLDING BANK (PER BILL OF EXCHANGE)</b>		20.00
<b>Transactions in Europe and internationally</b>		
<p>This transaction is combined with a transfer service for its payment. Fees for receipt of the transfer must be added.</p> <p>Rates exclude handling fees, see page 39 “Foreign exchange transactions”.</p>		
■ <b>SIMPLE COLLECTION OF A BILL</b>		1.00‰ min. 30.00
■ <b>UNPAID ITEM</b>		40.00
■ <b>NOTICE OF RECEIPT, EXTENSION, ACCEPTANCE, ETC.</b>		40.00
<b>CASH</b>		
<b>Deposits</b>	VALUE DATES p.53	
■ <b>AUTOMATED DEPOSIT CARD</b>		
– Annual subscription		Free of charge
– Fee per deposit		Free of charge
■ <b>ONE-TIME TRANSFER</b>		Contact us

\* See glossary p. 62.

# YOUR PAYMENTS IN EUROPE AND INTERNATIONALLY

		Euros
TRANSFER ISSUED		
<b>SEPA transfers</b>		
Transfer in euros sent to a country within SEPA <sup>(1)</sup> .		
■ <b>INTERNET</b>		
- Subscription to the service	pages 11 to 16	
- Per ordinary SEPA transfer		0.21
- Per instant SEPA transfer <sup>*(2)</sup>		0.60
- Per accelerated transfer		0.60
■ <b>ELECTRONIC TRANSMISSION</b>		
- Subscription to the service	pages 11 to 16	
- Per ordinary SEPA transfer		0.21
- Per high secrecy transfer <sup>(3)</sup>		0.05
- Per accelerated transfer		0.60
■ <b>PAPER</b>		
- Per ordinary SEPA transfer handled by your branch		15.00
<b>European urgent transfer*</b>		
■ <b>Internet or ELECTRONIC TRANSMISSION</b>		
- Subscription to services	pages 11 to 16	
- Per urgent transfer*		0.60
■ <b>PAPER</b>		
- Per urgent transfer* handled by your branch		19.00
<b>European cash transfer*</b>		
■ <b>INTERNET OR ELECTRONIC TRANSMISSION</b>		
- Subscription to services	pages 11 to 16	
- Per European cash transfer		7.00
■ <b>PAPER</b>		
- Per cash transfer* handled by your branch		24.00
<b>International transfer</b>		
Transfer in euros sent to a country outside SEPA <sup>(1)</sup> or transfer sent in a currency other than the euro regardless of the recipient country.		
Rates exclude handling fees, see page 39 "Foreign exchange transactions".		
		VALUE DATES p.53

\* See glossary p. 62.

**(1)** SEPA, see definition on page 64. **(2)** Subject to availability of the service. **(3)** Commission received in addition to the commission per transfer at best or accelerated transfer. Service available by electronic transmission only. This service provides secrecy for certain acquisition transfer and report data.



	Euros
<b>INTERNET OR ELECTRONIC TRANSMISSION</b> <ul style="list-style-type: none"> <li>- Subscription to services</li> <li>- Per ordinary international transfer</li> <li>- Per urgent international transfer*</li> <li>- Per international cash transfer*</li> </ul>	pages 11 to 16 <b>0.85‰</b> min. 12.00 max. 70.00  <b>1.00‰</b> min. 17.00 max. 75.00  <b>20.00</b>
<b>PAPER</b> <ul style="list-style-type: none"> <li>- Per ordinary international transfer</li> <li>- Per urgent international transfer*</li> <li>- Per international cash transfer*</li> </ul>	<b>1.00‰</b> min. 24.00 max. 80.00  <b>1.10‰</b> min. 26.00 max. 90.00  <b>30.00</b>

Societe Generale will automatically convert the following transfer orders:

- euro-denominated transfer orders issued to beneficiaries located in certain countries outside SEPA or within SEPA where such conversion is permitted by the regulations.
- transfer orders denominated in USD to beneficiaries outside the United States of America.

For more information, see the terms and conditions of the Business Account Agreement.

<b>Payment Protection Solutions</b>	Contact US
Security service for SEPA and international flows	
<b>Specific fees</b>   VAT	
■ <b>MISSING OR INCORRECT IBAN* OR BANK DETAILS</b>	<b>18.00</b>
■ <b>“FREE OF CHARGES FOR THE BENEFICIARY” OPTION<sup>(1)</sup></b>	<b>23.00</b>
■ <b>PERSONALISATION, CHOICE OF BANK ROUTING OR ANY SPECIAL REQUESTS</b> (search, notice of receipt, copies, etc.)	<b>18.00</b>
■ <b>SENDING OF A PRINTED NOTICE</b> (acceptance or transaction rejected)	<b>5.00</b>
■ <b>SWIFT FEE</b>	<b>15.00</b>
<b>Standing SEPA transfer*</b> (only in France)	

\* See glossary p. 62.

(1) At the customer's request and subject to the conditions of the Societe Generale service.

## YOUR PAYMENTS IN EUROPE AND INTERNATIONALLY

	Euros
■ <b>PER PAPER TRANSFER</b> <sup>(1)</sup>	1.50
■ <b>PER INTERNET TRANSFER (ENTERED IN SOGECASH NET)</b>	0.25
■ <b>REJECTION OF STANDING ORDER DUE TO INSUFFICIENT FUNDS</b>	
– For a transfer < EUR20	Free of charge
– For a transfer ≥ EUR20 to a Societe Generale account	Free of charge
– For a transfer ≥ EUR20 to another bank	20.00

### SEPA DIRECT DEBIT\* AND SEPA INTERBANK

#### PAYMENT ORDER (SEPA TIP)

■ <b>PAYMENT OF A SEPA DIRECT DEBIT* (INCLUDING SEPA INTERBANK PAYMENT ORDER) OR A SEPA B2B DIRECT DEBIT*</b>	Free of charge
■ <b>ESTABLISHMENT OF A SEPA B2B DIRECT DEBIT* MANDATE</b> <sup>(2)</sup>	10.50
■ <b>STOP-PAYMENT ON A SEPA OR SEPA B2B* DIRECT DEBIT MANDATE</b>	15.00
■ <b>CANCELLATION OF A SEPA OR SEPA B2B* DIRECT DEBIT MANDATE</b>	15.00
■ <b>REJECTION OF A SEPA DIRECT DEBIT (INCLUDING SEPA INTERBANK PAYMENT ORDER) OR A SEPA B2B DIRECT DEBIT* FOR INSUFFICIENT FUNDS</b>	100% of the amount rejected (max. 20.00)
■ <b>LIST OF AUTHORISED MANDATES (LAM)</b> Service to explicitly designate authorised SEPA direct debit mandates on your account	Contact us

### ENVIRONNEMENT BUSINESS CARDS

<b>Annual subscription (ID or DD)</b> <sup>(3)</sup>	
■ <b>CORPORATE EXECUTIVE MASTERCARD BANK CARD</b> <b>VISA GOLD AFFAIRES BANK CARD</b>	141.00
■ <b>CORPORATE MASTERCARD BANK CARD</b> <b>VISA AFFAIRES BANK CARD</b>	61.00
<b>Withdrawal</b> <sup>(1)</sup> <b>or payment fees</b>	



\* See glossary p. 62.

**(1)** Service available only for ordinary SEPA transfers. **(2)** With the exception of mandates for DGDDI, DGFIIP and URSSAF. **(3)** ID: immediate debit; DD: deferred debit.

		Euros
	Eurozone <sup>(2)</sup>	Outside the Eurozone <sup>(4)</sup>
ATM cash withdrawals	Free of charge	EUR3.00 per withdrawal + proportional fee of 2.70% of the amount withdrawn
Branch cash withdrawals	EUR3.00 per withdrawal <sup>(3)</sup>	
Payment	Free of charge	EUR1.00 per payment + proportional fee of 2.70% of the amount paid




## Reporting

■ INTERNET REPORTING VIA SOGECARTE NET	Free of charge
■ ELECTRONICALLY TRANSMITTED MANAGEMENT STATEMENT	
– Monthly subscription according to interval	
• Daily download	305.00
• Bi-monthly download	30.00
• Monthly download	16.00
– Cost per entry	0.05
■ PAPER STATEMENT	
– Cardholder statement	3.50 per statement sent
– Company management statement	
• Monthly subscription	50.00
• Cost per entry	0.05

## BUSINESS CARDS

### Annual subscription

JAZZ Association cardholders receive a 25% discount on their Visa Business Card and Visa Gold Business Card subscription<sup>(5)</sup> (see page 10).

■ VISA GOLD BUSINESS CARD (ID AND DD) <sup>(6)</sup>		139.00
■ VISA BUSINESS CARD (ID AND DD) <sup>(6)</sup>		55.00
■ V PAY BUSINESS CARD <sup>(7)</sup> (ID) <sup>(6)</sup>		45.00

(1) Optional service. (2) Eurozone, see definition on page 64. (3) Free in France at Societe Generale and Crédit du Nord branches. (4) For transactions in euros or other currencies. (5) The discount is applied upon enrolment for new agreements or upon subscription renewal for existing agreements. (6) ID: immediate debit; DD: deferred debit. (7) Immediate-debit and systematic authorisation card (excluding certain toll roads and car parks in France. The card also enables up to 5 consecutive transactions of a total amount of EUR100 on chip-operated tolls and when a merchant's payment terminal cannot connect to the authorisation server). Accepted in Europe in SEPA countries (see p. 63) as well as Gibraltar, Greenland, Israel and Turkey.

# YOUR PAYMENTS IN EUROPE AND INTERNATIONALLY

## Collection card option<sup>(1)</sup>

Annual subscription in addition to the card subscription.

### ■ ENTREPRENEURS



14.00

### ■ BUSINESS CLASS (available only with the Visa Gold Business card)



122.00

### ■ DYNAMIC ENCRYPTION OPTION: number on back of card changing every hour

12.00

## Withdrawal<sup>(2)</sup> or payment fees

		Eurozone <sup>(3)</sup>		Outside the Eurozone <sup>(4)</sup>
ATM cash withdrawals	V PAY	Free of charge <sup>(5)</sup>	EUR1.00 per withdrawal from the 1 <sup>st</sup> withdrawal at a non-Societe Generale or Crédit du Nord cash machine	EUR3.00 per withdrawal + 2.70% of the amount withdrawn
	Signature		EUR1.00 per withdrawal after 4 withdrawals at a non-Societe Generale or Crédit du Nord cash machine	
	Gold	Free of charge		
Branch cash withdrawals	V PAY	Free of charge <sup>(5)</sup>	EUR3.00 per withdrawal at a non-Societe General/ Crédit du Nord branch	
	Signature			
	Gold			
Payment	V PAY	Free of charge		EUR1.00 per payment + 2.70% of the amount paid
	Signature			
	Gold			

(1) Excluding the V Pay Business card. (2) Optional service. (3) Eurozone, see definition on page 63. (4) For transactions in euros or other currencies. (5) At Societe Generale and Crédit du Nord cash machines/branches.

	Euros
<b>SERVICES LINKED TO YOUR CARDS</b>	
<b>■ DYNAMIC ENCRYPTION OPTION</b> <b>Environnement business payment card</b> (Visa Affaires bank card and Visa Gold Affaires bank card)	12.00
<b>■ CHOICE OF PIN CODE</b> – Environnement business cards – Business card	Free of charge 10.00
<b>■ REISSUING OF PIN CODE</b> – Environnement business cards – Business card	Free of charge 10.00
<b>■ CARD BLOCKING (BUSINESS OR ENVIRONNEMENT)</b> – Due to loss, theft or fraudulent use – For improper use	Free of charge 32.00
<b>■ CARD REPLACEMENT</b> <b>(BUSINESS OR ENVIRONMENT)</b> – in connection with its automatic renewal – in case of a problem – at the customer's request: deterioration, early renewal – following blocking for loss, theft or fraudulent use	Free of charge Free of charge 16.00 16.00
<b>■ E-CARTE BLEUE SERVICE</b> Single-use virtual bank card number for internet purchases. – Environnement or Business Visa card (annual subscription) – Reissuing of a user name/password if lost	12.00 5.00
<b>LODGED CARD</b>	
<b>Payment card hosted by a travel agency for centralised payment of travel services on the company's account</b>	
<b>■ ANNUAL SUBSCRIPTION</b>	Free of charge
<b>■ MONTHLY SUBSCRIPTION TO SMART DATA<sup>(1)</sup> INTERNET REPORTS</b>	305.00

**(1)** Up to 6,000 transactions per month. Additional transactions, EUR0.05 per transaction.

		Euros
CHEQUE		
<b>Transactions in France</b>		VALUE DATES p.53
■ <b>ISSUING OF A BANK DRAFT</b>		17.00
■ <b>PAYMENT OF A CHEQUE</b>		Free of charge
■ <b>PRIOR NOTICE FOR CHEQUE WITHOUT SUFFICIENT FUNDS</b>		16.00 per cheque
■ <b>STOP-PAYMENT ON A CHEQUE</b> (after written confirmation)		15.80
■ <b>UNPAID ITEM</b> The fees below include prior notice, unpaid item fees, sending of a legal letter, issuing of a certificate of non-payment, settlement, blocking of funds and lifting of banking debarment. The postal charges for the sending of a registered legal letter are payable in addition to the fees below: – for cheques less than or equal to EUR50 – for cheques over EUR50		30.00 50.00
■ <b>PAYMENT OF A CHEQUE TO THE ACCOUNT OF A DEBARRED ACCOUNT HOLDER</b>		34.00
■ <b>SERVICE ENABLING CHEQUEBOOKS TO BE SENT TO THE ADDRESS OF YOUR BUSINESS OR NON-PROFIT ORGANISATION</b> (recorded delivery postal costs must be added).		4.00
■ <b>SECURING OF CHEQUES</b> – <b>Chèque Sécurité service</b> Service enabling the printing of letter-cheques and the reconciliation of cheques issued and presented for payment. – <b>Vérichèque service</b> Service for the reconciliation of cheques issued and presented for payment. – <b>Infochèque service</b> Transmission of an electronic statement of the beneficiaries of cheques presented for payment.		Contact us
■ <b>LETTER-CHEQUES</b> Providing of Letter-Cheques		Contact us

	Euros
<b>Transactions in Europe and internationally</b> This transaction is combined with a transfer service for its payment. Fees for issuing the transfer must be added. Rates exclude handling fees, see page 39 “Foreign exchange transactions”.	
■ <b>PER CHEQUE PRESENTED FOR PAYMENT BY A FOREIGN BANK</b>	1.10‰ min. 25.00
■ <b>ISSUING OF A BANK DRAFT</b>	25.00
<b>BILL OF EXCHANGE</b>	
<b>Transactions in France</b> <div>VALUE DATES p.53</div>	
■ <b>PAYMENT AUTHORISATION FOR DOMICILED BILLS OF EXCHANGE</b> <ul style="list-style-type: none"> <li>– Internet or electronic transmission Subscription to the service</li> <li>– Subject to a Standing Order Agreement (<i>Convention d’Instruction Permanente – C.I.P.</i>)</li> <li>– Via branch print-out, per totally or partially paid statement</li> </ul>	Free of charge pages 11 to 16 Free of charge 14.00
■ <b>NON-NOTIFIED DOMICILED COMMERCIAL BILL</b> This fee applies per non-notified statement period, irrespective of the number of commercial bills. It is payable independently of the fees appearing in the “unpaid item” section.	30.00 per statement
■ <b>UNPAID ITEM (PER BILL)</b> <ul style="list-style-type: none"> <li>– Due to insufficient funds</li> <li>– For other reasons (no payment order, extension request, partial payment, etc.)</li> </ul>	30.50 30.50
■ <b>STATEMENT OF BILLS OF EXCHANGE DOMICILED WITH SOCIETE GENERALE SENT BY POST TO CUSTOMERS SUBSCRIBING TO A SOCIETE GENERALE ELECTRONIC BANKING SERVICE</b>	14.00 per statement
■ <b>NOTICE OF RECEIPT</b> (excluding the recovery of communication or postage costs)	20.00

Transactions in Europe and internationally

This transaction is combined with a transfer service for its payment. Fees for issuing the transfer must be added.  
Rates exclude handling fees, see page 39 “Foreign exchange transactions”.

■ PER DOMICILED BILL

Euros
1.00‰
min. 30.00

CASH

Withdrawals

VALUE DATES  
p.53

■ PER CARD(Environnement business card, Business card)

pages 26 and 27

■ CASH WITHDRAWAL OVER EUR3,000

- In your branch or the nearest branch equipped with an LOE<sup>(1)</sup>
- In another Societe Generale branch equipped with an LOE<sup>(1)</sup>
- Charge in case of failure to withdraw within the agreed period

Free of charge
30.00
per transaction
50.00

■ OTHER WITHDRAWAL METHODS

Contact us

(1) Special transactions room. Check with your Relationship Manager for the nearest branch equipped with a special transactions room.



# YOUR OTHER INTERNATIONAL TRANSACTIONS

Whether you are an importer or exporter or wish to expand into a new country, you can benefit from Societe Generale's expertise, to guide you and simplify your transactions.

Our teams offer a personalised service and as part of the economic and social fabric in 66 countries, will allow you to master the specificities of the local environment.

Your Relationship Manager is your key point of contact to introduce you to this network. Relationship Managers can draw on a comprehensive range of products and services and will put you in touch with our specialists to support you at every stage in your development.

You can find all the information that you might need for your international development by visiting our website dedicated to International Trade: [import-export.societegenerale.fr/fr](http://import-export.societegenerale.fr/fr)

Euros

## YOUR INTERNATIONAL DEVELOPMENT

### Opening an account abroad

Our international cooperation unit is there to assist you with the account opening process abroad with our subsidiaries, partners or correspondents.

#### ■ WITH A LOCAL ENTITY WITHIN SOCIETE GENERALE GROUP\*

Contact  
us

#### ■ WITH ONE OF OUR PARTNERS IN THE FOLLOWING EUROPEAN COUNTRIES Belgium, Denmark, Finland, Germany, Great Britain, Ireland, Italy, Norway, Portugal, Spain, Sweden.

Contact  
us

#### ■ WITH ONE OF OUR CORRESPONDENTS | VAT IN ANOTHER COUNTRY

200.00

### Opening a non-resident account in France

If you have a non-resident company, our international cooperation unit can help you with the account opening process in our French network.

#### ■ SEE THE SECTION "Your day-to-day accounts" -> "Your account maintenance".

page 8

\* See glossary p. 62.

IMPORT

For all transactions related to transfers, cheques and commercial bills, see the chapters “Your collections in Europe and internationally” (page 17) and “Your payments in Europe and internationally” (page 24). The fees set out in this chapter do not include any fees payable to the correspondent or any foreign exchange fees. The handling fee (page 39) applies to all transactions (collection or payment) in a foreign currency from or to a euro account as well as to all exchange rate hedging transactions. For all transactions made in foreign currencies, a minimum period of 2 economic calendar working days applies to the purchase or sale of the currency.

Payment against documents  
Documentary collection

VALUE DATES  
p.53

- PER DOCUMENTARY COLLECTION PAYMENT AGAINST DOCUMENTS
- FEES FOR ADDITIONAL SERVICE FEES

Documentary credit

- COMMITMENT UNDERTAKING FEE  
This fee, calculated as a percentage of the amount the documentary credit, is payable from the opening issuing date when it is opened until the documentary credit’s validity expiry date or the final settlement date if it falls occurred after the validity expiry date. It is adjusted for any endorsement amendment affecting extending the duration and/or increasing the amount.

SERVICE FEES

- Documentary credit of up to EUR50,000
  - Import package (opening issuing fee, first amendment endorsement, first verification examination of documents and payment)
- Documentary credit greater than EUR50,000
  - Opening Issuing fee
  - Endorsement Amendment\*
    - 1<sup>st</sup> to 3<sup>rd</sup> endorsement amendment
    - Beyond the 3<sup>rd</sup> endorsement amendment
  - Examination of documents and payment
    - 1<sup>st</sup> to 3<sup>rd</sup> verification examination of documents
    - Beyond the 3<sup>rd</sup> verification examination of documents
- Fees for Additional service fees

Euros	
Internet <sup>(1)</sup>	Paper
1.90‰ min. 55.00	2.20‰ min. 100.00
Contact us	
Contact us min. 100.00	
220.00	305.00
1.00‰ min. 100.00	1.15‰ min. 125.00
100.00	125.00
Contact us	
1.25‰ min. 125.00	
Contact us	
Contact us	

\* See glossary p. 62.

(1) Handling by Sogetrade & Services.

## Additional services

Related to payments against documents documentary collections and documentary credits.

		Euros	
		Internet <sup>(1)</sup>	Paper
■ <b>SWIFT FEE</b>	VAT	15.00	
■ <b>POSTAL CHARGES</b>	VAT	depending on service	
<b>EXPORT</b>			

For all transactions related to transfers, cheques and simple commercial bills, see the chapters “Your collections in Europe and internationally” (page 17) and “Your payments in Europe and internationally” (page 24). The fees set out in this chapter do not include any fees payable to the correspondent or any foreign exchange fees. The handling fee (page 39) applies to all transactions (collection or payment) in a foreign currency to or from a euro account as well as all hedging exchange rate transactions. For all transactions made in foreign currencies, a minimum period of 2 economic calendar working days applies to the purchase or sale of the currency.

<b>Payment against documents</b> <b>Documentary collections</b>		<b>VALUE DATES</b> <b>p.53</b>	
The costs of the transfer service associated with this transaction are included in the fee pricing.			
■ <b>COLLECTION</b>		<b>1.90‰</b> <b>min. 55.00</b>	<b>2.20‰</b> <b>min. 100.00</b>
■ <b>UNPAID ITEM AMOUNT</b>		<b>50.00</b>	
■ <b>FEES FOR ADDITIONAL SERVICE FEES</b>		<b>Contact us</b>	

(1) Handling by Sogetrade & Services.

Documentary credit

FEE FOR CONFIRMED LETTER OF CREDIT  
DOCUMENTARY CREDIT CONFIRMATION FEE

In most countries, Societe Generale will confirm your documentary credit letters of credit issued by foreign banks. By undertaking to pay at the due date, we protect you against the risk of default by the foreign bank and against the country risk. Find out more from your Relationship Manager. Please contact your Relationship Manager for further information.

Confirmation fee

Fee covering country and bank risk, calculated as a percentage of the amount and payable from the documentary credit confirmation date until its validity expiry date or the final settlement date if it falls occurred after the validity expiry date. It is adjusted for any endorsement amendment affecting extending the duration and/or increasing the amount.

Euros	
Internet <sup>(1)</sup>	Paper

Depending on country risk,  
amount and duration

min. 155.00

SERVICE FEES | TVA

These fees apply to confirmed and notified letters of credit.

Documentary credit of up to EUR50,000

- Export package (notification advising fee, first endorsement amendment, first verification of letter examination of documents and payment)

265.00	330.00
--------	--------

Documentary credit greater than EUR50,000

- Notification Advising fee
- Endorsement Amendment\*
  - 1<sup>st</sup> to 3<sup>rd</sup> endorsement amendment
  - Beyond the 3<sup>rd</sup> endorsement amendment
- Verification Examination of documents
  - 1<sup>st</sup> to 3<sup>rd</sup> verification Examination of documents
  - Beyond the 3<sup>rd</sup> verification Examination of documents

1.00‰ min. 100.00	1.15‰ min. 125.00
100.00	125.00

Contact us

Fees for Additional service Fees

- Pre-verification of letters Pre-examination of documents
- Correction of the documents (presentation of corrected documents)
- Presentation of irregular letters discrepant documents
- Other

110.00
100.00
110.00
Contact us

\* See glossary p. 62.  
(1) Handling by Sogetrade & Services.

		Euros	
		Internet <sup>(1)</sup>	Paper
<b>Additional services</b>			
Related to documentary collection payments against documents and documentary credits.			
■ <b>SWIFT FEE</b>	VAT	15.00	
■ <b>POSTAL CHARGES</b>	VAT	depending on service	
<b>INTERNATIONAL GUARANTEE STAND BY LETTER OF CREDIT (SBLC)</b>			
The fees set out in this chapter do not include any fees payable to the correspondent for the local guarantee issuance or any foreign exchange fees.			
<b>On issue At the issuance</b>			
Our specialists help and advise you in choosing in the choice of the the legal form and in drafting your international guarantee texts (first-demand guarantees, Stand By Letter of Credit or surety bond guarantee). Thanks to our international network, we can also make it easier for you to re-send them, when they need to be issued by a local bank, and offer you preferential terms.			
■ <b>STANDARD TEXT ISSUANCE</b>		120.00	160.00
■ <b>TEXT STUDY OF A TEXT (INCLUDING TEXT STUDY THAT DO NOT MATERIALISE BY AN ISSUANCE) AS PART OF A SHELVED REQUEST)</b>		Contact us min. 170.00	
■ <b>COMMITMENT UNDERTAKING FEE</b>  This fee is calculated as a percentage of the guarantee amount of the guarantee and collected on a quarterly basis from the issuing date up until to the validity expiry date provided for in the agreement; for open-ended guarantees without a validity date, from the guarantee issue issuing date up to the beneficiary's express release. This fee is adjusted for any endorsement amendment modifying the duration and/or amount.		Contact us	
■ <b>ENDORSEMENT AMENDMENT*</b>		85.00	110.00
■ <b>BPIFRANCE ASSURANCE EXPORT GUARANTEE SERVICE</b>		Contact us	

\* See glossary p. 62.

(1) Handling by Sogetrade & Services.

On receipt Upon receipt

■ TRANSMISSION

– Transmission fee

- up to EUR300,000
- over EUR300,000

– Endorsement Amendment\*

Euros

150.00

0.50‰

90.00

■ RE-ISSUE GUARANTEE /SBLC RE- ISSUANCE

– Document charge

140.00

– Fee for re-issue Re- issuance Fee

Country/bank risk fee, calculated as a percentage of the the international guarantee or SBLC amount and collected on a quarterly basis from the issue issuing date until the validity expiry date; for open-ended guarantees without a validity date, from the issuing date guarantee issue up to the beneficiary’s express release. This fee is adjusted for any endorsement amendment modifying the duration and/or amount.

Contact us

– Endorsement Amendment \*

90.00

■ SBLC CONFIRMATION

– Confirmation fee

Country/bank risk fee, calculated as a percentage of the SBLC amount of the SBLC and collected on a quarterly basis from the issuing date up to/until the validity expiry date; for open ended guarantees without a validity date, from the issuing date up to/ until the beneficiary’s express release. This fee is adjusted for any endorsement amendment modifying the duration and/or amount.

Contact us

Additional services

Related to international guarantees and SBLC.

■ SWIFT FEE

| VAT

15.00

■ POSTAL CHARGES

| VAT

depending on service

\* See glossary p. 62.

**Euros**

## FOREIGN EXCHANGE TRANSACTIONS

Societe Generale offers you a full range of products and services to meet your currency risk hedging needs.

**Contact us**

### Foreign exchange fees

#### ■ HANDLING FEE

The foreign exchange fee applies to all spot and/or forward purchases or sales of foreign currencies. It is payable on delivery of the foreign currencies.

– Minimum charge	<b>18.00</b>
– Up to EUR75,000 (or equivalent value)	<b>0.50‰</b>
– Over EUR75,000 (or equivalent value)	<b>0.25‰</b>

#### ■ Exchange rate

This rate corresponds to the exchange price prevailing at the time of the transaction and communicated by Societe Generale's trading floor, plus a commercial margin based on the amount of the transaction and the currency processed.

For example, for USD1,000 to be purchased against euros on 01/10/2019, the exchange price is 1.1350.

The price obtained after applying the margin and applied to the amount of USD1,000 makes it possible to obtain an equivalent value of EUR893.57.

**Contact us**

## INTERNET SERVICES

### Sogetrade & Services

A range of online services for managing your trades – documentary credit, payments against documents documentary collection, international guarantees, SBLC – and guarantee transactions in France.

#### ■ MONTHLY SUBSCRIPTION (EXCLUDING TRANSACTION HANDLING FEES: PAGES 34 TO 39)

– First service subscribed	<b>  VAT</b>	<b>23.00</b>
– Per additional service	<b>  VAT</b>	<b>12.00</b>

# YOUR LOANS

Euros

## YOUR OPERATING LOANS

### ■ OVERDRAFT

*Interest on debt\* =  
total amount of all debit balances  
x their duration in days x contractual interest rate / 360*

#### - Fee on highest overdraft (CPFD)

This monthly fee is calculated based on the highest overdraft for each month and is payable at the end of each closing period.

- Rate applicable to the highest overdraft
- Maximum amount

#### - Annual percentage rate (APR)

Daily rate = interest + CPFD x 100 / total amount of all debit balances x their duration in days

APR = daily rate x duration of the calendar year  
in days (365 or 366)

The periodic account statement indicates the annual percentage rate applied. The APR includes all of the interest, fees and remuneration relating to current account overdraft usage. It should not be confused with the contractual rate used to calculate interest on debt. The APR is an annual rate proportional to a daily rate. It is expressed per 100 euros (Articles L.314-1 *et seq.* and Articles R.314-1 *et seq.* of the French Consumer Code).

Contact us

min. **0.07%**  
**100%**  
of interest on  
debt

### ■ COMMERCIAL PAPER DISCOUNT

- Per remittance
- Interest (set minimum EUR12.50)

page 23  
Contact us

### ■ SG FACTORING EXPRESS AND PROGRESSIVE ADVANCE

On-demand invoice financing services

Contact us

### ■ SG FACTORING ASSOCIATIONS AND SG FACTORING ASSOCIATIONS INITIAL

Bridging loans on public subsidies

Contact us

### ■ FINANCING OF THE EMPLOYMENT COMPETITIVENESS TAX CREDIT (CICE)

Contact us

### ■ FINANCING OF THE RESEARCH TAX CREDIT (CIR)

Contact us

\* See glossary p. 62.



**Euros**

## YOUR BANK GUARANTEES

<b>■ GUARANTEE ISSUED BY THE BANK</b> – Commitment fee	Contact us
<b>■ ISSUE FEE</b> – Guarantee issued via Sogetrade & Services <ul style="list-style-type: none"> <li>• Automatic validation</li> <li>• Societe Generale validation</li> </ul> – Guarantee issued outside of Sogetrade & Services using a standard pre-established template <ul style="list-style-type: none"> <li>– Guarantee requiring a special document</li> </ul>	5.00 10.00 57.00 129.00
<b>■ ENDORSEMENT*</b>	55.00
<b>■ SOGETRADE &amp; SERVICES</b> A range of online management services for the handling of your guarantees within France and trade transactions (documentary credit, payments against documents, international guarantees, SBLCs). – Monthly subscription – Fees	Contact us       page 39 Contact us

## YOUR INVESTMENT LOANS

<b>■ INVESTMENT LOAN, EQUIPMENT LEASING, REAL-ESTATE LEASING</b>	Contact us
<b>■ MISCELLANEOUS SERVICES</b> – Investment loan <ul style="list-style-type: none"> <li>• Handling and set-up fee (this fee is calculated based on the financing amount)</li> <li>• Renegotiation fee (this fee is calculated on the renegotiated amount)</li> <li>• Re-publication of amortisation schedule</li> <li>• Unpaid instalment fee</li> <li>• Reminder charges for unpaid instalment On reminders sent to the borrower and to any third-party guarantors</li> </ul> – Equipment leasing <b>  VAT</b> <ul style="list-style-type: none"> <li>• Handling and set-up fee (this fee is calculated based on the financing amount)</li> <li>• Court registry publication fee</li> </ul>	min. 1.00% and min. 280.00  min. 1.00% and min. 280.00  27.00 50.00  11.00   min. 1.00% and min. 280.00 30.00

## MISCELLANEOUS

<b>■ ANNUAL GUARANTEE NOTIFICATION*</b> (Article L. 313-22 of the French Monetary and Financial Code)	52.00
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\* See glossary p. 62.

# YOUR INVESTMENTS

Societe Generale offers you a full range of investments.

This document is therefore not exhaustive.

Your Relationship Manager will help you find the most suitable solution, according to your investor profile, financial knowledge, investment horizon and objective and targeted return.

Most of the fees in this brochure are not subject to VAT. However, in accordance with the VAT rules applicable to banking institutions, some transactions are automatically taxable.

Therefore, when VAT is due, VAT at the legal rate on the date of the transaction is added to the net fixed or proportional fees stated.

	Euros
DEPOSITS, UCIS <sup>(1)</sup> AND DISCRETIONARY MANAGEMENT	
<b>Deposits</b>	
<b>■ TIME-DEPOSIT ACCOUNT</b>	
– <b>Fixed-rate time-deposit account (from 1 to 24 months)</b>	
• Minimum initial deposit	8,000.00
• Early termination fee (per time-deposit account)	44.31
– <b>Cash time-deposit account (1 month, renewable)</b>	
• Minimum initial deposit	8,000.00
• Maximum initial deposit	5,000,000.00
<b>■ LIVRET A</b>	
Regulated rate set by the French government, 0.75% as of 01/09/2019 Only for:	
– <b>non-profit organisations (governed by the law of 1901, not subject to common law income tax) and homeowner associations,</b>	deposits capped at EUR76,500
– <b>social housing organisations (OPH and ESH).</b>	no deposit cap

(1) Undertaking for Collective Investment.

■ **NON-PROFIT ORGANISATION (OBSL) SAVINGS ACCOUNT**  
(contact your Relationship Manager for the interest rate)

Euros
deposits capped at EUR100,000,000

■ **SOCIAL HOUSING ORGANISATION (OLS) SAVINGS ACCOUNT**

Only for social housing organisations. (contact your Relationship Manager for the interest rate)

no cap
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**UCI<sup>(1)</sup>**

The subscription and redemption fees are net of ongoing charges and, where relevant, include entry and exit fees. These vary depending on the UCIs and appear in the simplified prospectus<sup>(2)</sup> approved by the Autorité des Marchés Financiers (AMF).

Subscription may only occur after reading the current PRIIPS KIID/KID<sup>(2)</sup> approved by the AMF and the product information sheet. These documents, which, in particular, provide information regarding the type of investment and its risks, are available from your Relationship Manager or from the websites [entreprises.societegenerale.fr](http://entreprises.societegenerale.fr) and [associations.societegenerale.fr](http://associations.societegenerale.fr)

■ **UCI “CŒUR DE GAMME”**

	Unit	ISIN	Ongoing charges currently indicated in published KIIDs	Entry fee	Min. subscription posted in Sept. 2019
<b>SG Monétaire Dollar</b>	E	FR0010320440	0.18% of average NAV	none	EUR15,000
	I	FR0010322511	0.18% of average NAV		EUR150,000
<b>SG Monétaire ISR</b>	E	FR0010423228	0.19% of average NAV		EUR15,000
	I	FR0010816421	0.13% of average NAV		EUR1,000,000
<b>SG Monétaire Plus</b>	E	FR0011047513	0.15% of average NAV		EUR15,000
	I	FR0000003964	0.05% of average NAV		EUR1,000,000
	I2	FR0013065257	0.03% of average NAV		EUR250,000,000
<b>SG Moné Trésor</b>	E	FR0011370634	0.26% of average NAV		EUR150,000
	I	FR0010248013	0.05% of average NAV		EUR1,000,000
<b>Amundi Trésor État</b>	SG unit	FR0013327079	0.17% of average NAV		15 units

**(1)** Undertaking for Collective Investment. **(2)** “Packaged Retail Investment and Insurance-based products” Key Investor Information Document/Key Information Document.

### ■ DIVERSIFICATION UCI

	Unit	ISIN	Ongoing charges currently indicated in published KIIDs	Entry fee	Min. subscription posted in Sept. 2019
<b>SG Trésorerie 6 mois</b>	E	FR0010895052	0.34% of average NAV	none	EUR20,000
	I	FR0010904598	0.19% of average NAV		EUR200,000
<b>SG Trésorerie 12 mois</b>	E	FR0010895748	0.44% of average NAV		EUR20,000
	I	FR0010903682	0.21% of average NAV		EUR200,000
<b>SG Oblig Revenu Annuel</b>		FR0012223535	1.05% of average NAV	2.00% maximum up to EUR30,000 1% maximum above EUR 30,000 <sup>(1)</sup>	1/1000 of a unit
<b>SG Oblig Revenus Trim 1</b>		FR0012223501	1.05% of average NAV		1/1000 of a unit
<b>SG Oblig Revenus Trim 2</b>		FR0012223519	1.05% of average NAV		1/1000 of a unit
<b>SG Oblig Revenus Trim 3</b>		FR0012223527	1.05% of average NAV		1/1000 of a unit
<b>SG Obligations</b>		FR0010260018	0.97% of average NAV		1/100000 of a unit
<b>SG Flexible</b>	P	FR0007468830	1.13% of average NAV		1/1000 of a unit

### ■ UCI – REAL ESTATE INVESTMENTS

	Code	Total ongoing charges deducted by the OPCI over one year	Subscription fee	Min. subscription posted in Sept. 2019
<b>OPCI – SG Opcimmo<sup>(2)</sup></b>	ISIN FR0011066091	2.21% of NAV <sup>(3)</sup>	- Fee payable to the OPCI: Max. 3.50 % incl. taxes - Fee not payable to the OPCI: Maximum 1.9% incl. tax fully paid to Societe Generale, deducted for subscriptions in ordinary securities accounts (CTOs) only.	0.00001 shares

	Code	Annual management fee	Subscription fee (included in the unit price)	Min. subscription posted in Sept. 2019
<b>SCPI- GENEPIERRE<sup>(4)</sup></b>	LEI: 969500TNAC6D1P2EI960	9.30% maximum including taxes deducted from collected rental income excluding taxes and net financial income.	8.40% including taxes of the subscription price, of which 4.60% TTI <sup>(5)</sup> is paid back to Societe Generale	10 units, or 2,685 euros

**(1)** This scale applies to the entire subscribed amount and not by tranche. **(2)** Shares of OPCIMMO, an open-ended real estate investment company (SPICAV) subject to French law whose management company is Amundi Immobilier, an Amundi group company. **(3)** The percentage of ongoing charges indicated here is based on the charges of the preceding financial year, which closed on 31 December 2018, and may vary from one year to the next. It excludes transactions fees, except for entry and/or exit fees paid by the OPCI when it buys or sells units in another collective investment scheme. For more information on charges, please refer to article 5 of the OPCI Prospectus, available on the management company's website: <https://www.amundi-immobilier.com/> **(4)** Gépépierre, a real-estate investment company (SCPI) managed by Amundi Immobilier, an Amundi group company. **(5)** TTI: VAT-exempt fee pursuant to Article 261-C-1°-e of the French General Tax Code.

## Discretionary management

To delegate management of the securities portfolio.

- **DIVERSIFIED DISCRETIONARY MANAGEMENT: ≥ 5 YEARS**
- **MANAGEMENT TO BUILD UP CAPITAL: ≥ 3 YEARS**
- **MANAGEMENT OF STABLE SURPLUS CASH: 10 TO 18 MONTHS**

Euros
<b>Contact us</b>
Minimum initial investment
<b>EUR500,000</b>
<b>EUR500,000</b>
<b>EUR1,000,000</b>

## TRADING IN SECURITIES

### Stock Exchange orders on securities tradable in euros on the Euronext Paris, Amsterdam and Brussels markets

(No charge for any cancelled order or non-executed transmitted order)

#### ■ ORDERS ON EQUITIES AND EQUIVALENT SECURITIES PLACED ONLINE

##### – Cash orders

Amount of order	Fee per order	Proportional fee <sup>(1)</sup>	Fixed fee	Minimum payable <sup>(2)</sup>
More than EUR15,000		0.29%	<b>Free of charge</b>	EUR7.44
From more than EUR8,000 to EUR15,000		0.37 %		
Up to EUR8,000		0.45 %		

#### ► FOR EXAMPLE:

You place an online order to buy 100 shares at a unit price of EUR20, for a total of EUR2,000:

Cost in euros	Or as a % (cost/amount of order)
9.00	0.45 %

*Note that the above costs correspond to the execution of the order.*

*Add any costs related to the chosen financial instrument .*

Note that:

- fees are capped at one half of the gross amount of the trade,
- orders placed online are orders placed via Remote Banking services (Progeliance Net/Sogecash Net) and Mobile services,
- where applicable, a tax on financial transactions (or local tax) can be applied to these orders. In that case, Societe Generale acts as the collector of the tax on behalf of the local administrations. It is not the beneficiary of the tax.

**THE ADVANTAGE OF SOCIETE GENERALE:** You enjoy advantageous pricing for your orders processed via remote banking.

**(1)** Scale applicable from the first euro (not by band) and calculated on the gross amount traded.

**(2)** The amount of debited fees is limited to 50% of the gross amount of the order for buy and sell orders for shares and warrants.

## YOUR INVESTMENTS

– Deferred settlement service orders (exclusively on eligible securities)	Euros	
	Purchase	Sale
<b>Additional Deferred Settlement fee (CRD)</b>	<b>0.0233%<sup>(1)</sup></b>	<b>Free of charge</b>

► FOR EXAMPLE:	Cost in euros	Or as a % (cost/amount of order)
<b>You place a deferred settlement service buy order online for a total of EUR4,000, concluded at the end of 10 days (without extension):</b>	<b>27.32</b>	<b>0.68 %</b>
<i>Of which cost of the deferred settlement service (SRD)</i>	<b>9.32</b>	<b>0.233 %</b>
<b>You place a deferred settlement service sell order online for a total of EUR4,000, concluded at the end of 10 days (without extension):</b>	<b>18.00</b>	<b>0.45 %</b>
<i>Of which cost of the deferred settlement service (SRD)</i>	<b>0.00</b>	<b>0.00 %</b>

*Note that the above costs correspond to the execution of the order.  
Add any costs related to the chosen financial instrument.*

### ■ STOCK MARKET ORDERS PLACED BY YOUR BRANCH

– Cash orders		Euros	
Amount of order	Fee per order Proportional fee <sup>(2)(3)</sup>	Fixed fee	Minimum charge
More than EUR15,000	0.83 %	EUR3.76	EUR12.96
From more than EUR8,000 to EUR15,000	1.00 %		
Up to EUR8,000	1.17 %		

► FOR EXAMPLE:	Cost in euros	Or as a % (cost/amount of order)
You place an online order to buy 100 shares at a unit price of EUR20, for a total of EUR2,000:	27.16	1.36 %

*Note that the above costs correspond to the execution of the order.  
Add any costs related to the chosen financial instrument.*

Please note:

The amount of debited fees is limited to 50% of the gross amount of the order for buy and sell orders for shares and warrants.

– Deferred settlement service orders (exclusively on eligible securities)
---

**(1)** Rate applied each day, per security, to the balance of cash positions (purchases – sales) until the sale or liquidation of these positions. **(2)** Debited from your account at the start of the calendar year and calculated according to the book value of the securities on 31 December of the previous year. **(3)** Scale applicable by tranche.

	Euros	
	Purchase	Sale
<b>Additional Deferred Settlement fee (CRD), per day</b>	<b>0.0233%<sup>(1)</sup></b>	<b>Free of charge</b>

► FOR EXAMPLE:

	Cost in euros	Or as a % (cost/amount of order)
<b>You place a deferred settlement service buy order at a branch for a total of EUR4,000, concluded at the end of 10 days (without extension):</b>	<b>59.88</b>	<b>1.50 %</b>
<i>Of which cost of the deferred settlement service (SRD)</i>	<b>9.32</b>	<b>0.233 %</b>
<b>You place a deferred settlement service sell order at a branch for a total of EUR4,000, concluded at the end of 10 days (without extension):</b>	<b>50.56</b>	<b>1.26 %</b>
<i>Of which cost of the deferred settlement service (SRD)</i>	<b>0.00</b>	<b>0.00 %</b>

*Note that the above costs correspond to the execution of the order.*

*Add any costs related to the chosen financial instrumen .*

■ **EXTENSION OF AN ORDER PLACED WITH THE DEFERRED SETTLEMENT SERVICE (ONLINE OR AT A BRANCH)**

Order direction	Euros		
	Proportional fee <sup>(2)(3)</sup>	Fixed fee	Minimum charge
Purchase	0.37 %	EUR3.75	EUR12.50
Sale	0.25 %	EUR3.75	EUR12.50

► FOR EXAMPLE:

	Cost in euros	Or as a % (cost/amount of order)
<b>You extend a buy order for 200 shares at a unit price of EUR20 for a total of EUR4,000:</b>	<b>18.55</b>	<b>0.46 %</b>
<b>You extend a sell order for 200 shares at a unit price of EUR20 euros for a total of EUR4,000:</b>	<b>13.75</b>	<b>0.34 %</b>

*Note that the above costs correspond to the execution of the order.*

*Add any costs related to the chosen financial instrumen .*

**(1)** Rate applied each day, per security, to the balance of cash positions (purchases – sales) until the sale or liquidation of these positions. **(2)** Debited from your account at the start of the calendar year and calculated according to the book value of the securities on 31 December of the previous year. **(3)** Scale applicable by band.

## Stock market orders on negotiable securities in euros on other markets or in foreign currencies

### ■ ORDERS ON EQUITIES PLACED ONLINE

Germany, United Kingdom, Canada, Italy, Switzerland, USA (NYSE and NASDAQ). List likely to change.

- Proportional fee
- Fixed fee

Euros

0.46 %

33.44

► FOR EXAMPLE:

Cost  
in euros

Or as a %  
(cost/amount of order)

You place an online order to buy 100 shares at a unit price of EUR20, for a total of EUR2,000:

42.64

2.13 %

*Note that the above costs correspond to the execution of the order.  
Add any costs related to the chosen financial instrument .*

### ■ ORDERS ON SHARES PLACED BY YOUR BRANCH

Main Eurozone countries, Switzerland,

**United Kingdom, USA, Canada** (main Eurozone countries refers to: Austria, Finland, Germany, Greece, Ireland, Italy, Luxembourg, Portugal and Spain)

- Proportional fee
- Fixed fee

1.38 %

50.17

► FOR EXAMPLE:

Cost  
in euros

Or as a %  
(cost/amount of order)

You place an online order to buy 100 shares at a unit price of EUR20, for a total of EUR2,000:

77.77

3.89 %

*Note that the above costs correspond to the execution of the order.  
Add any costs related to the chosen financial instrument .*

#### – Other countries

- Proportional fee
- Fixed fee

Contact us

Contact us



**Euros**
**CUSTODY AND MANAGEMENT**
**Custody fees**
**| VAT**

■ <b>SHARES AND BONDS FROM SOCIETE GENERALE, UCIS MANAGED BY SOCIETE GENERALE GESTION AND CERTAIN UCIS MANAGED BY AMUNDI OR LYXOR</b>	<b>Free of charge</b>
■ <b>SECURITIES ACQUIRED AS PART OF A SECURITISATION</b>	<b>Free for 18 months</b>
■ <b>FOR OTHER SECURITIES</b>	<b>Per year</b>
– <b>Proportional fee</b>	
• Capital tranche of EUR50,000 or less	0.21 %
• Capital tranche of more than EUR50,000 up to and including EUR150,000	0.17 %
• Capital tranche beyond EUR150,000	0.08 %
– <b>Fixed fee (per line of securities)</b>	3.75
– <b>Minimum payable (per account)</b>	20.83

**► FOR EXAMPLE:**

	<b>Cost in euros</b>	<b>Or as a % (cost/valuation 31/12)</b>
<b>You hold a securities account valued at EUR 20,000 as of 31/12, composed of 20 separate lines of securities. For the custody of these securities, you pay:</b>	<b>117.00</b>	<b>0.59 %</b>

**SPECIFIC SERVICES**
**UCI subscription**

– <b>Fixed subscription fees for UCIs managed by Societe Generale Gestion and for some UCIs managed by Amundi and Lyxor (excluding costs related to the chosen financial instrument)</b>	<b>Free of charge</b>
– <b>Fixed subscription fees for other UCIs (these fees are in addition to the subscription price)</b>	<b>26.00</b>

Euros

► FOR EXAMPLE:

	Cost in euros	Or as a % (cost/amount of order)
You place an order to buy 100 units of an UCI managed by Societe Generale Gestion whose net asset value is EUR20, for a total of EUR 2,000:	Free of charge	0.00 %
You place an order to buy 100 units of an UCI managed by an external management company whose net asset value is EUR20, for a total of EUR2,000:	26.00	1.30 %

*Note that the above costs correspond to the execution of the order. Add any costs related to the chosen financial instrument ( or example: entry fees paid).*

**THE ADVANTAGE OF SOCIETE GENERALE:** you enjoy advantageous pricing on UCIs managed by Societe Generale Gestion and certain Amundi and Lyxor UCIs. Discover our entire range at a branch or online at [societegenerale.fr](http://societegenerale.fr)

## Fees for transferring securities to another institution (per line)

- Securities held in France, Belgium or the Netherlands
- Securities held outside of France, Belgium and the Netherlands

4.16

41.67

► FOR EXAMPLE:

	Cost in euros	Or as a % (cost/amount of order)
You transfer a line of securities worth EUR 20,000 (securities held in France). You will pay:	4.16 excl. taxes 5.00 incl. taxes	0.0208% excl. taxes 0.025% incl. taxes
You transfer a line of securities worth EUR20,000 (securities held outside France, the Netherlands and Belgium). You will pay:	41.67 excl. taxes 50.00 incl. taxes	0.208 % excl. taxes 0.25% incl. taxes

## Transactions on securities

For trading shares, warrants or fractional shares, at the initiative of the customer or by Societe Generale following the client's response to the corporate action, the trade is subject to the usual pricing:

- For orders on Euronext stock exchange
- For orders on foreign stock exchange

Euros

See  
transactions  
on trading in  
securities

## Specific supplements

### - Non-annual securities statement service <sup>(1)</sup>

- Monthly statement subscription (annual)
- Quarterly statement subscription (annual)
- On request (per statement)

30.00

Free of charge

| VAT

20.83

## TRAILER FEES

Societe Generale may receive trailer fees from designers or issuers of financial instruments distributed by its intermediary.

Such remuneration may equally take the form of:

- monetary trailer fees (monetary incentives). When they exist, more detailed information is provided elsewhere,
- non-monetary trailer fees or incentives in the form of support or assistance services in the coordination or training of the marketing network, seminars and conventions, provision of resources, tools and/or commercial materials or intended to inform the Bank's employees or its clients.

(1) Payable in advance each year during the first calendar quarter.

# YOUR BUSINESS/ NON-PROFIT ORGANISATION AND ITS EMPLOYEES

	Euros
<b>Savings</b>  <b>■ INTERCOMPANY SAVINGS ACCOUNT</b> <b>(PLAN D'ÉPARGNE INTERENTREPRISES - PEI) ARCANCIA</b> <p>Employee savings scheme enabling the executive<sup>(1)</sup> and the employees of your company/non-profit organisation to build up savings with preferential tax and social security charges. The accumulated savings are available after 5 years (except in cases of early release).</p>	Contact us
<b>■ COLLECTIVE PENSION SAVINGS ACCOUNT</b> <b>(PLAN D'ÉPARGNE RETRAITE COLLECTIF - PERCO) ARCANCIA</b> <p>Scheme to build up additional retirement income with the help of your business/non-profit organisation with preferential tax and social security charges. Savings are available as capital or life annuity at retirement age in exchange for disposal of the capital.</p>	Contact us
<b>■ PALISSANDRE ENTREPRISES<sup>(2)</sup></b> <p>PERE (company retirement savings plan) insurance contract (as defined in Article 83) taken out by the company on behalf of all its employees or a category of employees and designed to provide the beneficiary employees with additional retirement income in the form of a life annuity in exchange for disposal of the capital.</p>	Contact us
<b>■ ANDANTE MULTISUPPORTS<sup>(2)</sup></b> <p>Life insurance policy enabling the management and anticipation of end-of-career indemnities payable by the company when its employees retire.</p>	Contact us
<b>Provident insurance</b>  <b>■ PALLIA HOMME CLÉ<sup>(2)</sup></b> <p>Insurance policy providing companies with financial compensation if they lose a key person, due to death, total and permanent disability or time off following illness or an accident.</p>	Contact us
<b>■ ASSURANCE EMPRUNTEURS<sup>(2)</sup></b> <p>Insurance policy designed to cover repayments or the principal outstanding on loans taken out by the company in the event of the Death, Total and Permanent Disability, Permanent Invalidity or Temporary Incapacity to work of the director or a key-person employee.</p>	Contact us

(1) Company directors and executive officers are eligible as long as the Company's usual workforce is between 1 and 250 employees. (2) Insurance and protection policies presented by Societe Generale in its capacity as an insurance brokerage company (ORIAS registration no. 07 022 493) orias.fr. These policies are underwritten by SOGECAP, an insurance and endowment company governed by the French Insurance Code.

Debit and credit entries are assigned value dates. These value dates are required notably to take into account the processing of funds by the bank, in other words the time necessary to:

- collect funds or invest the capital deposited in the case of credit entries;
- or provide for funds disbursed by order or on behalf of the customer, in the case of debit entries.

Unless otherwise agreed, the following value dates apply to the main credit and debit transactions.

## YOUR PAYMENTS IN EUROPE AND INTERNATIONALLY

### Your transactions in France and in Europe

#### ■ CASH WITHDRAWALS

- At the branch day of entry
- At ATMs day of entry

#### ■ PAYMENT OF A CHEQUE IN EUROS DRAWN ON A BANK IN MAINLAND FRANCE, FRENCH OVERSEAS TERRITORIES OR MONACO

1 working day  
according to the TARGET 2 calendar\*  
before the cheque's day of entry

#### ■ PAYMENT OF BILL OF EXCHANGE

1 calendar day before the due date on a working day or the calendar day before presentation for due or on-demand bills

#### ■ SEPA DIRECT DEBIT\* AND SEPA INTERBANK PAYMENT ORDER (SEPA TIP)

day of entry

#### ■ UNPAID BILL

1 calendar day  
before the effective due date

#### ■ TRANSFER ISSUED

- In EEA currencies day of entry
- Other currencies day of entry

\* See glossary p. 62.

## Your international transactions (outside SEPA\*)

### ■ TRANSFER ISSUED<sup>(1)</sup>

- In EEA currencies day of entry
- Other currencies day of entry

### ■ BILL DRAWN OUTSIDE OF FRANCE PAYABLE IN FRANCE<sup>(1)</sup>

- In euros 1 calendar day  
before the payment date
- In foreign currency 1 calendar day  
before the currency purchase date

## YOUR COLLECTIONS IN EUROPE AND INTERNATIONALLY

## Your transactions in France and in Europe

### ■ CASH TRANSFER day of entry

### ■ TRANSFER RECEIVED

- In EEA currencies day of receipt of the funds by Societe Generale<sup>(2)</sup>
- Other currencies<sup>(1)</sup> day of receipt of the funds by Societe Generale<sup>(2)</sup>

### ■ PRESENTATION FOR COLLECTION

- Payment of a cheque in euros drawn on a bank in mainland France, French overseas territories or Monaco 1 working day  
according to the TARGET 2\* calendar after the day of entry of the cheque's presentation
- Bill of exchange 4 calendar days  
after the payment date indicated on the remittance summary
- SEPA direct debit\* and SEPA interbank payment order (SEPA TIP) day of entry

### ■ UNPAID CHEQUE RECEIVED 1 working day according to the TARGET 2\* calendar before the date of entry of the unpaid item

### ■ REMITTANCE FOR DISCOUNT OF A COMMERCIAL BILL 1 calendar day after the remittance acceptance date

\* See glossary p. 62.

(1) Lead-time for currency purchases or sales: 2 money-market working days. (2) In accordance with the legal provisions, this condition applies with regard to the parties of the payment transaction carried out in the European Union.

## Your international transactions (outside SEPA\*)

### ■ TRANSFER RECEIVED

- In EEA currencies day of receipt of the funds by Societe Generale<sup>(2)</sup>
- Other currencies<sup>(1)</sup> day of receipt of the funds by Societe Generale<sup>(2)</sup>

### ■ COMMERCIAL BILL PAYABLE OUTSIDE FRANCE<sup>(1)</sup>

- In euros 1 calendar day  
after the date of the funds' release  
by the Correspondent<sup>(3)</sup>
- In foreign currency 1 calendar day  
after the currency selling date

### ■ CHEQUE PAYABLE OUTSIDE FRANCE AND IN THE FRENCH OVERSEAS COLLECTIVITIES<sup>(1)</sup> (except for special conditions with some Correspondents)

- In euros 1 calendar day  
after the date of the funds' release  
by the Correspondent<sup>(3)</sup>
- In foreign currency 1 calendar day  
after the currency selling date

\* See glossary p. 62.

**(1)** Lead-time for currency purchases or sales: 2 money-market working days. **(2)** In accordance with the legal provisions, this condition applies with regard to the parties of the payment transaction carried out in the European Union. **(3)** Release of funds by the Correspondent: date pre-notified by the Correspondent or date when their notification is received.

## RESOLVING A DISPUTE

Societe Generale constantly strives to give you the highest possible quality of service. However, difficulties may arise in the operation of your account or in the use of the services at your disposal. Societe Generale undertakes to acknowledge receipt of the complaint within ten working days and to provide a response to the Customer within two months, except in exceptional cases. In the event of a complaint relating to payment services, the Bank undertakes to provide a response to the Customer within a maximum period of 15 days after receipt of the complaint, unless there are exceptional situations, in which case this period may not exceed 35 days.

### THE BRANCH: YOUR FIRST POINT OF CONTACT

First contact your Relationship Manager or Branch Manager. You can share your difficulties by any means at your convenience: directly in the branch, by telephone or by post.

### THE CUSTOMER RELATIONS DEPARTMENT IS READY TO LISTEN

If your branch is slow to respond to you or if you disagree with the response or the solution provided by your branch, you have the option of contacting the Customer Relations Department to have your request re-examined.

You may contact this department by post, telephone or internet, using the information below.

- **Customer Relations Department:** Société Générale – Service Relations Clientèle – BDDF/SEG/SRC – 75886 Paris cedex 18
- **Telephone:** 01 42 14 31 69, Monday to Friday, 8.30am to 5.30pm
- **Email:** [relations.clientele@socgen.com](mailto:relations.clientele@socgen.com)



**AS A LAST RESORT, THE CUSTOMER MAY REFER THE MATTER TO THE MEDIATOR FREE OF CHARGE.**

**THE SOCIETE GENERALE MEDIATION CHARTER FOR COMPANIES, PROFESSIONALS AND NON-PROFIT ORGANISATIONS, REPRODUCED BELOW, IS APPLICABLE IN THIS CASE.**

The Mediator's functions are performed independently, within the framework of a "Mediation Charter", which specifies, in particular, the Mediator's scope of jurisdiction and the conditions of the Mediator's involvement.

You can involve the Mediator by submitting your request in writing to the following address:

■ **By post: Le Médiateur auprès de Société Générale**

17 Cours Valmy - 92987 Paris La Défense CEDEX 7

■ **At: [mediateur.societegenerale.fr](mailto:mediateur.societegenerale.fr)**

The Mediator will respond to you directly, within a maximum of 90 days from receipt of the complete file and inform you of its position based on a legal/fair assessment of the facts and arguments of each party. The parties are free to accept or reject the Mediator's proposal.

**SOCIETE GENERALE MEDIATION CHARTER**

Societe Generale has put in place a mediation procedure with the objective of promoting the amicable settlement of lasting disputes between the Bank and its customers, whether businesses, professionals or non-profit organisations.

■ **Article 1:** The function of Mediator for Companies, Professionals and Non-Profit Organisations is performed by Mr Yves Gérard, who was reappointed on 28 August 2019 by the joint body to the financial sector advisory committee. There is no hierarchical or operational link between Societe Generale and the Mediator. It has a separate budget large enough to enable it to perform its role. Its operations are completely independent and it cannot receive any instructions from the parties.

■ **Article 2:** Disputes may be brought before the Mediator once all remedies with the branch then the Customer Relations Department have been exhausted or in the event that the Bank fails to respond within two months after the date when the written claim was sent to the Bank.

Disputes may not be brought before the Mediator if the same dispute was previously examined or is currently being examined by another mediator or a court.

Similarly, disputes may not be brought before the Mediator if the claim is manifestly unfounded or abusive or the customer's claim was submitted to the Mediator more than one year after the written complaint was issued to the Bank.

Referral to the Mediator by the customer expressly authorises the removal of bank secrecy.

- **Article 3:** The Mediator has jurisdiction over disputes relating to services provided and contracts entered into regarding bank operations (deposit account management, credit operation, etc.), payment services, the issue and management of e-money, investment services, financial instruments and savings products, as well as the marketing of insurance policies.

Insurance policy disputes pertaining to an area other than their marketing fall within the competence of the Insurance Mediator.

The Mediator shall inform the requesting party, specifying the contact information for this new contact.

With regard to investment services, financial instruments and financial savings products, customers may refer disputes, if they prefer, to the Mediator of the French Financial Markets Authority (AMF) at the following address: **[www.amf-france.org](http://www.amf-france.org)**, which will deal with the dispute in accordance with its own charter.

The Mediator does not have jurisdiction to handle disputes which challenge the general policy of the bank.

- **Article 4:** Mediation is a free procedure carried out in writing in French.

The parties (customer and bank) may be represented by a lawyer or be assisted by a third party of their choice and at their expense. Each party may also seek the opinion of an expert at their own expense.

Referral to the Mediator may be done:

- **Either by the customer:**

- By sending a letter to the following address:

**Le Médiateur auprès de Société Générale**  
**17 Cours Valmy, 92987 Paris La Défense CEDEX 7**

- by submitting a request electronically on the Mediator's website:

**[mediateur.societegenerale.fr](http://mediateur.societegenerale.fr)**

- **or by the Mediator**, who may assess the appropriateness of intervening in a case, even if internal remedies have not been exhausted.

The parties may also contact the Mediator at the following address:

**[societe-generale.mediation@socgen.com](mailto:societe-generale.mediation@socgen.com)**

- **Article 5:** The Mediator decides on the admissibility of the claim. To enable the Mediator to assess the admissibility, in accordance with Article 2, when they refer their matter to the Mediator, customers must attach a copy of their written claim addressed to the Bank and, where appropriate, a copy of the response from the Bank.  
If the request is admissible, the Mediator shall inform the parties.  
In case of inadmissibility, the Mediator shall inform the customer within three weeks from receipt of the file.
- **Article 6:** The Mediator undertakes to examine the file on the basis of the respective positions of the Customer and the Bank, assess the arguments of the parties and give a reasoned proposal based on law and/or equity. The Mediator shall communicate its reasoned proposal within 90 days from the date of notification of receipt of the documents on which the Customer's claim is based. In the event of a complex dispute, this period may be extended at any time by the Mediator, which shall notify the parties accordingly.
- **Article 7:** At any time, each of the parties may terminate the mediation.  
The parties are free to accept or reject the Mediator's proposal. They have a period of one month following the date on which the proposal is sent to inform the Mediator of their decision to accept or refuse the proposal.  
Acceptance of the proposal commits the parties.  
In case of refusal, each of the Parties may appeal to the competent court. The decision handed down by the judge might be different from the proposal made by the Mediator in law and/or in equity.
- **Article 8:** Mediation ends:
  - once the proposal issued by the mediator has been sent,
  - in case of a decision by one of the parties to terminate the mediation.
- **Article 9:** Referral to the Mediator results in the suspension of any action initiated by Societe Generale until the Mediator's proposal is issued, with the exception of actions brought as a precaution.  
Mediation also suspends the limitation periods for the corresponding amount of time.  
Facts and declarations collected by the Mediator may not be produced or invoked in further proceedings without approval from the parties.  
The proposal of the Mediator can only be submitted to the courts with the approval of both parties.
- **Article 10:** The Mediator is sworn to professional secrecy.

# SOCIETE GENERALE AT YOUR SERVICE

Societe Generale offers you a range of technical support services designed to help you in the event of problems encountered in one of the following areas: electronic banking, e-money, personal insurance and corporate savings. Of course, your Relationship Manager remains your key point of contact for any additional information.

## Electronic banking services (internet and electronic transmission)

### and electronic certificates

- Sogecash Net assistance: **0 825 041 040** Service €0.15/min  
+ price of call
- Sogestel and Sogestel TS assistance: - by email: [e-banking.hotline@socgen.com](mailto:e-banking.hotline@socgen.com)  
- by telephone: +33 (0)1 42 14 86 30
- Sogetrade & Services support (no call surcharge): +33 (0)1 42 14 31 31  
[sav.sogetrade-services@socgen.com](mailto:sav.sogetrade-services@socgen.com)  
Online help with the configuration and daily use of your Sogetrade & Services application. Internet service for setting up and monitoring your documentary credit, documentary collection, standby letters of credit, international guarantees and guarantees within France.

## Electronic payment

- Card Cancellation (no call surcharge): +33 (0) 9 69 39 77 77  
Card Cancellation Service to cancel the account holder's card in the event of loss or theft.
- Card Service (no call surcharge): +33 (0) 9 69 39 33 39  
Card Service to answer cardholders' questions.
- Progécarte authorisation service: **0 825 840 840** Service €0.15/min  
+ price of call  
Societe Generale authorisation service to obtain payment authorisation or check the validity of a card.
- Merchant e-money assistance: **0 825 067 068** Service €0.15/min  
+ price of call  
Societe Generale's electronic money information service is available to answer your after-sales questions regarding your bank card collections contracts (contract follow-up, electronic collections, etc.).

## Director/personal insurance

- Pallia key person insurance  
Contact Sogécap support (no call surcharge): +33 (0) 969 362 362

## Company savings

- Andante Multisupports & Palissandre Entreprises  
Contact Sogécap support (no call surcharge): 33 (0) 969 362 362
- Arcancia employee savings schemes (PEI and PERCO)  
Contact Arcancia support:
  - Employees (no call surcharge): 33 (0) 969 321 521
  - Employers: **0 892 681 627** Service €0.15/min  
+ price of call

## GLOSSARY

Note that there are cut-off times for transaction processing.  
Please ask your branch for further details.

- **Annual guarantee notification:** information provided to companies or individuals who are acting as guarantor for one of our customers engaged in a professional activity. This information relates to the amount of the commitments guaranteed at 31 December each year.
- **Cash transfer:** intra-group balanced-value transfer between predetermined accounts, exchanged at D (instruction remittance date).
- **Endorsement:** modification to a contract.
- **“Free of charge for the beneficiary” option, also called the “OUR” option:** option whereby the issuer of the payment order bears all of the fees and charges incurred by the transfer. This option may only be used for transfers to a country that is not part of the EEA<sup>(1)</sup>.
- **IBAN (International Bank Account Number):** an account's international identifier code.
- **Inactive account maintenance fees:** fees charged by the bank following a period of 12 consecutive months during which the customer initiated no transactions on the account and during which the customer did not contact the bank or carry out any transactions on any other of his/her accounts.
- **Instant SEPA transfer:** transfer in euros, executed within twenty (20) seconds between an originator's account and a beneficiary's account opened with SEPA service providers able to process it.
- **Interest on debt:** interest calculated by applying the contractual interest rate to debit balances by value.

For euro accounts, if no interest rate has been established, it is equal to the minimum rate authorised by Articles L314-1 *et seq.* and Articles R314-1 *et seq.* of the French Consumer Code and Article L.313-5-1 of the French Monetary and Financial Code, category “Account overdrafts” for the type of customer in question, published in the *Journal Officiel* at the end of each calendar quarter.

A brochure entitled “*Information générale des emprunteurs sur les taux maxima autorisés en France*” (General information for borrowers on maximum rates authorised in France) is available to our customers in all of our branches.

- **SEPA direct debit and SEPA B2B direct debit:** One-off or recurring payment transactions in euros between a payer and a payee whose accounts may be located anywhere within SEPA.  
The payer signs a single form called a mandate in favour of the payee authorising the payee to issue SEPA direct debit orders and its bank to pay these direct debits when they are presented. The mandate is identified by a unique reference provided by the payer. The direct debit authorisation is valid for the corresponding mandate; this means that a payee may have several mandates with a customer if he/she has several commercial contracts. SEPA B2B direct debit is reserved for businesses, non-profit organisations and professionals wanting to settle their transactions according to specific conditions.  
TIP SEPA is a payment service enabling remote payment of invoices via a SEPA withdrawal.
- **Sequence/remittance:** a sequence is a group of transactions of the same kind (transfers, bills of exchange, etc.) and having the same characteristics, particularly the same execution date, except for bills of exchange, which may have several maturity dates.
- **Societe Generale Group:** Societe Generale, Crédit du Nord and their subsidiaries in mainland France, the overseas territories and the overseas collectivities.
- **Standing transfer:** automatic transfer at regular intervals.
- **TARGET 2 calendar:** opening day of the European trading system.
- **Transfer to a non-domiciled account:** requiring searches to identify the beneficiary.
- **Turnover fee:** fee applied to the total amount of transactions debited from an account, excluding cash transactions.
- **Urgent transfer:** funds to be exchanged between banks on Day “D”, the remittance date.

(1) See the definition of the EEA on . 64.

# MAP OF EUROPEAN ZONES

## ■ Eurozone countries

Eurozone refers to a list of countries with the dual characteristic of belonging to the European Union and having opted for the euro as their national currency. To date, these are Austria, Belgium, Cyprus, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia and Spain.

## ■ European Union (EU) countries

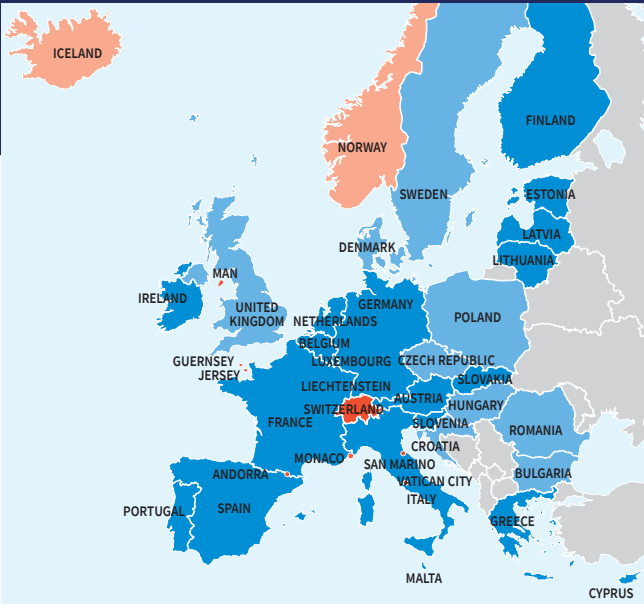
Eurozone countries, Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden and the United Kingdom.

## ■ European Economic Area (EEA) countries

European Union (EU) countries, Iceland, Liechtenstein, Norway.

## ■ Countries of SEPA (Single Euro Payments Area)

Countries of the European Economic Area (EEA), Principality of Andorra, Monaco, San Marino, Vatican City, Switzerland, Jersey, Guernsey and Isle of Man.



Eurozone countries

European Union (EU) countries

European Economic Area (EEA) countries

SEPA countries



## NOTES

[illegible]

## NOTES

## NOTES

# SEE YOU SOON

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## IN OUR BRANCHES AND BUSINESS CENTRES

Contact your Relationship Manager

## ONLINE

[entreprises.societegenerale.fr](https://entreprises.societegenerale.fr)

[associations.societegenerale.fr](https://associations.societegenerale.fr)

## ON SOCIAL NETWORKS



@SGEntrepreneurs



Societe Generale Entrepreneurs

#AuprèsDesEntrepreneurs



**SOCIETE  
GENERALE**

Societe Generale, a public limited company (SA) with a capital of EUR1,066,714,367.50 – Registered office: 29 bd Haussmann, 75009 Paris – Insurance brokerage company, ORIAS registration no. 07 022 493 – 552 120 222 RCS Paris – Studio Societe Generale – Ref.: (K) 512502 – 11/2019.



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