

COMPANIES

NON-PROFIT
ORGANISATIONS,
INSTITUTIONS AND
PUBLIC ECONOMY PLAYERS

FEES AS
OF 1 MARCH
2018

CONDITIONS AND FEES
APPLIED TO BANK
TRANSACTIONS

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 March 2018.

Find our fees on the websites
entreprises.societegenerale.fr
and **associations.societegenerale.fr**

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

YOUR ONLINE BANKING SERVICES

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 hardware.

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.

INTRODUCTION

For companies, non-profit organisations, institutions and public economy players, this document replaces the “Conditions and fees applied to Businesses, Non-Profit Organisations, Institutions and Public Economy Players as of 1 March 2017” 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.

KEY TO SYMBOLS USED

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

| **TVA** Fees subject to VAT.

| **VALUE DATES**
p.52 Value dates at the end of the brochure.

| **NOUVEAU** New service or product.

min. Minimum

max. 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

MAINTAINING YOUR ACCOUNT**Opening of an administrative file and updating of the customer's status (legal, tax, accounting, etc.)**

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

■ **For businesses**– **Your turnover**

- Less than 4.5 million euros min. 315.00
- 4.5 million to 15 million euros min. 615.00
- More than 15 million euros min. 1,230.00

■ **For non-profit organisations** min. 145.00**Account maintenance fees**

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

■ **Fixed fee**

- **Account in euros** min. 28.00
- **Account in other currency** min. 36.00
(or equivalent value)

■ **Turnover fee*** from 0.60 ‰
to 2.00 ‰

- **Minimum per month** 7.00

■ **Issuing of interest statements**

- **Paper** 16.00
per scale
- **Electronic (internet or electronic transmission)⁽¹⁾** 4.00
per scale

■ **Inactive account maintenance fees^{*(2)}**

(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⁽³⁾** 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, D312-5 and D312-5-1 of the French monetary and financial code.

Free of charge

* See glossary p. 61.

(1) Electronic transmission subscription extra.

(2) Savings accounts and books and securities accounts are not included in this billing.

(3) Up to the available balance on the account.

	Euros
Paper account statements	
These fees are payable monthly.	
■ Monthly	Free of charge
■ Fortnightly	4.00
■ Weekly	6.00
■ Daily	35.00
Mail collection from branch	
This monthly fee is payable per account.	
■ Mail kept at the branch at the customer's request	11.00

YOUR INFORMATION REQUESTS

Request for particular information	
This fee, determined according to the scale of the request, applies 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	TVA min. 186.00
Document search	
■ Monthly account statement	TVA 16.00 per statement
■ Other document (per item)	TVA
– First year	17.00
– After first year	35.00
■ Supplement per copy	TVA 0.70

YOUR OTHER TRANSACTIONS

Safe deposit box	
This annual fee is applicable to the account holder renting the box.	TVA
■ Safe deposit box of up to 30 dm ³ with insured content value of up to EUR30,500	95.83
■ Other safe deposit box sizes and/or insurance	Contact us

		Euros
Third-party debtor notice or seizure received		
■ Per notice or seizure received	TVA	122.00
■ Administrative opposition	TVA	10% of the amount due (max. 122.00)
Administration fees		
■ Per transaction under a Cash Management Agreement (daily cap: six transactions)		min. 10.00
■ For any other transactions		min. 15.00
Commercial information in France		
■ Cycléa Infos		Contact us
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, "à la carte" insurance, etc.		

NON-PROFIT ORGANISATIONS – YOUR SPECIFIC TRANSACTIONS

Quiétis Associations⁽¹⁾

Insurance for non-profit organisations' papers and means of payment and legal and tax information by telephone.

■ Per bank account (monthly premium)		3.60
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Jazz Associations⁽²⁾

■ Monthly subscription	TVA ⁽³⁾	10.20
JAZZ Associations includes:		
– Subscription to Progéliance net (options not included)		
– Quiétis Associations insurance		
– Monthly fixed account maintenance costs, annual fee for account administration and updating of accounting, legal and tax status		
– Fees for cancellation of cheques and direct debits (including recall of debits)		
– Fees for issuing three bank drafts per year		

(1) Within the limits of the contractual provisions. QUIÉTIS ASSOCIATION 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

Fees are payable monthly (except for special conditions) in the form of a subscription to each service. They 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) | TVA

A range of online account management services, available in the form of:

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

■ Sogecash Net Évolution⁽¹⁾ (including three current accounts) 29.00

Consultation of account statements, account statements in PDF format (Electronic Account Statement), consultation of promissory notes/bills of exchange payable statements, consultation of intraday transactions, transaction search, entry of SEPA transfers, entry of payment authorisations for promissory notes/bills of exchange, receipt of alerts for the availability of chequebooks and bank cards, a security solution (for a single user registered for a maximum of five types).

■ Individual services

– Payments (for each of the 4 services)

Entry of SEPA transfer orders, international transfer orders, European cash transfers and payment authorisations for promissory notes/bills of exchange.

7.50

– Collections (for each of the 2 services)

Entry of remittance of promissory notes/bills of exchange, entry of SEPA* direct debits.

7.50

– Statements

- Account statement, per account⁽²⁾ 13.50
- Accounts in PDF format (Electronic Account Statement) Free of charge
- Interest (Electronic interest statement) (per scale) 4.00
- Intraday transactions, per account⁽²⁾ 13.50
- Cheque statement
 - per service 7.50
 - per image viewed (cheque, paying-in slip) 0.50
- Statement of bank card invoices to be paid⁽²⁾, statement of promissory notes/bills of exchange to be paid⁽²⁾, transaction search⁽²⁾ 4.00

* See glossary p. 61.

(1) Sogecash Net without security solution (product no longer available): EUR 25.

(2) 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
– Cash	
• Account merger	7.50
• Securities trading account, per account	4.00
– Electronic money	
• Electronic money service (including tracking of electronic bank card collections) per electronic money contract	13.50
– Downloading	
• Account statements in spreadsheet format	7.50
• Account statements in CFONB 120 format	
– subscription	30.00
– per record	0.08
• SEPA transfer confirmations in ISO 20022 format	
– subscription	13.50
– per sequence*	2.00
• International transfer confirmations in CFONB 320 or ISO 20022 format	
– subscription (per format)	13.50
– per sequence*	2.00
• European cash transfer confirmations in ISO 20022 format	
– subscription	13.50
– per sequence*	2.00
• Promissory note/bill of exchange confirmations in CFONB 160 format	
– subscription	13.50
• SEPA direct debit confirmations*	
– subscription	13.50
– per sequence*	2.00
– Tracking of other channels⁽¹⁾ and separate execution order⁽¹⁾	
• tracking of other channels ⁽¹⁾	7.50
• separate execution order ⁽¹⁾	Included
– Alerts⁽¹⁾ (for each of the 10 services)	
• Chequebook or card available, rejections of transfers issued	4.00
• SEPA* direct debit remittance unpaid or rejected, SEPA* direct debit received, promissory notes/bills of exchange unpaid, cheques unpaid or rejected, balance below set limit, balance above set limit, SEPA transfer received, international transfer received	7.50
– Stock exchange (including the consultation of securities trading accounts)	7.50

* See glossary p. 61.

(1) 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
<ul style="list-style-type: none"> – “Secure Access” security solution⁽¹⁾ Per registered user on maximum of five devices 	4.00
<ul style="list-style-type: none"> – Double signature⁽¹⁾ 	4.00
Other electronic banking services	
<ul style="list-style-type: none"> ■ Sogestel (EBICS T protocol) or Sogestel TS (EBICS TS protocol) TVA 	
<ul style="list-style-type: none"> – Remittance option Service enabling electronic transmission of payment and collection orders (SEPA transfers, SEPA* direct debits, promissory notes/bills of exchange, etc.). <ul style="list-style-type: none"> • Sogestel • Sogestel TS 	57.00 52.00
<ul style="list-style-type: none"> – Statement option Electronic transmission service for account statements, intraday statements and other transaction statements (domiciled promissory notes/bills of exchange, SEPA direct debits, unpaid SEPA direct debits, etc.). <ul style="list-style-type: none"> • Account statements • Intraday statements • Other statements (per statement) • Consumption <ul style="list-style-type: none"> - Per record (CFONB format) - Per sequence or transaction (XML format) - Per kilobyte (SWIFT format) • Electronic Account Statement (PDF format) 	62.00 35.00 30.00 0.08 0.28 2.75 Free of charge
<ul style="list-style-type: none"> ■ Statements by fax or email TVA 	
<ul style="list-style-type: none"> • Subscription per statement <ul style="list-style-type: none"> – Consumption <ul style="list-style-type: none"> - Per faxed page - Per attachment (email) - Per attachment for electronic interest statements (email) 	30.00 0.61 0.41 4.00
<ul style="list-style-type: none"> ■ Progéliance Net⁽²⁾ TVA 	
<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"> – Basic subscription – Options 	21.00 Contact us

* See glossary p. 61.

(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) Offer reserved for local non-profit organisations (annual budget of less than EUR300,000 and/or with fewer than 10 permanent employees).

YOUR INTERNATIONAL ELECTRONIC BANKING SERVICES

Sogecash Web

| TVA

■ **Sogecash Web**

A range of internet services enabling the management of accounts, held by Societe Generale or other banks⁽¹⁾, regardless of the country in which they are located (reporting and transmission of orders). Order reporting and validation services (entered, downloaded to Sogecash Web or electronically transmitted) are available on smartphones and tablets via the Sogecash Web Mobile application.

[Contact us](#)**Other international electronic banking services**

| TVA

■ **Sogecash International Reporting**

Issuing of statements for accounts held outside France within the Societe Generale group or with other banks⁽¹⁾, using the EBICS protocol.

[Contact us](#)■ **Sogecash 101**

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⁽¹⁾.

[Contact us](#)■ **Sogecash International Account Management**

Account management service consisting in receiving payment orders from a third bank⁽¹⁾ to debit accounts held in France by Societe Generale and/or sending account statements to this bank, which makes them available to the client.

[Contact us](#)■ **Electronic file transmission services for the Sogecash International range**

Multi-bank⁽¹⁾ and multi-country services for the electronic transmission of reporting files and payment or collection orders, through various delivery communication protocols:

[Contact us](#)

- **Sogecash SWIFTNet**
- **Sogecash International SFTP**

(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.

Euros

YOUR OTHER CASH MANAGEMENT SERVICES

Electronic certificates

| TVA

■ SWIFT 3SKey certificate

– Per NG Pro USB Token⁽¹⁾

90.00

■ Security solution

– “Secure Access International” security solution⁽¹⁾
per user registered for a maximum of five types

3.00

Sogecash Fournisseurs

■ Sogecash Fournisseurs

Service allowing a business to arrange the payment of accepted supplier invoices on the due date (FAE) in Europe (SEPA zone⁽²⁾) and internationally.

– Requires a subscription to Sogecash Web, Sogestel, Sogestel TS, Sogecash SWIFTNet or Sogecash International SFTP

– Per transaction

[Contact us](#)

Cash-pooling services

■ Sogecash TSE (Transfer of Balances or Entries)

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.

[Contact us](#)

■ Sogecash Pooling

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 at Societe Generale in France. Possibility of choosing the frequency – Service available for accounts in euros or other currencies.

[Contact us](#)

■ Sogecash International Pooling

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 at Societe Generale group establishments in France or internationally. Possibility of choosing the frequency – Service available for accounts in euros or other currencies.

[Contact us](#)

(1) USB token: device hosting electronic certificates.

(2) SEPA zone p. 63.

	Euros
<p>■ Sogecash Intraday Sweeping</p> <p>Service for the automatic pooling⁽¹⁾, during the day, of the cash positions of a company or a group of companies recorded in accounts held by any bank⁽²⁾ in France or internationally. Service available for accounts in euros or other currencies.</p>	<p>Contact us</p>
<p>Services via SEPAmail⁽³⁾</p>	
<p>■ Payment via SEPAmail⁽³⁾</p> <p>Service⁽⁴⁾ to send a payment request to your customers. Acceptance by your customer via their mobile banking application or via their secure online banking area will result in the issuing of a SEPA transfer. You can include an attachment with your request.</p>	<p>Contact us</p>
<p>■ Verification via SEPAmail⁽³⁾</p> <p>Service⁽⁴⁾ to verify the bank account details provided by an account holder to the issuer of a transfer order or SEPA* direct debit.</p>	<p>Contact us</p>

* See glossary p. 61.

(1) Pooling account with 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. This network is based on a secure messaging system which enables its members to securely exchange information.

(4) Requires a subscription to Sogestel, Sogestel TS, Sogecash SWIFTNet or Sogecash International SFTP.

YOUR COLLECTIONS IN EUROPE AND INTERNATIONALLY

		Euros
TRANSFER RECEIVED		
SEPA transfer⁽¹⁾		
Transfer in euros received from a country within the SEPA zone ⁽²⁾		
■ Fee for SEPA transfers		Free of charge
■ Cash transfer*		Contact us
International transfer		
■ Commission on transfer in euros received from a country outside the SEPA ⁽²⁾ zone or Commission on transfer received in a currency other than the euro regardless of the issuing country. Rates exclude foreign exchange fees, see page 39 "Foreign exchange transactions".		19.00
■ Cash transfer*		Contact us
Specific fees (third-party transfers)		
■ Missing or incorrect beneficiary IBAN* or bank details		18.00
■ Sending of a printed notice		4.50
■ Personalisation or special request (search, notice of receipt, copies, etc.)		18.00
■ Transfer to a non-domiciled account*		30.00
■ Beneficiary account not held at Societe Generale		27.00

* See glossary p. 61.

(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 zone p. 63.

	Euros
SEPA DIRECT DEBIT* AND SEPA INTERBANK PAYMENT ORDER (SEPA TIP)	
SEPA direct debit* remittance (including SEPA interbank payment order) and SEPA B2B direct debit*	
■ Internet or electronic transmission	pages 11 to 16
– Subscription to services	0.46
– Per SEPA direct debit* (including SEPA interbank payment order)	0.65
– Per SEPA B2B direct debit*	
■ Paper converted to electronic format (computer filing)	13.00
– Per sequence*	5.00
– Per SEPA direct debit (including SEPA interbank payment order) or SEPA B2B	
■ Request for SCI assignment (SEPA creditor ID)	35.00
■ Unpaid SEPA direct debit (including SEPA interbank payment order) or SEPA B2B	17.50
■ Sending of a printed notice (acceptance or notice of unpaid item)	4.50
SEPA Intégrale Solution	
■ SEPA direct debit and SEPA B2B direct debit mandate management service	Contact us
Automatic re-presentation of unpaid items	
■ Monthly subscription to the service	20.00
■ Per SEPA direct debit (including SEPA interbank payment order) or SEPA B2B	0.65
CARD	
Collection in person	
■ Local flow collection contract	
– Contract set-up	Free of charge
– Electronic money commissions (per transaction)	Personalised study
■ Contactless Progécarte	TVA
Offer for Electronic Payment Terminal (EPT) rental with associated services ⁽¹⁾	Contact us
■ Mobile Collections Solution	
Mobile Collections Terminal combined with a collections application installed on a smartphone or compatible tablet	
– Mobile Collections Terminal purchase ⁽²⁾	TVA 95.00
– Monthly subscription (per Terminal)	TVA 9.90
– Electronic money fees	Personalised study

* See glossary p. 61.

(1) Agreement concluded with one of Societe Generale's partner EPT manufacturers.

(2) Agreement concluded at the 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 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.

		Euros
– Connection fees on opening	TVA	300.00
– Monthly subscription	TVA	31.00
– Electronic money fees		Personalised study
– Payment acceptance via PAYLIB (electronic wallet⁽¹⁾)		Free of charge
– Collections option via SEPA direct debit*		
• Option set-up package	TVA	400.00
• Use of a database of existing mandates (per mandate)	TVA	0.30
• Cost per archived mandate with signature	TVA	0.90
• Cost per SEPA direct debit		0.20
– Option to accept holiday e-cheques		
• Per transaction	TVA	0.50
– Mobile In App application option (solution for incorporating the payment page in the mobile application of the company or non-profit)		Free of charge
– Gonogo+ option (service with 68 security tools configurable based on the activities of the company or non-profit)		Contact us
– Scoring tool option (Service for score-based evaluation – green, orange or red – of a transaction's risk)		
• Per transaction	TVA	0.10
– Dashboard option (detailed tracking of your business)		
• Monthly subscription	TVA	25.00

* See glossary p. 61.

(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
<p>■ SogeCommerce NOUVEAU</p> <p>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.</p>		
– Connection fees on opening	TVA	300.00
– Monthly subscription	TVA	31.00
– Electronic money fees		Personalised study
– Payment acceptance via PAYLIB (electronic wallet⁽¹⁾)		Free of charge
– Tailored risk management option (Creation and establishment of security rules tailored according to the activity of the business or non-profit organisation. More than 80 available and configurable criteria)		Contact us
– Payment module for websites developed through open source and proprietary CMS solutions⁽²⁾ (more than 20 modules to choose from)		Free of charge
<hr/>		
<p>■ Internet flow contract</p> <p>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 Sogenactif and SogeCommerce).</p>		
– Monthly subscription	TVA	19.00
– Electronic money fees		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.

(2) Content Management System.

		Euros
Collection by mail		
■ Sogefactures		
Remote invoice collection solution via bank card. Includes the Web interface to create the pre-transactions corresponding to the issued invoices, a 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	TVA	300.00
– Monthly subscription	TVA	21.00
– Electronic money fees		Personalised study
– Payment acceptance via PAYLIB (electronic wallet⁽¹⁾)		Free of charge
■ VPC e-Gestion		
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	TVA	300.00
– Monthly subscription	TVA	30.00
– Electronic money fees		Personalised study
■ VPC flow on EPT collection contract		
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
CHEQUE		
Transactions in France		
		VALUE DATES p.52
■ 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

(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
<ul style="list-style-type: none"> ■ Unpaid item received <ul style="list-style-type: none"> – Due to insufficient funds – Other reasons (excluding the recovery of any protest costs) 	<p>Free of charge</p> <p>18.50</p>
<ul style="list-style-type: none"> ■ Automatic re-presentation of cheques unpaid due to insufficient funds (per cheque and per re-presentation – 2 re-presentations maximum) 	Contact us
<ul style="list-style-type: none"> ■ Notice of receipt (excluding the recovery of communication or postage costs) 	18.00
<p>Transactions in Europe and internationally</p> <p>This transaction is combined with a transfer service for its payment. Fees for receipt of the transfer must be added. Rates exclude foreign exchange fees, see page 39 “Foreign exchange transactions”.</p>	
<ul style="list-style-type: none"> ■ “Accelerated credit” collection For this procedure’s eligibility criteria, see your Relationship Manager. 	22.00 per cheque
<ul style="list-style-type: none"> ■ “Fixed credit” collection For this procedure’s eligibility criteria, see your Relationship Manager. 	1.10 ‰ min. 22.00 per cheque
<ul style="list-style-type: none"> ■ Unpaid item 	42.80
<ul style="list-style-type: none"> ■ Notice of receipt 	40.00

		Euros
COMMERCIAL BILL (PROMISSORY NOTE, BILL OF EXCHANGE)		
Transactions in France	VALUE DATES p.52	
■ Internet or electronic transmission		
– Subscription to services		pages 11 to 16
– Per sequence*		4.35
– Per bill presented for collection		0.57
■ Paper		
– Per remittance		19.40
– Per bill presented for collection		5.70
■ Presentation of paper promissory note for acceptance		Contact us
■ Unpaid item (excluding the recovery of any protest costs)		20.00
■ Notice of receipt (excluding the recovery of communication or postage costs)		20.00
■ Claim, extension or change of accounting-holding bank (per promissory note, bill of exchange)		19.50
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 foreign exchange fees, see page 39 “Foreign exchange transactions”.		
■ Simple collection of a bill		1.00 ‰ min. 30.00
■ Unpaid item		40.00
■ Notice of receipt, extension, acceptance, etc.		40.00

CASH

Deposits

■ Occasional	VALUE DATES p.52	Contact us
■ “Permanent deposit” service		Contact us

* See glossary p. 61.

YOUR PAYMENTS

IN EUROPE AND INTERNATIONALLY

Euros

TRANSFER ISSUED

SEPA transfers

Transfer in euros sent to a country within the SEPA zone⁽¹⁾

■ Internet or electronic transmission

– Subscription to the service	pages 11 to 16
– Per money transfer at best	0.21
– Per high secrecy transfer ⁽²⁾	0.05
– Per accelerated or urgent transfer*	0.60

■ Paper

– Per ordinary transfer handled by your branch	10.50
– Per urgent transfer*	15.20

Cash transfer*

■ Internet or electronic transmission

– Subscription to services	pages 11 to 16
– Per transfer	7.00

■ Paper

24.00

International transfer

VALUE DATES
p.52

Transfer in euros sent to a country outside the SEPA zone⁽¹⁾ or transfer sent in a currency other than the euro regardless of the recipient country.

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

■ Internet or electronic transmission

– Subscription to services	pages 11 to 16
– Per ordinary transfer	0.85 ‰ min. 11.00 max. 70.00

* See glossary p. 61.

(1) See SEPA zone p. 63.

(2) 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
– Per urgent transfer*	1.00 ‰ min. 16.00 max. 75.00
– Per cash transfer	20.00
■ Paper	
– Per ordinary transfer	1.00 ‰ min. 20.00 max. 80.00
– Per urgent transfer*	1.10 ‰ min. 22.00 max. 90.00
– Per cash transfer	30.00
Specific fees	TVA
■ Missing or incorrect IBAN* or bank details	18.00
■ "Free of charges for the beneficiary" option* (1)	22.00
■ Personalisation, choice of bank routing or any special requests (search, notice of receipt, copies, etc.)	18.00
■ Sending of a printed notice (acceptance or transaction rejected)	4.50
■ SWIFT fee	10.00
Standing SEPA transfer* (only in France)	
■ Per transfer	1.50
■ Rejection of standing order due to insufficient funds	
– 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



* See glossary p. 61.

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

		Euros
SEPA DIRECT DEBIT* AND SEPA INTERBANK PAYMENT ORDER (SEPA TIP)		
■ Payment of a SEPA direct debit* (including SEPA interbank payment order) or a SEPA B2B direct debit*		Free of charge
■ Set up of a SEPA B2B direct debit* mandate ⁽¹⁾		10.50
■ Stop-payment on a SEPA or SEPA B2B* direct debit mandate		14.00
■ Cancellation of a SEPA or SEPA B2B* direct debit mandate		14.00
■ Rejection of a SEPA direct debit (including SEPA interbank payment order) or a SEPA B2B direct debit* for insufficient funds		100% of the amount rejected (max. 20.00)
■ List of Authorised Mandates (LAM) Service to explicitly designate authorised SEPA direct debit mandates on your account	 NOUVEAU	Contact us

ENVIRONNEMENT BUSINESS CARDS

Annual subscription (ID or DD)⁽²⁾

■ Corporate Executive MasterCard bank card Visa Gold Affaires bank card		140.00
■ Corporate MasterCard bank card Visa Affaires bank card		59.00

Withdrawal⁽³⁾ or payment fees

	Eurozone ⁽⁴⁾	Outside the Eurozone ⁽⁶⁾
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 ⁽⁵⁾	
Payment	Free of charge	EUR1.00 per payment + proportional fee of 2.70% of the amount paid

* See glossary p. 61.

(1) With the exception of mandates for DGDDI, DGFIP and URSSAF.

(2) ID: immediate debit; DD: deferred debit.

(3) Optional service.

(4) Eurozone p. 63.

(5) Free in France at Societe Generale and Crédit du Nord branches.




(6) For transactions in euros or other currencies.

	Euros
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	3.00 per statement sent
– Company management statement	
• Monthly subscription	50.00
• Cost per entry	0.05

BUSINESS CARDS

Annual subscription

Jazz Association holders receive a 25% discount on their Visa Business Card and Visa Gold Business Card subscription⁽¹⁾ (see page 10).

■ Visa Gold Business Card (ID and DD) ⁽²⁾		139.00
■ Visa Business Card (ID and DD) ⁽²⁾		52.00
■ V PAY Business Card ⁽³⁾ (ID) ⁽²⁾		40.00

(1) The discount is applied upon enrolment for new agreements or upon subscription renewal for existing agreements.

(2) ID: immediate debit; DD: deferred debit.

(3) Card requiring systematic authorisation (excluding certain toll roads and car parks in France. The card also enables up to five 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) and immediate debit accepted throughout Europe and in SEPA zone countries (see p. 63) as well as in Andorra, Gibraltar, Greenland, Israel and Turkey.

Euros

Collection card option⁽¹⁾

Annual subscription in addition to the card subscription.

■ Entrepreneurs



12.00

■ Business Class (available only with the Visa Gold Business card)



122.00

Withdrawal⁽²⁾ or payment fees

		Eurozone ⁽³⁾		Outside the Eurozone ⁽⁴⁾
ATM Cash Withdrawals	V PAY	Free of charge ⁽⁵⁾	EUR1.00 per withdrawal from the first 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 four withdrawals at a non-Societe Generale or Crédit du Nord cash machine	
	Gold	Free of charge		
Branch Cash Withdrawals	V PAY	Free of charge ⁽⁵⁾	EUR3.00 per withdrawal at a non-Societe Generale or 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) See p. 63.

(4) For transactions in euros or other currencies.

(5) At Societe Generale and Crédit du Nord cash machines/branches.

	Euros
SERVICES LINKED TO YOUR CARDS	
■ Choice of PIN code	
– Environnement business cards	Free of charge
– Business card	10.00
■ Reissuing of PIN code	
– Environnement business cards	Free of charge
– Business card	10.00
■ Card blocking (business or environment)	
– Due to loss, theft or fraudulent use	Free of charge
– For improper use	32.00
■ Card replacement (business or environment)	
– IN connection with its automatic renewal	Free of charge
– In case of a problem	Free of charge
– AT the customer's request: deterioration, early renewal	16.00
– Following blocking for loss, theft or fraudulent use	16.00
■ e-Carte Bleue Service	
Single-use virtual bank card number for internet purchases.	
– Environnement or Business Visa card (annual subscription)	12.00
– Reissuing of a user name/password if lost	5.00

CASH CARD	
Personal and private cash card	
■ Annual subscription	35.00
■ Monthly subscription to Internet reports	TVA 12.00 per contract
■ Management statement (paper or electronic transmission)	TVA 7.50 ⁽¹⁾

LODGE CARD	
Payment card hosted by a travel agency for centralised payment of travel services on the company's account	
■ Annual subscription	Free of charge
■ Monthly subscription to Smart Data ⁽²⁾ Internet reports	305.00

(1) Excluding communication costs for the electronic transmission.

(2) Up to 6000 transactions per month. In excess, EURO.05 per transaction.

Euros

PURCHASE CARD**Payment card to optimise the management of non-production merchandise purchases**

- Annual subscription

Contact us

CHEQUE**Transactions in France**VALUE DATES
p.52

■ Issuing of a bank draft	15.00
■ Payment of a cheque	Free of charge
■ Prior notice for cheque without sufficient funds	15.80 per cheque
■ Stop-payment on a cheque (after written confirmation)	15.00
■ Unpaid item	
The fees below include prior notice, the unpaid item fees, sending of an injunction 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 injunction letter are payable in addition to the fees below.	
– For cheques less than or equal to EUR50	30.00
– For cheques over EUR50	50.00
■ Payment of a cheque to the account of a debarred account holder	31.00
■ Service enabling chequebooks to be sent to the address of your business or non-profit organisation (recorded delivery postal costs must be added).	2.60
■ Securing of cheques	Contact us
– Security cheque	
Service enabling the printing of letter-cheques and the reconciliation of cheques issued and presented for payment.	
– Vérichèque service	
Service for the reconciliation of cheques issued and presented for payment.	
– Infochèque service	
Transmission of an electronic statement of the beneficiaries of cheques presented for payment.	
■ Letter-Cheques	Contact us
Providing of Letter-Cheques	

Euros

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 foreign exchange fees, see page 39 "Foreign exchange transactions".

■ Per cheque presented for payment by a foreign bank	1.00 ‰ min. 22.00
■ Issuing of a bank draft	22.00

COMMERCIAL BILL (PROMISSORY NOTE, BILL OF EXCHANGE)

Transactions in France

VALUE DATES
p.52

■ Payment authorisation for domiciled promissory notes/ bills of exchange	
– Internet or electronic transmission Subscription to the service	free pages 11 to 16
– Subject to a Standing Order Agreement (<i>Convention d'Instruction Permanente – C.I.P.</i>)	Free of charge
– Via branch print-out, per totally or partially paid statement	10.00
■ Non-notified domiciled commercial bill	
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
■ Unpaid item (per bill)	
- Due to insufficient funds	30.50
- For other reasons (no order to pay, extension request, partial payment, etc.)	30.50
■ Statement of promissory notes/bills of exchange domiciled with Societe Generale sent by post to customers subscribing to a Societe Generale electronic banking service	10.00 per statement
■ Notice of receipt (excluding the recovery of communication or postage costs)	20.00

Euros

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 foreign exchange fees, see page 39 "Foreign exchange transactions".

- Per domiciled bill

1.00 ‰
min. 30.00

CASH

Withdrawals

VALUE DATES
p.52

Withdrawals from the Societe Generale branch where the account is held, excluding repeated transactions arranged through an agreement.

- With or without chequebook

Free of charge

Withdrawals from a Societe Generale branch other than the account-holding branch.

- With or without chequebook

4.00

Letter of credit

- Simple availability for a fixed period

14.00

- Permanent availability
0.5‰ of the monthly authorised amount

min. 14.00
max. 42.00

- General

3.50
per cheque issued

YOUR OTHER INTERNATIONAL TRANSACTIONS

Do you want to expand internationally? 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. We are present in 66 countries and ready to support you wherever you go.

The universal banking model we have established across our network means that we can help you make your projects a reality locally. Our teams have an in-depth knowledge of the economic and social fabric of the country and can offer you their expertise in specific local issues, providing a customised service.

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 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

Euros

YOUR INTERNATIONAL DEVELOPMENT

Opening an account abroad

Our International Cooperation Unit is there to assist you with the process of opening an account outside France with one of our subsidiaries, partners or correspondents.

- | | |
|---|----------------|
| ■ With an institution within the Societe Generale group* | Free of charge |
| ■ With one of our partners in the following European countries: Belgium, Denmark, Finland, Germany, Great Britain, Ireland, Italy, Norway, Portugal, Spain, Sweden. | Free of charge |
| ■ With one of our correspondents in another country | TVA 200.00 |

Opening of an account for a non-resident in France

If you have a non-resident company, our International Cooperation Unit can help you with the process of opening an account in our French network.

- | | |
|--|--------|
| ■ See the section "Your day-to-day accounts" → "Maintaining your account". | page 8 |
|--|--------|

* See glossary p. 61.

IMPORT

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 foreign exchange 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 two money-market working days applies to the purchase or sale of the currency.

		Euros	
		Internet ⁽¹⁾	Paper
Payment against documents	■ Per payment against documents	1.90‰ min. 55.00	2.00‰ min. 85.00
		Documentary credit	
■ Confirmation fee This fee, calculated as a percentage of the amount, is payable from the date the documentary credit is opened until the documentary credit's validity date or the final settlement date if it falls after the validity date. It is adjusted after each endorsement affecting the duration and/or amount.	Contact us min. 100.00		
	■ Service charge	– Documentary credit of up to EUR50,000	
<ul style="list-style-type: none"> • Import package (admin fee, first endorsement, first verification of letter and payment) 		220.00	290.00
– Documentary credit greater than EUR50,000	<ul style="list-style-type: none"> • Admin fee 	1.00‰ min. 90.00	1.10‰ min. 120.00
	<ul style="list-style-type: none"> • Endorsement* • First verification of letter and payment 	100.00	120.00
– Fees for additional services		1.25‰ min. 110.00	
		Contact us	

* See glossary p. 61.

(1) Handling by Sogetrade & Services.

Additional services

These services relate to payment against documents and documentary credits.

		Euros	
		Internet ⁽¹⁾	Paper
■ SWIFT fee	TVA	10.00	
■ Postal charges	TVA	depending on service	

EXPORT

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 foreign exchange 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 two money-market working days applies to the purchase or sale of the currency.

Payment against documents

VALUE DATES
p.52

The costs of the transfer service associated with this transaction are included in the fee.

■ Collection	1.90‰ min. 55.00	2.00‰ min. 85.00
■ Unpaid item	45.00	
■ Fees for additional services	Contact us	

(1) Handling by Sogetrade & Services

Documentary credit

■ Fee for confirmed letter of credit.

In most countries, Societe Generale will confirm your 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.

– Confirmation fee

This fee, calculated as a percentage of the amount, is payable from the date the documentary credit is opened until the documentary credit's validity date or the final settlement date if it falls after the validity date. It is adjusted after each endorsement affecting the duration and/or amount.

Depending on country risk,
amount and duration

min. 155.00

■ Service fees

These fees apply to confirmed and notified letters of credit.

| TVA

– Documentary credit of up to EUR50,000

- Export package (admin fee, first endorsement, first verification of letter and payment)

265.00

325.00

– Documentary credit greater than EUR50,000

- Admin fee
- Endorsement*
- Verification of documents

1.00 ‰
min. 90.00
100.00

1.10 ‰
min. 120.00
120.00

1.25 ‰
min. 110.00

– Fees for additional services

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

Contact us

100.00

90.00

100.00

– Other fees

Contact us

Additional services

* See glossary p. 61.

(1) Handling by Sogetrade & Services.

		Euros	
		Internet ⁽¹⁾	Paper
These services relate to payment against documents and documentary credits.			
■ SWIFT fee	TVA	10.00	
■ Postal charges	TVA	depending on service	

INTERNATIONAL GUARANTEE STAND BY LETTER OF CREDIT (SBLC)

On issue

A Bank Guarantee may take several legal forms: First-demand Guarantee, Stand By Letter of Credit or Guarantee. The nature of your commitment will differ depending on the legal form you choose. Our specialists are there to help and advise you in choosing and drafting your International Guarantees. Thanks to our international network, we can also facilitate the re-issue of Guarantees when they need to be issued locally by a foreign bank.

■ Ordinary issuance	min. 117.00	min. 143.00
■ Study of a text (as part of a shelved request)	Contact us min. 150.00	
■ Commitment fee This fee is calculated as a percentage of the amount and collected quarterly as from the date of issue of the guarantee (on a pro rata basis) up to the date of discharge (indivisible quarter); for guarantees without a validity date, as from the date of issue of the guarantee up to the beneficiary's express release. This fee is adjusted for any endorsement affecting the duration and/or amount.	Contact us	
■ Endorsement* ⁽²⁾	min. 85.00	min. 100.00
■ Bpifrance Assurance Export guarantee offer	Contact us	

* See glossary p. 61.

(1) Handling by Sogetrade & Services.

(2) For endorsements covering the duration or amount, the commitment fee is adjusted to the new amount or the new duration.

On receipt

Fees do not include charges taken by our correspondents.

■ Transmission

– Transmission fee

- up to EUR200,000
- over EUR200,000

– Endorsement*

Euros

100.00

0.50‰

90.00

■ Re-issue of guarantee/SBLC confirmation

– Document charge

140.00

– Commitment/confirmation fee

Country/bank risk fee, calculated as a percentage of the amount and collected quarterly as from the date of issue of the guarantee (on a pro rata basis) up to the date of discharge (indivisible quarter); for guarantees without a validity date, as from the date of issue of the guarantee up to the beneficiary's express release. This fee is adjusted for any endorsement affecting the duration and/or amount.

[Contact us](#)

– Endorsement*

min. 90.00

Additional services

These services relate to international and SBLC guarantees.

■ SWIFT fee

| TVA

10.00

■ Postal charges

| TVA

depending on service

FOREIGN EXCHANGE TRANSACTIONS

* See glossary p. 61.

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

Foreign exchange fees

■ Foreign exchange fee

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

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

■ Exchange rate

This rate corresponds to the exchange price of Societe Generale's trading floor when it executes the foreign exchange operation, plus a variable margin based on the amount of the transaction and the currency processed.

Euros

[Contact us](#)[Contact us](#)

INTERNET SERVICES

Sogetrade & Services

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

- Monthly subscription (excluding transaction handling fees: pages 34 to 39)
 - First service subscribed
 - Per additional service

TVA	23.00
TVA	12.00

OTHER SERVICES

Confirmation of the blocking of funds

Document issued by the bank after funds have been blocked, on behalf of an importer, for the benefit of an exporter. These confirmation documents may be replaced by bank guarantees, which do not require the blocking of funds.

- Per confirmation document issued

40.00

YOUR LOANS

Euros

YOUR OPERATING LOANS

■ Overdraft

Debit interest =
total amount of all debit balances
x their duration in days
x contractual interest rate / 360*

[Contact us](#)

– 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

min. **0.06%**
100%
of the debit interest

– 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 debit interest. The APR is an annual rate proportional to a daily rate. It is expressed per 100 euros (Articles L.313-1 *et seq.* and Articles R.313-1 *et seq.* of the French Consumer Code).

■ Commercial paper discount

– Per remittance

– Interest (set minimum EUR12.50)

page 23

[Contact us](#)

■ CGA Express and Progressive advance

On-demand invoice financing services

[Contact us](#)

■ CGA Associations and CGA 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. 61.

	Euros
YOUR BANK GUARANTEES	
■ Guarantee issued by the bank	
– Commitment fee	Contact us
■ Issue fee	
– Guarantee issued via Sogetrade & Services	
• Automatic validation	5.00
• Societe Generale validation	10.00
– Guarantee issued outside of Sogetrade & Services using a standard pre-established template	53.00
– Guarantee requiring a special document	125.00
■ Endorsement*	50.00
■ Sogetrade & Services	Contact us
A range of online management services for the handling of your guarantees within France and of trade transactions (documentary credit, payments against documents, international guarantees, SBLC).	
– Monthly subscription	page 39
– Fees	Contact us
YOUR INVESTMENT LOANS	
■ Investment loan, equipment leasing, real-estate leasing	Contact us
■ Miscellaneous services	
– Investment loan	
• Handling and set-up fee (this fee is calculated based on the financing amount)	min. 1.00% and min. 170.00
• Renegotiation fee (this fee is calculated on the renegotiated amount)	min. 1.00% and min. 170.00
• Re-publication of amortisation schedule	27.00
• Unpaid instalment fee	45.00
• Reminder charges for unpaid instalment	10.79
On reminders sent to the borrower and to any third-party guarantors	
– Equipment leasing	TVA
• Handling and set-up fee (this fee is calculated based on the financing amount)	min. 1.00% and min. 170.00
• Court registry publication fee	28.00
SUNDRY	
■ Annual guarantee notification*	51.00
(Article L. 313-22 of the French Monetary and Financial Code and L. 341-6 of the French Consumer Code)	

* See glossary p. 61.

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⁽¹⁾.

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, OPCS⁽²⁾ AND DISCRETIONARY MANAGEMENT	
Deposits	
■ Time-Deposit Account	
– Fixed-rate time-deposit account (from 1 to 24 months)	
• Minimum initial deposit	8,000.00
• Early termination fee (per time-deposit account)	44.31
– Cash time-deposit account (1 month, renewable)	
• Minimum initial deposit	8,000.00
• Maximum initial deposit	5,000,000.00
■ Time-Deposit Account for non-profit organisation, Public Procurement Contracts	
– Growth time-deposit account + AMP (progressive rate)	
• Minimum initial deposit	8,000.00
• Maximum initial deposit	50,000,000.00
	overall cap per customer for all Growth + AMP time-deposit accounts held
■ Livret A	
Regulated rate set by the French government, 0.75% as at 01/11/2017	
Only for:	
– Non-profit organisations (governed by the law of 1901, not subject to common law income tax) and homeowner associations	deposits capped at EUR76,500
– Social housing organisations (OPH and ESH)	no deposit cap

(1) For CATs subscribed before 31 December 2017, the remuneration rate is unchanged. You can therefore wait until expiration or request redemption whenever you choose.

(2) Undertaking for Collective Investment.

	Euros
<ul style="list-style-type: none"> ■ Non-Profit Organisation (OBSL) Savings Account (Contact your Relationship Manager for the rate of return) 	deposits capped at EUR100,000,000
<ul style="list-style-type: none"> ■ Social Housing Organisation (OLS) Savings Account Only for social housing organisations. (Consult your Relationship Manager for the rate of return) 	no cap
<p>OPC⁽¹⁾ The subscription and surrender fees are net of current costs and, where relevant, include entry and exit fees. These vary depending on the OPCs and appear in the simplified prospectus⁽²⁾ approved by the Autorité des Marchés Financiers (AMF). Subscription may only occur after reading the current simplified prospectus⁽²⁾ approved by the AMF and the product information sheet. These documents, which particularly provide information regarding the type of investment and its risks, are available from your Relationship Manager or from the websites entreprises.societegenerale.fr and associations.societegenerale.fr</p> <ul style="list-style-type: none"> ■ Fixed subscription fees for OPCs managed by Societe Generale Gestion and for some OPCs managed by AMUNDI Group or Lyxor 	Free of charge

(1) Undertaking for Collective Investment.

(2) Key Investor Information Document.

Euros

■ Focus on “Core” OPCs
(money-market funds managed by Societe Generale
Gestion)

	Unit	ISIN	Operating costs ⁽¹⁾	Minimum initial investment
SG Moné Tréso	E	FR0011370634	0.26% of average NAV	EUR150,000
	I	FR0010248013	0.06% of average NAV	EUR1,000,000
SG Monétaire Eonia ISR	E	FR0010423228	0.18% of average NAV	EUR15,000
	I	FR0010816421	0.13% of average NAV	EUR1,000,000
SG Monétaire Dollar	E	FR0010320440	0.20% of average NAV	EUR15,000
	I	FR0010322511	0.20% of average NAV	EUR150,000
SG Monétaire Plus	E	FR0011047513	0.15% of average NAV	EUR15,000
	I	FR0000003964	0.03% of average NAV	EUR1,000,000
	I2	FR0013065257	0.02% of average NAV	EUR1,000,000
SG Treasury 6 months	E	FR0010895052	0.40% of average NAV	€20,000
	I	FR0010904598	0.25% of average NAV	€200,000
SG Treasury 12 months	E	FR0010895748	0.45% of average NAV	€20,000
	I	FR0010903682	0.22% of average NAV	€200,000

Discretionary management

To delegate management of the securities portfolio.

■ Management of stable surplus cash: 10 to 18 months	EUR1,000,000
■ Management to build up capital: ≥ 3 years	EUR500,000
■ Diversified discretionary management: ≥ 5 years	EUR500,000

Contact us

Minimum initial investment

(1) The operating cost figure corresponds to the OPC's operating costs. This is an estimated amount or the amount charged for the last financial year. Operating costs are therefore likely to change over time. They are updated at least once a year in the KIID (Key Investor Information Document).

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 ⁽¹⁾	Fixed fee	Minimum payable ⁽²⁾
More than EUR15,000	0.29%	Free of charge	EUR7.44
From more than EUR8,000 to EUR15,000	0.37%		
Up to EUR8,000	0.45%		

► TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place an online order to buy 100 shares at a unit price of 20 euros, for a total of 2,000 euros:	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.

It must be noted 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 this case, Societe Generale acts as the collector of the tax on behalf of the local administrations. It is not the beneficiary of this tax.

The Societe Generale advantage: 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) For small buy orders and small sell orders for shares and warrants, the fees debited will not exceed half of the gross amount of the order.

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

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place a deferred settlement service buy order online for a total of 4,000 euros, concluded at the end of 10 days (without extension):	27.32	0.68%
<i>Of which the cost related to the deferred settlement service (SRD)</i>	9.32	0.233%
You place a deferred settlement service sell order online for a total of 4,000 euros, concluded at the end of 10 days (without extension):	18.00	0.45%
<i>Of which the cost related to the deferred settlement service (SRD)</i>	0.00	0.00%

*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

Fee per order Amount of order	Proportional fee ⁽²⁾	Fixed fee	Minimum payable ⁽³⁾
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%		

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place an online order to buy 100 shares at a unit price of 20 euros, for a total of 2,000 euros:	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.*

It must be noted that:

- For small orders to sell or buy rights, the fees are capped at half of the gross amount of the trade.

(1) Rate applied each day, by 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.

Euros

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

	Purchase	Sale
Additional Deferred Settlement fee (CRD), per day	0.0233% ⁽¹⁾	Free of charge

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place a deferred settlement service buy order at a branch for a total of 4,000 euros, concluded at the end of 10 days (without extension):	59.88	1.50%
<i>Of which the cost related to the deferred settlement service (SRD)</i>	9.32	0.233%
You place a deferred settlement service sell order at a branch for a total of 4,000 euros, concluded at the end of 10 days (without extension):	50.56	1.26%
<i>Of which the cost related to the deferred settlement service (SRD)</i>	0.00	0.00%

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

■ Extension of an order placed with the deferred settlement service (online or at a branch)

Order direction	Proportional fee ⁽²⁾	Fixed fee	Minimum payable ⁽³⁾
Purchase	0.37%	EUR3.75	EUR12.50
Sale	0.25%	EUR3.75	EUR12.50

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You extend a buy order for 200 shares at a unit price of 20 euros, for a total of 4,000 euros:	18.55	0.46%
You extend a sell order for 200 shares at a unit price of 20 euros, for a total of 4,000 euros:	13.75	0.34%

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

(1) Rate applied each day, by 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 shares placed online

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

- Proportional fee
- Fixed fee

Euros

0.83%

33.44

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place an online order to buy 100 shares at a unit price of 20 euros, for a total of 2,000 euros:	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

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place an online order to buy 100 shares at a unit price of 20 euros, for a total of 2,000 euros:	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

CUSTODY AND MANAGEMENT

Custody fees

| TVA

- Shares and loans from Societe Generale, OPCs managed by SOCIETE GENERALE GESTION and certain OPCs managed by AMUNDI or LYXOR

Free of charge

	Euros
■ Privatised securities	Free for 18 months
■ For other securities	
– Proportional fee	
• Capital tranche of EUR50,000 or less	0.21%
• Capital tranche of more than EUR50,000 up to an including EUR150,000	0.17%
• Capital tranche beyond EUR150,000	0.08%
– Fixed fee (per line of securities)	3.75
– Minimum payable (per account)	20.83%

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/valuation 31/12)
You hold a securities account valued at €20,000 as of 31/12, composed of 20 separate lines of securities. For the custody fees of these securities, you pay:	117.00	0.59%

SPECIFIC SERVICES

OPC subscription

- Fixed subscription fees for OPCs managed by SOCIETE GENERALE GESTION and for some OPCs managed by Amundi or Lyxor
- Fixed subscription fees for other OPCs (these fees are in addition to the subscription price)

Free of charge

26.00

▶ TO HELP YOU UNDERSTAND:	Cost in euros	As % (cost/amount of order)
You place an order to buy 100 units of an OPC managed by SOCIETE GENERALE GESTION whose net asset value is 20 euros, i.e., a total of 2,000 euros:	Free of charge	0.00%
You place an order to buy 100 units of an OPC managed by an external management company whose net asset value is 20 euros, i.e., a total of 2,000 euros:	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 (for example: entry fees paid).

The Societe Generale advantage: You get advantageous pricing on OPCs managed by SOCIETE GENERALE GESTION and certain AMUNDI and LYXOR OPCs. Discover our entire range at a branch or online at societegenerale.fr

Fees for transferring securities to another institution (per line)

	Euros
– Securities kept in France, Belgium or the Netherlands	4.16
– Securities kept outside of France, Belgium and the Netherlands	41.67

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

Transactions on securities

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

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

See transactions on trading in securities

Specific supplements

- **Non-annual securities statement service** ⁽¹⁾
 - Monthly statement subscription (annual)
 - Quarterly statement subscription (annual)
 - On request (per statement)

30.00

Free of charge

| TVA

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 COMPANY/NON-PROFIT ORGANISATION AND ITS EMPLOYEES

	Euros
<p>Savings</p> <ul style="list-style-type: none"> <p>■ Intercompany Savings Account (<i>Plan d'Épargne Interentreprises</i> – PEI) Arcancia</p> <p>Employee savings scheme enabling the executive⁽¹⁾ and the employees of your company/non-profit organisation to build up savings with preferential tax and social security charges (five-year horizon, nine grounds for early surrender).</p> 	Contact us
<ul style="list-style-type: none"> <p>■ Collective Pension Savings Account (<i>Plan d'Épargne Retraite Collectif</i> – PERCO) Arcancia</p> <p>Scheme complementary to the PEI allowing you to build up retirement savings with the help of your business/non-profit organisation with preferential tax and social security charges (five grounds for early surrender including purchase of a main residence).</p> 	Contact us
<ul style="list-style-type: none"> <p>■ Palissandre Entreprises⁽²⁾</p> <p>P.E.R.E. insurance policy "Company retirement savings plan" (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.</p> 	Contact us
<ul style="list-style-type: none"> <p>■ Andante Multisupports⁽²⁾</p> <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
<p>Provident insurance</p> <ul style="list-style-type: none"> <p>■ Pallia Homme Clé⁽²⁾</p> <p>Insurance policy providing companies with financial compensation if they lose a key person, due to death, total and permanent disablement or time off following illness or an accident.</p> 	Contact us
<ul style="list-style-type: none"> <p>■ Assurance Emprunteurs⁽²⁾</p> <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 staff 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 capitalisation company governed by the French Insurance Code.

VALUE DATES

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 promissory note/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. 61.

Your international transactions

- **Transfer issued⁽¹⁾**
 - **In EEA currencies** day of entry
 - **Other currencies** day of entry
- **Bill drawn outside of France payable in France⁽¹⁾**
 - **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⁽²⁾
 - **Other currencies⁽¹⁾** day of receipt of the funds by Societe Generale⁽²⁾
- **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
 - **Promissory note/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

* See glossary p. 61.

(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.

-
- **Remittance for discount of a commercial bill** 1 calendar day
after the remittance acceptance date
-

Your international transactions

- **Transfer received**
 - **In EEA currencies** day of receipt of the funds by Societe Generale⁽²⁾
 - **Other currencies⁽¹⁾** day of receipt of the funds by Societe Generale⁽²⁾

 - **Commercial bill payable outside France⁽¹⁾**
 - **In euros** 1 calendar day
after the date of the funds' release
by the Correspondent⁽³⁾
 - **In foreign currency** 1 calendar day
after the currency selling date

 - **Cheque payable outside France and in the French Overseas Collectivities⁽¹⁾**
(except for special conditions with some Correspondents)
 - **In euros** 1 calendar day
after the date of the funds' release
by the Correspondent⁽³⁾
 - **In foreign currency** 1 calendar day
after the currency selling date
-

(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 your request within two days and to provide you with a response within 10 working days, except in exceptional cases.

The Branch: your first point of contact

First contact your Relationship Manager or the Management for your Branch. You can share your difficulties by any means at your convenience: directly in the Branch, by telephone, by letter or by fax.

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, fax, 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, 8:30 to 17:30

■ **E-mail:** relations.clientele@socgen.com

As a last resort: the Mediator

The Mediator's functions are performed independently, under a "Mediation Charter" (see next page), which specifies, in particular, the Mediator's scope of jurisdiction and the conditions of its 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

■ **Via the website: 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 Businesses, Professionals or Non-Profit Organisations is handled by the Mediator appointed for Individuals by the financial sector Advisory Committee. This function is currently held by Mr Yves Gérard, appointed on 23 June 2016 for a term of 3 years. 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 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,

which shall handle 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**
 - Or by submitting a request electronically on the Mediator's website:
mediateur.societegenerale.fr
- Or by the Mediator, who may assess the appropriateness of intervening in a case, even if internal remedies have not be exhausted.

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

societe-generale.mediation@socgen.com

Article 5: The Mediator decides on the admissibility of the request. 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 notifies 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 fairness.

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/call + price of call
- Sogestel assistance:
 - by email: Service.Sav-Etece@socgen.com
 - by telephone: +33 (0)1 42 14 96 66
- Sogestel TS assistance:
 - by email: cmi.gestre@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

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 money

- 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 card holders' questions.
- Progecarte authorisation service: **0 825 840 840** Service €0.15/call + 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/call + 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 Sogecap support (no call surcharge): 0969 362 362

Company savings

- Andante Multisupports and Palissandre Entreprises
Contact Sogecap support (no call surcharge): 0969 362 362
- Arcancia employee savings schemes (PEI and PERCO)
Contact Arcancia support
 - Employees (no call surcharge): 0969 321 521
 - Employers: **0 892 681 627** Service €0.15/call + price of call

GLOSSARY

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

Endorsement: modification to a contract.

TARGET 2 schedule: opening day of the European trading system.

Turnover fee: fee applied to the total amount of transactions debited from an account, excluding cash transactions.

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.

Societe Generale Group: Societe Generale, Crédit du Nord and their subsidiaries in mainland France, the overseas territories and the overseas collectivities.

IBAN (International Bank Account Number): international identifier of an account.

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.

Debit interest: 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 L.313.1 *et seq.* and Articles R.313-1 *et seq.* of the French Consumer Code and Article L.315-5-1 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.

“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 ⁽¹⁾.

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 in the SEPA zone.

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: a sequence is a group of transactions of the same kind (transfers, promissory notes/bills of exchange, etc.) and having the same characteristics, particularly the same execution date, except for promissory notes/bills of exchange, which may have several due dates.

Urgent transfer: funds to be exchanged between banks on Day “D”, the remittance date.

Cash transfer: intra-group balanced-value transfer between predetermined accounts, exchanged at D (instruction remittance date).

Standing order: automatic transfer at regular intervals.

Non-domiciled transfer: requiring searches to identify the beneficiary.

(1) See the definition of the EEA on p. 63.

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

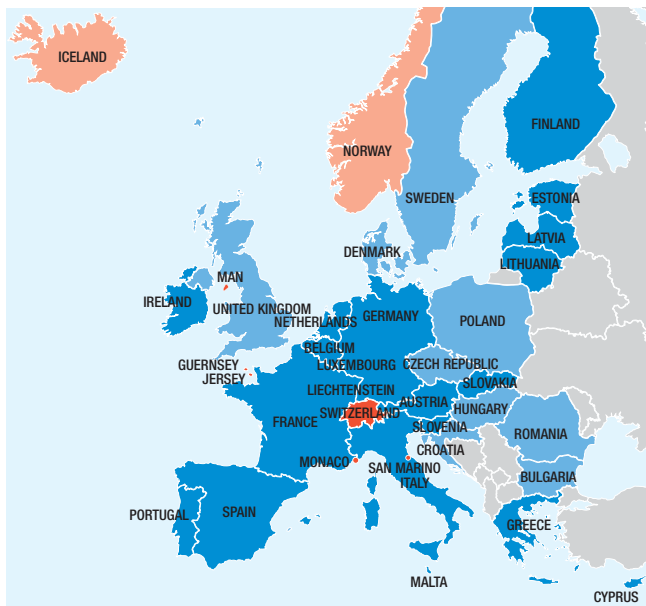
Eurozone countries, Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden and the United Kingdom.

■ European Economic Area (EEA) countries

European Union countries, Iceland, Liechtenstein, Norway.

■ Single Euro Payments Area (SEPA) countries

European Economic Area countries, Monaco, San Marino, Switzerland and the islands of Jersey, Guernsey and Man.



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